BANK MESTIKA

TATA KELOLA
Corporate Governance

06

PT Bank Mestika Dharma, Tbk.

Rp

Pelaksanaan Tata Kelola
Governance Implementation

RUPS (Rapat Umum Pemegang Saham)
GMS (General Meeting of Shareholders)

Rapat Umum Pemegang Saham (RUPS) merupakan elemen tertinggi dalam perusahaan publik, yang wajib dilakukan sebagai bentuk pemenuhan tata kelola perusahaan yang baik dan sebagai bentuk pertanggungjawaban perusahaan terbuka kepada seluruh pemegang saham.

The General Meeting of Shareholders (GMS) is the highest element in public companies, which must be carried out as a form of fulfillment of good corporate governance and as a form of accountability of public companies to all shareholders.

Pelaksanaan RUPS telah diatur sesuai dengan ketentuan berlaku, yang mengikat perusahaan terbuka dan mempermudah para pemegang saham untuk menghadiri RUPS Perusahaan Terbuka yang sahamnya dimiliki oleh pemegang saham.

The implementation of GMS has been regulated in accordance with applicable regulations, which is binding on public companies and makes it easier for shareholders to attend the GMS of public companies whose shares are owned by shareholders.

Pemegang saham dapat menghadiri RUPS dengan 2 (dua) cara, yakni:
- Hadir secara daring melalui site eASY KSEI; dan
- Hadir secara fisik di lokasi yang disediakan oleh perusahaan publik.

Shareholders can attend the GMS in 2 (two) ways, namely:
- *Online presence through eASY KSEI site; and*
- *Physically present at the location provided by the public company.*

Pada tahun 2025, Bank Mestika telah melaksanakan Rapat Umum Pemegang Saham Tahunan dan Luar Biasa pada tanggal 19 Juni 2025 dihadiri oleh 3.660.528.000 saham atau mewakili 90,85% dari 4.029.124.600 lembar saham yang dikeluarkan oleh Perseroan setelah dikurangi saham treasuri sebesar 60.965.400 saham.

In 2025, Bank Mestika held its Annual General and Extraordinary Meeting of Shareholders on June 19, 2025, which was attended by 3,660,528,000 shares, representing 90.85% of the 4,029, 124,600 shares issued by the Company after deducting treasury shares of 60,965,400 shares.

Keputusan dalam setiap mata acara dilakukan secara musyawarah untuk mufakat dan disetujui oleh 100% dari total seluruh saham sah yang hadir dalam RUPS.

Resolutions in each agenda item were made by deliberation to reach a consensus and were approved by 100% of the total authorized shares present at the GMS.

Tata cara pelaksanaan dan kewajiban pelaporan pelaksanaan RUPS telah dijalankan dan dipenuhi oleh Bank Mestika sesuai dengan regulasi yang mengatur.

The procedures for the implementation and reporting obligations of the GMS have been carried out and fulfilled by Bank Mestika in accordance with the governing regulations.

Keterbukaan Informasi kepada pemegang saham dilakukan melalui Situs Pelaporan Emiten Terintegrasi, situs eASY KSEI, website Perseroan dan surat kabar berperedaran Nasional.

Information disclosure to shareholders is carried out through the Integrated Issuer Reporting Site, eASY KSEI site, the Company's website and newspapers with national circulation.

Informasi Mengenai Pelaksanaan Rups Tahun 2025 Disampaikan Sebagai Berikut:

Information Regarding the Implementation of the 2025 GMS is Presented Below:

No *No*	Jadwal Pelaporan *Reporting Schedule*	Tanggal Pelaporan *Reporting Date*
1	Pemberitahuan rencana RUPST & RUPSLB *Notification of AGMS and EGMS*	02 Mei 2025 *May 02,2025*
2	Iklan pengumuman RUPST & RUPSLB *Advertisement of AGMS & EGMS announcements*	09 Mei 2025 *May 09,2025*
3	Iklan Panggilan RUPST & RUPSLB *AGMS & EGMS invitation advertisement*	28 Mei 2025 *May 28,2025*
4	Pelaksanaan RUPST & RUPSLB *AGMS & EGMS implementation*	19 Juni 2025 *June 19,2025*
5	Laporan dan iklan hasil RUPST & RUPSLB *Reports and advertisements on the results of the AGMS & EGMS*	20 Juni 2025 *June 20,2025*
6	Pembagian Dividen *Dividend Payout*	18 Juli 2025 *July 18,2025*

Informasi Rapat Umum Pemegang Saham Tahun 2025
Information General Meeting of Shareholders 2025

Mata Acara RUPST *AGMS Agenda*	Status Realisasi *Realization Status*	Keterangan *Description*
Mata Acara I: Persetujuan Laporan Tahunan Direksi dan Pengesahan Laporan Keuangan Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2024 ***Agenda I:*** *Approval of the Directors' Annual Report and Ratification of the Company's Financial Statements for the financial year ending on 31 December 2024* **Hasil:** 1. Menerima baik dan menyetujui Laporan Tahunan Direksi mengenai keadaan dan jalannya Perseroan selama tahun buku 2024, serta Laporan Pengawasan Dewan Komisaris untuk tahun buku 2024. 2. Menerima dan mengesahkan Laporan Keuangan tahun buku 2024 yang termasuk didalamnya Neraca dan Perhitungan Laba Rugi yang telah di Audit oleh Kantor Akuntan Publik Leonard, Mulia & Richard dalam surat nomor 00073/3.0010/AU.1/07/0313-2/1/III/2025 tanggal 21 Maret 2025. 3. Memberikan pelunasan dan pembebasan tanggung jawab sepenuhnya kepada Direksi dan Dewan Komisaris atas pengurusan dan pengawasan yang telah dijalankan selama tahun buku 2024 sepanjang tindakan-tindakan tersebut tercermin dalam laporan keuangan. ***Result:*** *1. Accepting and approving the Annual Report of the Board of Directors regarding the condition and operation of the Company during the 2024 financial year, and the Supervisory Report of the Board of Commissioners for the 2024 financial year.* *2. Accepting and approving the 2024 Financial Statements which include the Balance Sheet and Profit and Loss Calculation which has been audited by the Public Accounting Firm Leonard, Mulia & Richard as stated in the report number 00073/3.0010/AU.1/07/0313-2/1/III/2025, March 21, 2025.* *3. Giving full repayment and discharge of responsibility to the Board of Directors and the Board of Commissioners for the management and supervision that has been done during the financial year 2024 as long as these actions are reflected in the financial statements.*	Telah terealisasi *Has been realized*	Laporan keuangan audited Perseroan telah dilaporkan. *The Company's audited financial statements have been reported.*
Mata Acara II: Penetapan penggunaan laba Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2024 ***Agenda II:*** *Determination of the use of the Company's profits for the financial year ending on December 31, 2024* **Hasil:** 1. Menyetujui pembagian dividen kepada Pemegang Saham sebanyak-banyaknya Rp138.000.000.000 atau sebesar Rp34,25 per lembar saham. Dividen dibagikan kepada Pemegang Saham sebanyak 4,029,124,600 lembar saham setelah dikurangi dengan saham treasuri yang dimiliki Perseroan sebesar 60,965,400 lembar saham. 2. Memberikan kuasa dan wewenang kepada Direksi Perseroan untuk mengatur tata cara dan pelaksanaan pembayaran dividen tunai serta mengumumkannya sesuai dengan ketentuan yang berlaku. 3. Sisa laba Perseroan akan digunakan untuk memperkuat rasio modal, pengembangan teknologi digital untuk peningkatan pelayanan kepada nasabah, memperkuat sistem dan memperluas operasional Perbankan serta peningkatan Sumber Daya Manusia. ***Results:*** *1. Approved the distribution of dividends to Shareholders of a maximum of IDR 138,000,000,000 per share or IDR 34.25 per share. Dividends distributed to Shareholders in the amount of 4,029,124,600 shares after deducting the treasury shares owned by the Company in the amount of 60,965,400 share.* *2. Granting power and authority to the Board of Directors of the Company to regulate the procedures and implementation of cash dividend payments and announce it suitable with applicable regulations,* *3. The remaining profits of the Company will be used to strengthen the capital ratio, develop digital technology to improve services to customers, strengthen systems and expand banking operations and improve Human Resources.*	Telah terealisasi *Has been realized*	Telah diimplementasikan. *Has been implemented.*

Mata Acara RUPST *AGMS Agenda*	**Status Realisasi** *Realization Status*	**Keterangan** *Description*
Mata Acara III: Pemberian wewenang kepada Dewan Komisaris Perseroan untuk menunjuk Akuntan Publik Independen untuk mengaudit laporan keuangan Perseroan untuk tahun buku yang berakhir tanggal 31 Desember 2025 serta pemberian wewenang kepada Direksi Perseroan untuk menetapkan honorarium Akuntan Publik yang akan ditunjuk tersebut. ***Agenda III:*** *Giving the authorization to the Board of Commissioners of the Company to appoint an Independent Public Accountant to audit the financial statements of the Company for the financial year ended December 31, 2025 and giving the authorization to the Board of Directors of the Company to determine the honorarium for the appointed Public Accountant.* **Hasil:** 1. Menunjuk kembali Akuntan Publik Independen : Akuntan Publik : Budiadi Widjaja, S.E, CPA Nama KAP : Leonard, Mulia & Richard Nomor Izin Usaha : KEP-657/KM.17/1998 Alamat : Jl. Hayam Wuruk No. 3 W, Jakarta 10120 Golongan : Konvensional yang akan mengaudit laporan keuangan Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2025. 2. Memberikan wewenang kepada Direksi Perseroan untuk menetapkan honorarium Akuntan Publik Independen yang ditunjuk tersebut. ***Result:*** *1. Reappointing Independent Public Accountants:* *Public Accountant : Budiadi Widjaja, S.E, CPA* *PAF Name : Leonard, Mulia & Richard* *Business License Number : KEP-657/KM.17/1998* *Address : Jl. Hayam Wuruk No. 3, Jakarta 10120* *Group : Conventional* *who would audit the Company's financial statements for the financial year ended on December 31, 2025.* *2. Giving the authorization to the Board of Directors of the Company to determine the honorarium of the appointed Independent Public Accountant.*	Telah terealisasi *Has been realized*	Laporan penunjukan Akuntan Publik Independen telah dilaporkan sesuai dengan regulasi yang mengatur. *The report on the appointment of an Independent Public Accountant has been reported to the suitable with the governing regulations.*
Mata Acara IV: Penetapan Remunerasi (Gaji dan Tunjangan Lainnya) serta Tantiem Direksi dan Dewan Komisaris ***Agenda IV:*** *Determination of Remuneration (Salaries and Other Benefits) and Bonuses of Directors and Board of Commissioners* **Hasil:** 1. Menetapkan *budget* honorarium seluruh Anggota Dewan Komisaris sebesar Rp266,561,310 per bulan, pajak ditanggung oleh perusahaan serta memberikan kuasa dan wewenang kepada Dewan Komisaris Perseroan untuk menentukan besarnya Tantiem dan menetapkan pembagiannya bagi masing-masing anggota Dewan Komisaris yang berlaku sampai dengan diputuskan lain dalam Rapat Umum Pemegang Saham Tahunan berikutnya. 2. Memberikan wewenang dan kekuasaan kepada Dewan Komisaris untuk dan atas nama rapat menetapkan gaji, bonus, tantiem dan tunjangan lainnya bagi masing-masing anggota Direksi Perseroan sampai dengan diputuskan lain dalam Rapat Umum Pemegang Saham Tahunan berikutnya. ***Results:*** *1. Determine the honorarium budget of all Board of Commissioners members of IDR 266,561,310 each month, taxes are borne by the company and provide power and authority to the Board of Commissioners of the Company to determine the amount of bonus and determine the distribution for each member of the Board of Commissioners up to another decision at the next Annual General Meeting of Shareholders.* *2. Giving authority and power to the Board of Commissioners for and on behalf of the meeting to determine salaries, bonuses and other benefits for each member of the Company's Board of Directors up to other decisions at the next Annual General Meeting of Shareholders.*	Telah terealisasi *Has been realized*	Perseroan telah menjalankan sesuai dengan hasil keputusan RUPS. *The Company has fulfilled in accordance with the results of the AGM decision.*

Mata Acara RUPST *AGMS Agenda*	Status Realisasi *Realization Status*	Keterangan *Description*
Mata Acara V: Persetujuan Pembelian Kembali Saham untuk Pemenuhan Pemberian Remunerasi yang Bersifat Variabel ***Agenda V:*** *Approval of Share Repurchase for the Purpose of Variable Remuneration* **Hasil:** 1. Menyetujui pembelian saham Perseroan sebagai bentuk pemberian remunerasi yang bersifat variabel dalam bentuk saham sebanyak-banyaknya sebesar Rp631.268.384 dengan menunjuk 1 (satu) anggota Bursa Efek untuk melakukan pembelian yang dimaksud dan dilaksanakan selama periode 12 (dua belas) bulan terhitung sejak tanggal sejak tanggal 20 Juni 2025 sampai dengan 20 Juni 2026 dengan memperhatikan peraturan perundang-undangan yang berlaku. 2. Menyetujui mengalihkan remunerasi yang bersifat variabel dalam bentuk saham kepada *material risk taker* untuk periode tahun 2021, 2022 dan 2023. 3. Memberikan kuasa dan wewenang dengan hak substitusi kepada Direksi Perseroan untuk melakukan segala proses dan tindakan yang diperlukan sehubungan dengan pelaksanaan pembelian saham tersebut. ***Result:*** *1. Approving the purchase of the Company's shares as a form of variable remuneration in the form of shares of a maximum of Rp631,268,384 by appointing 1 (one) member of the Stock Exchange to make the intended purchase and it is implemented for a period of 12 (twelve) months from the date of June 20, 2025 until June 20, 2026 with due observance of the prevailing laws and regulations.* *2. Approving the transfer of variable remuneration in the form of shares to material risk takers for the 2021, 2022, and 2023 periods.* *3. Granting power and authority with substitution rights to the Board of Directors of the Company to conduct all necessary processes and actions related to the implementation of the share purchase.*	Masih dalam proses realisasi *Still on process*	Perseroan akan melaksanakan sesuai dengan regulasi yang mengatur. *The company will implement in accordance with applicable regulations.*
Mata Acara VI: Persetujuan atas Rencana Resolusi Perseroan ***Agenda VI:*** *Approval of Company's Resolution Plan* **Hasil:** 1. Menerima baik dan menyetujui Rencana Resolusi yang telah disusun oleh Perseroan yang telah mendapatkan persetujuan dari Lembaga Penjamin Simpanan dengan surat Nomor S-R44/DKRB/2025 tanggal 24 Februari 2025. 2. Memberikan kuasa dan kewenangan kepada Direksi Perseroan untuk melakukan setiap dan seluruh tindakan yang diperlukan sehubungan dengan Rencana Resolusi Perseroan sesuai dengan peraturan yang berlaku. ***Result:*** *1. Accepting and approving the Resolution Plan prepared by the Company which has received approval from the Deposit Insurance Corporation with letter Number S-R44/DKRB/2025 dated February 24, 2025.* *2. Granting power and authority to the Company's Board of Directors to take any and all actions required in connection with the Company's Resolution Plan in accordance with applicable regulations.*	Telah terealisasi *Has been realized*	Perseroan telah menjalankan sesuai dengan regulasi. *The Company' has complied with regulations.*
Mata Acara VII: Persetujuan atas Rencana Aksi Pemulihan Perseroan ***Agenda VII:*** *Approval of Company's Recovery Action Plan* **Hasil:** 1. Menerima baik dan menyetujui Rencana Aksi Pemulihan yang telah disusun oleh Perseroan yang telah mendapatkan persetujuan dari Otoritas Jasa Keuangan dengan surat Nomor S-32/KO.151/2025 tanggal 17 Januari 2025. 2. Memberikan kuasa dan kewenangan kepada Direksi Perseroan untuk melakukan setiap dan seluruh tindakan yang diperlukan sehubungan dengan Rencana Aksi Pemulihan Perseroan sesuai dengan peraturan yang berlaku. ***Result:*** *1. Accepting and approving the Recovery Action Plan that has been prepared by the Company which has received approval from the Financial Services Authority with letter Number S-32/KO.151/2025 dated January 17, 2025.* *2. Granting power and authority to the Company's Board of Directors to carry out any and all actions required in connection with the Company's Recovery Action Plan in accordance with applicable regulations.*	Telah terealisasi *Has been realized*	Perseroan telah menjalankan sesuai dengan regulasi. *The Company' has complied with regulations.*

Mata Acara RUPST *AGMS Agenda*	Status Realisasi *Realization Status*	Keterangan *Description*
Mata Acara VIII: Penyampaian Rencana Bisnis Bank Perseroan Tahun 2025 dan Rencana Aksi Keuangan Berkelanjutan Perseroan oleh Direksi (dalam agenda ini tidak diambil keputusan) ***Agenda VIII:*** *Submission of the Bank Business Plan for 2025 and the Company's Sustainable Finance Action Plan by the Board of Directors (in this agenda, in this agenda no decision was made)*		

Rapat Umum Pemegang Saham Luar Biasa 2025
Extraordinary General Meeting of Shareholders 2025

Mata Acara RUPSLB *EGMS Agenda*	Status Realisasi *Realization Status*	Keterangan *Description*
MATA ACARA : Persetujuan Pengangkatan Kembali Susunan Anggota Direksi dan Perubahan Susunan Anggota Dewan Komisaris Perseroan ***AGENDA ITEM:*** *Approval of the Reappointment of the Board of Directors and Changes to the Composition of the Board of Commissioners of the Company*	Telah terealisasi *Has been realized*	Perseroan telah menjalankan sesuai dengan regulasi. *The Company' has complied with regulations.*
Hasil : 1. Memberikan pembebasan dan pelunasan sepenuhnya (*acquit de charge*) kepada anggota Direksi dan anggota Dewan Komisaris atas tindakan kepengurusan dan pengawasan yang telah dilakukan selama masa jabatan sejak tahun 2020 hingga tahun 2024, sejauh tindakan-tindakan tersebut tercermin dalam laporan tahunan. 2. Mengangkat kembali anggota Direksi dengan susunan sebagai berikut : Presiden Direktur : Achmad S. Kartasasmita Wakil Presiden Direktur : Hendra Halim Direktur Kepatuhan : Andy Direktur Operasional : Harun Ansari Direktur Umum : Yusri Hadi Masa jabatan tersebut efektif terhitung sejak ditutupnya Rapat ini sampai dengan ditutupnya Rapat Umum Pemegang Saham Tahun 2030, dengan tidak mengurangi hak RUPS untuk memberhentikan mereka sewaktu-waktu dengan memperhatikan perundang-undangan yang berlaku. 3. Mengangkat kembali anggota Dewan Komisaris dengan susunan sebagai berikut : Presiden Komisaris Independen : Gardjito Heru Komisaris : Indra Halim Komisaris Independen : Katio Masa jabatan tersebut efektif terhitung sejak ditutupnya Rapat ini sampai dengan ditutupnya Rapat Umum Pemegang Saham Tahun 2030 dengan tidak mengurangi hak RUPS untuk memberhentikan mereka sewaktu-waktu dengan memperhatikan perundang-undangan yang berlaku. Dengan catatan bahwa, hingga Perseroan memperoleh surat persetujuan Otoritas Jasa Keuangan atas permohonan Penilaian Kemampuan dan Kepatutan atas penunjukan Bapak Gardjito Heru sebagai Presiden Komisaris Independen dan terpenuhinya persyaratan yang ditetapkan oleh OJK, maka jabatan Presiden Komisaris Independen tetap dijalankan sesuai hasil keputusan Rapat ini.		

Mata Acara RUPSLB *EGMS Agenda*	Status Realisasi *Realization Status*	Keterangan *Description*
Results: 1. *To grant full acquittal and discharge (acquit de charge) to the members of the Board of Directors and the Board of Commissioners for the management and supervision actions carried out during their term of office from 2020 to 2024, to the extent that such actions are reflected in the annual report.* 2. *Reappointing the members of the Board of Directors with the following composition:* *President Director : Achmad S. Kartasasmita* *Vice President Director : Hendra Halim* *Compliance Director : Andy* *Operations Director : Harun Ansari* *General Director : Yusri Hadi* *The term of office is effective from the closing of this Meeting until the closing of the 2030 Annual General Meeting of Shareholders, without prejudice to the right of the AGM to dismiss them at any time in accordance with applicable laws and regulations.* 3. *Reappointing members of the Board of Commissioners with the following composition :* *Independent President Commissioner : Gardjito Heru* *Commissioner : Indra Halim* *Independent Commissioner : Katio* *The term of office is effective from the closing of this Meeting until the closing of the 2030 Annual General Meeting of Shareholders, without prejudice to the right of the AGM to dismiss them at any time in accordance with applicable laws and regulations.* *With the proviso that, until the Company obtains a letter of approval from the Financial Services Authority regarding the request for an Assessment of Competence and Suitability for the appointment of Mr. Gardjito Heru as Independent President Commissioner and the fulfillment of the requirements set by the OJK, the position of Independent President Commissioner shall continue to be carried out in accordance with the results of this Meeting's decision.*		

Informasi Rapat Umum Pemegang Saham Tahun 2024
Information General Meeting of Shareholders 2024

Mata Acara RUPST *AGMS Agenda*	Status Realisasi *Realization Status*	Keterangan *Description*
Mata Acara I: Persetujuan Laporan Tahunan Direksi dan Pengesahan Laporan Keuangan Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2023 ***Agenda I:*** *Approval of the Directors' Annual Report and Ratification of the Company's Financial Statements for the financial year ending on 31 December 2023*	Telah direalisasi Has been realized	Laporan keuangan audited Perseroan Telah dilaporkan. *The Company's audited financial statements have been reported.*
Hasil: 1. Menerima baik dan menyetujui Laporan Tahunan Direksi mengenai keadaan dan jalannya Perseroan selama tahun buku 2023, serta Laporan Pengawasan Dewan Komisaris untuk tahun buku 2023. 2. Menerima dan mengesahkan Laporan Keuangan tahun buku 2023 yang termasuk didalamnya Neraca dan Perhitungan Laba Rugi yang telah di Audit oleh Kantor Akuntan Publik Leonard, Mulia & Richard dalam surat nomor 00095/3.0010/AU.1/07/0313-1/1/III/2024 tanggal 22 Maret 2024. 3. Memberikan pelunasan dan pembebasan tanggung jawab sepenuhnya kepada Direksi dan Dewan Komisaris atas pengurusan dan pengawasan yang telah dijalankan selama tahun buku sepanjang tindakan-tindakan tersebut tercermin dalam laporan keuangan.		

Mata Acara RUPST *AGMS Agenda*	**Status Realisasi** *Realization Status*	**Keterangan** *Description*
Result: 1. *Accepting and approving the Annual Report of the Board of Directors regarding the condition and operation of the Company during the 2023 financial year, and the Supervisory Report of the Board of Commissioners for the 2023 financial year.* 2. *Accepting and approving the 2021 Financial Statements which include the Balance Sheet and Profit and Loss Calculation which has been audited by the Public Accounting Firm Leonard, Mulia & Richard as stated in the report number 00095/3.0010/AU.1/07/0313-1/1/III/2024, March 22, 2024.* 3. *Giving full repayment and discharge of responsibility to the Board of Directors and the Board of Commissioners for the management and supervision that has been done during the financial year as long as these actions are reflected in the financial statements.*		
Mata Acara II: Penetapan penggunaan laba Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2023 ***Agenda II:*** Determination of the use of the Company's profits for the financial year ending on December 31, 2023	Telah terealisasi *Has been realized*	Telah diimplementasikan. *Has been implemented.*
Hasil: 1. Menyetujui pembagian dividen kepada Pemegang Saham sebesar Rp138.007.647.776 atau sebesar Rp34,27 per lembar saham. Dividen dibagikan kepada Pemegang Saham sebanyak 4.027.068.800 lembar saham setelah dikurangi dengan saham treasuri yang dimiliki Perseroan sebesar 63.021.200 lembar saham. 2. Memberikan kuasa dan wewenang kepada Direksi Perseroan untuk mengatur tata cara dan pelaksanaan pembayaran dividen tunai serta mengumumkannya sesuai dengan ketentuan yang berlaku. 3. Sisa laba Perseroan akan digunakan untuk memperkuat rasio modal, pengembangan teknologi digital untuk peningkatan pelayanan kepada nasabah, memperkuat sistem dan memperluas operasional Perbankan serta peningkatan Sumber Daya Manusia. ***Results:*** 1. *Approved the distribution of dividends to Shareholders in the amount of Rp138,007,647,776 per share or Rp34.27 per share Dividends distributed to Shareholders in the amount of 4,027,068,800 shares after deducting the treasury shares owned by the Company in the amount of 63,021,200 share.* 2. *Granting power and authority to the Board of Directors of the Company to regulate the procedures and implementation of cash dividend payments and announce it suitable with applicable regulations.* 3. *The remaining profits of the Company will be used to strengthen the capital ratio, develop digital technology to improve services to customers, strengthen systems and expand banking operations and improve Human Resources.*		
Mata Acara III: Pemberian wewenang kepada Dewan Komisaris Perseroan untuk menunjuk Akuntan Publik Independen untuk mengaudit laporan keuangan Perseroan untuk tahun buku yang berakhir tanggal 31 Desember 2024 serta pemberian wewenang kepada Direksi Perseroan untuk menetapkan honorarium Akuntan Publik yang akan ditunjuk tersebut. ***Agenda III:*** *Giving the authorization to the Board of Commissioners of the Company to appoint an Independent Public Accountant to audit the financial statements of the Company for the financial year ended December 31, 2024 and giving the authorization to the Board of Directors of the Company to determine the honorarium for the appointed Public Accountant.*	Telah terealisasi Has been realized	Laporan penunjukan Akuntan Publik Independen telah dilaporkan sesuai dengan regulasi yang mengatur. *The report on the appointment of an Independent Public Accountant has been reported to the suitable with the governing regulations.*

Mata Acara RUPST *AGMS Agenda*	Status Realisasi *Realization Status*	Keterangan *Description*
Hasil: 1. Menunjuk kembali Akuntan Publik Independen : Akuntan Publik : Budiadi Widjaja, S.E, CPA Nama KAP : Leonard, Mulia & Richard Nomor Izin Usaha : KEP-657/KM.17/1998 Alamat : Jl. Hayam Wuruk No. 3 W, Jakarta 10120 Golongan : Konvensional yang akan mengaudit laporan keuangan Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2024. 2. Memberikan wewenang kepada Direksi Perseroan untuk menetapkan honorarium Akuntan Publik Independen yang ditunjuk tersebut. ***Result:*** *1. Reappointing Independent Public Accountants:* *Public Accountant : Budiadi Widjaja, S.E, CPA* *PAF Name : Leonard, Mulia & Richard* *Business License Number : KEP-657/KM.17/1998* *Address : Jl. Hayam Wuruk No. 3, Jakarta 10120* *Group : Conventional* *who would audit the Company's financial statements for the financial year ended on December 31, 2024.* *2. Giving the authorization to the Board of Directors of the Company to determine the honorarium of the appointed Independent Public Accountant.*		
Mata Acara IV: Penetapan Remunerasi (Gaji dan Tunjangan Lainnya) serta Tantiem Direksi dan Dewan Komisaris ***Agenda IV:*** *Determination of Remuneration (Salaries and Other Benefits) and Bonuses of Directors and Board of Commissioners*	Telah terealisasi *Has been realized*	Perseroan telah menjalankan sesuai dengan hasil keputusan RUPS. *The Company has fulfilled in accordance with the results of the AGM decision.*
Hasil: 1. Menetapkan budget honorarium seluruh Anggota Dewan Komisaris sebesar Rp258.797.390 per bulan, pajak ditanggung oleh perusahaan serta memberikan kuasa dan wewenang kepada Dewan Komisaris Perseroan untuk menentukan besarnya tantiem dan menetapkan pembagiannya bagi masing-masing anggota Dewan Komisaris yang berlaku sampai dengan diputuskan lain dalam Rapat Umum Pemegang Saham Tahunan berikutnya. 2. Memberikan wewenang dan kekuasaan kepada Dewan Komisaris untuk dan atas nama rapat menetapkan gaji, bonus, tantiem dan tunjangan lainnya bagi masing-masing anggota Direksi Perseroan sampai dengan diputuskan lain dalam Rapat Umum Pemegang Saham Tahunan berikutnya. ***Results:*** *1. Determine the honorarium budget of all Board of Commissioners members of Rp258,797,390 each month, taxes are borne by the company and provide power and authority to the Board of Commissioners of the Company to determine the amount of bonus and determine the distribution for each member of the Board of Commissioners up to another decision at the next Annual General Meeting of Shareholders.* *2. Giving authority and power to the Board of Commissioners for and on behalf of the meeting to determine salaries, bonuses and other benefits for each member of the Company's Board of Directors up to other decisions at the next Annual General Meeting of Shareholders.*		
Mata Acara V: Persetujuan Pembelian Kembali Saham untuk Pemenuhan Pemberian Remunerasi yang Bersifat Variabel ***Agenda V:*** *Approval of Share Repurchase for the Purpose of Variable Remuneration*	Telah terealisasi Has been realized	Perseroan telah merealisasikan pembelian saham tersebut. *The company has completed the purchase of the shares.*

Mata Acara RUPST *AGMS Agenda*	Status Realisasi *Realization Status*	Keterangan *Description*
Hasil: 1. Menyetujui pembelian saham Perseroan sebagai bentuk pemberian remunerasi yang bersifat variabel dalam bentuk saham sebanyak-banyaknya sebesar Rp554.745.341 dengan menunjuk 1 (satu) anggota Bursa Efek untuk melakukan pembelian yang dimaksud dan dilaksanakan selama periode 18 (delapan belas) bulan terhitung sejak tanggal sejak tanggal 28 Mei 2024 sampai dengan 27 November 2025 dengan memperhatikan peraturan perundang-undangan yang berlaku. 2. Menyetujui mengalihkan remunerasi yang bersifat variabel dalam bentuk saham kepada material risk taker periode tahun 2020, 2021 dan 2022. 3. Memberikan kuasa dan wewenang dengan hak substitusi kepada Direksi Perseroan untuk melakukan segala proses dan tindakan yang diperlukan sehubungan dengan pelaksanaan pembelian saham tersebut. ***Result:*** *1. Approving the purchase of the Company's shares as a form of variable remuneration in the form of shares of a maximum of Rp554,745,341 by appointing 1 (one) member of the Stock Exchange to make the intended purchase and it is implemented for a period of 18 (eighteen) months from the date of May 28, 2024 until November 27, 2025 with due observance of the prevailing laws and regulations.* *2. Approving the transfer of variable remuneration in the form of shares to material risk takers for the 2020, 2021, and 2022 periods.* *3. Granting power and authority with substitution rights to the Board of Directors of the Company to conduct all necessary processes and actions related to the implementation of the share purchase.*		
Mata Acara VI: Penyampaian Rencana Bisnis Bank Perseroan Tahun 2024 dan Rencana Aksi Keuangan Berkelanjutan Perseroan oleh Direksi (dalam agenda ini tidak diambil keputusan) ***Agenda VI:*** *Submission of the Bank's Business Plan for 2024 and the Company's Sustainable Financial Action Plan by the Directors (in this agenda no decision was made)*	Telah terealisasi *Has been realized*	

Direksi
Board of Directors

Keanggotaan
Membership

Komposisi keanggotaan Direksi Bank Mestika terdiri dari 5 (lima) orang, yakni 1 (satu) orang Presiden Direktur, 1 (satu) orang Wakil Presiden Direktur, 1 (satu) orang Direktur Kepatuhan, 1 (satu) orang Direktur Operasional dan 1 (satu) orang Direktur Umum. Presiden Direktur Bank merupakan pihak yang independen dari ultimate shareholder Bank. Masing-masing anggota Direksi memiliki integritas, kompetensi dan reputasi yang baik. Seluruh anggota Direksi Bank telah Lulus dalam Penilaian Kemampuan dan Kepatutan (*Fit and Proper Test*) dan semua anggota Direksi Bank berdomisili di Indonesia.

The composition of the Board of Directors of Bank Mestika consists of 5 (five) persons, namely 1 (one) President Director, 1 (one) Vice President Director, 1 (one) Compliance Director, 1 (one) Operations Director and 1 (one) General Affair Director. The Bank's President Director is an independent party from the Bank's ultimate shareholder. Each member of the Board of Directors has integrity, competence and good reputation. All members of the Bank's Board of Directors have passed the Fit and Proper Test and all members of the Bank's Board of Directors are domiciled in Indonesia.

Tugas dan Tanggung Jawab Direksi

Duties and Responsibilities of The Board of Director

Direksi bertanggung jawab penuh atas pengurusan Perseroan untuk kepentingan dan tujuan Perseroan serta mewakili Perseroan baik di dalam maupun di luar pengadilan. Tugas dan tanggung jawab Direksi ditetapkan melalui Surat Keputusan Internal Bank nomor 027/SK-BMD/DIR/2025 tentang Pedoman dan Tata Tertib Kerja Direksi.

The Board of Directors is fully responsible for the management of the Company for the interests and objectives of the Company and represents the Company both inside and outside the court. The duties and responsibilities of the Board of Directors are stipulated through the Bank's Internal Decree number 027/SK-BMD/DIR/2025 concerning the Board of Directors Charter.

Adapun rincian tugas dan tanggung jawab Direksi, antara lain:

The details of the duties and responsibilities of the Board of Directror, among others:

Sesuai dengan Anggaran Dasar yakni:

According to the Article of Association, such as:

- Direksi berhak mewakili Perseroan di dalam dan di luar Pengadilan tentang segala hal dan dalam segala kejadian, mengikat Perseroan dengan pihak lain dan pihak lain dengan Perseroan, serta menjalankan segala tindakan, baik yang mengenai kepengurusan maupun kepemilikan, akan tetapi dengan pembatasan untuk:
  - Mendirikan suatu usaha baru atau turut serta pada perusahaan lain baik di dalam maupun di luar negeri.
  - Membeli, menjual atau mengalihkan hak barang-barang yang tidak bergerak (harta tetap) dan perusahaan-perusahaan, menjaminkan/mengagunkan atau memberati harta kekayaan Perseroan dan mengikat Perseroan sebagai penjamin yang nilai minimumnya Rp5.000.000.000 (lima milyar Rupiah) atau ke atas, akan tetapi tidak lebih dari 50% (lima puluh persen) dari aset Perseroan.

    Harus dengan persetujuan tertulis dari Dewan Komisaris.

- *The Board of Directors shall have the authority to represent the Company in and out of court in all matters and circumstances, to bind the Company to other parties and other parties to the Company, and to perform all acts, whether relating to management or ownership, subject to the following restrictions:*
  - *Establishing a new business or participating in other companies both domestically and abroad.*
  - *Purchasing, selling, or transferring rights to immovable property (fixed assets) and companies, pledging / mortgaging or encumbering the Company's assets, and binding the Company as a guarantor with a minimum value of Rp5,000,000,000 (five billion Rupiah) or above, but not more than 50% (fifty percent) of the Company's assets.*

    Must be with the written approval of the Board of Commissioners.

  - Untuk menjalankan perbuatan hukum berupa transaksi yang memuat benturan kepentingan ekonomis pribadi anggota Direksi, Dewan Komisaris, atau pemegang saham, dengan kepentingan ekonomis Perseroan, Direksi memerlukan persetujuan RUPS.

  - *To carry out legal actions in the form of transactions that involve a conflict of interest between the personal economic interests of members of the Board of Directors, Board of Commissioners or shareholders, and the economic interests of the Company, the Board of Directors requires the approval of the GMS.*

  - Presiden Direktur berhak dan berwenang bertindak untuk dan atas nama Direksi serta mewakili Perseroan. Dalam hal Presiden Direktur tidak hadir atau berhalangan karena sebab apapun juga, yang tidak perlu dibuktikan kepada pihak ketiga, maka salah seorang anggota Direksi lainnya berhak dan berwenang bertindak untuk dan atas nama Direksi serta mewakili Perseroan.

  - *The President Director has the right and authority to act for and on behalf of the Board of Directors and to represent the Company. In case the President Director is absent or unable to attend for any reason, which does not need to be proven to third parties, another member of the Board of Directors has the right and authority to act for and on behalf of the Board of Directors and to represent the Company.*

  - Untuk menjalankan perbuatan hukum mengalihkan, melepaskan hak atau menjadikan jaminan hutang seluruh atau lebih dari 50% (lima puluh persen) dari harta kekayaan Perseroan baik dalam satu transaksi atau beberapa transaksi yang berdiri sendiri ataupun berkaitan satu sama lain dalam 1 (satu) tahun buku, maka Direksi harus mendapat persetujuan RUPS.
  - Dalam hal Perseroan mempunyai kepentingan yang bertentangan dengan kepentingan pribadi seorang anggota Direksi, maka Perseroan akan diwakili oleh anggota Direksi lainnya yang ditunjuk oleh Rapat Direksi dan dalam hal Perseroan mempunyai kepentingan yang bertentangan dengan kepentingan seluruh anggota Direksi, maka dalam hal ini Perseroan diwakili oleh anggota Dewan Komisaris yang ditunjuk berdasarkan Rapat Dewan Komisaris, dengan memperhatikan ketentuan perundang-undangan yang berlaku.

  - *To carry out legal actions to transfer, release rights or make debt collateral for all or more than 50% (fifty percent) of the Company's assets, whether in a single transaction or several separate or related transactions within 1 (one) fiscal year, the Board of Directors must obtain the approval of the GMS.*

  - *In the case of the Company has an interest that conflicts with the personal interests of a member of the Board of Directors, the Company shall be represented by another member of the Board of Directors appointed by the Board of Directors Meeting. In case the Company has an interest that conflicts with the interests of all members of the Board of Directors, the Company shall be represented by a member of the Board of Commissioners appointed by the Board of Commissioners Meeting, with due regard to the applicable laws and regulations.*

Dalam Pelaksanaan Tata Kelola

In the Implementation of Governance

- Direksi bertugas menjalankan dan bertanggung jawab atas pengurusan Perusahaan untuk kepentingan Perusahaan

- *The Board of Directors is in charge of running and responsible for the management of the Company for the*

sesuai dengan maksud dan tujuan Perusahaan yang ditetapkan dalam ketentuan peraturan perundang-undangan, anggaran dasar, dan Keputusan RUPS.

- Direksi wajib melaksanakan tugas, wewenang, dan tanggung jawab dengan itikad baik dan dengan prinsip kehati-hatian.
- Direksi berwenang mewakili Perusahaan sesuai dengan ketentuan peraturan perundang-undangan, anggaran dasar, dan Keputusan RUPS.

- Direksi menerapkan tata Kelola yang baik pada Perusahaan, manajemen risiko, kepatuhan secara terintegrasi yang disesuaikan dengan perkembangan ekosistem perbankan terkini serta didukung dengan digitalisasi dan inovasi teknologi.
- Dalam menerapkan tata Kelola yang baik pada Perusahaan, Direksi paling sedikit wajib membentuk:
  - Satuan Kerja Audit Internal
  - Satuan Kerja Manajemen Risiko
  - Satuan Kerja Kepatuhan
  - Satuan Kerja lain yang diwajibkan sesuai dengan Peraturan Otoritas Jasa Keuangan.
- Untuk membantu dalam pelaksanaan tugas dan tanggung jawab, Direksi dapat membentuk komite Direksi.

- Direksi wajib melakukan evaluasi terhadap kinerja komite setiap akhir tahun buku.
- Direksi wajib menindaklanjuti temuan audit atau pemeriksaan sesuai rekomendasi dari Satuan Kerja Audit Intern Perusahaan, Auditor Ekstern, hasil pengawasan Otoritas Jasa Keuangan, dan/atau hasil pengawasan otoritas dan lembaga lain.
- Direksi wajib menyusun kebijakan Remunerasi bagi Direksi, Dewan Komisaris dan Pegawai.

- Direksi wajib mengungkapkan kepada pegawai mengenai kebijakan internal Perusahaan yang bersifat strategis di bidang kepegawaian.
- Direksi wajib mempertanggungjawabkan pelaksanaan tugas kepada pemegang saham melalui RUPS. Direksi wajib menyelenggarakan RUPS tahunan dan RUPS lainnya sebagaimana diatur dalam peraturan perundang-undangan dan anggaran dasar.
- Dalam pengelolaan data dan informasi terkait Perusahaan, Direksi wajib:
  - Memiliki dan menyediakan data dan informasi yang akurat, relevan, dan tepat waktu, termasuk kepada Dewan Komisaris;
  - Melaksanakan pengelolaan data dan informasi sesuai dengan Tata Kelola yang baik pada Perusahaan dan ketentuan perundang-undangan.
- Keputusan Direksi yang diambil sesuai dengan pedoman dan tata tertib kerja mengikat dan menjadi tanggung jawab seluruh anggota Direksi.
- Setiap anggota Direksi bertanggung jawab secara tanggung renteng atas kerugian Perusahaan yang disebabkan oleh kesalahan atau kelalaian anggota Direksi dalam menjalankan tugasnya.
- Anggota direksi tidak dapat dimintakan pertanggungjawab atas kerugian Perusahaan apabila dapat membuktikan:
  - Kerugian tersebut bukan karena kesalahan atau kelalaiannya;
  - Telah melakukan pengurusan dengan itikad baik;
  - Penuh tanggung jawab, dan kehati-hatian untuk kepentingan dan sesuai dengan maksud dan tujuan Perusahaan;

benefit of the Company in accordance with the purposes and objectives of the Company as stipulated in the provisions of laws and regulations, articles of association, and resolutions of the GMS.

- *The Board of Directors must carry out their duties, authorities and responsibilities in good faith and with the principle of prudence.*
- *The Board of Directors is authorized to represent the Company in accordance with the provisions of laws and regulations, articles of association, and resolutions of the GMS.*
- *The Board of Directors shall implement good corporate governance, risk management, compliance in an integrated manner that is adapted to the latest developments in the banking ecosystem and supported by digitalization and technological innovation.*
- *In implementing good corporate governance in the Company, the Board of Directors shall at least establish:*
  - *Internal Audit Unit*
  - *Risk Management Unit*
  - *Compliance Work Unit*
  - *Other working units required in accordance with the FSA Regulation.*
- *To assist in the execution of duties and responsibilities, the Board of Directors may form committees of the Board of Directors.*
- *The Board of Directors shall evaluate the performance of the committees at the end of each financial year.*
- *The Board of Directors must follow up on audit or examination findings in accordance with recommendations from the Company's Internal Audit Unit, External Auditor, supervisory results of the Financial Services Authority, and/or supervisory results of other authorities and institutions.*
- *The Board of Directors is required to formulate remuneration policies for the Board of Directors, Board of Commissioners, and employees.*
- *The Board of Directors must disclose to employees regarding the Company's internal policies that are strategic in the field of employment.*
- *The Board of Directors shall be accountable for the implementation of its duties to the shareholders through the GMS. The Board of Directors shall hold annual GMS and other GMS as stipulated in the laws and regulations and articles of association.*
- *In managing data and information related to the Company, the Board of Directors shall:*
  - *Having and providing accurate, relevant and timely data and information, including to the Board of Commissioners;*
  - *Carry out data and information management in accordance with Good Governance in the Company and statutory provisions.*
- *Decisions of the Board of Directors made in accordance with the guidelines and work rules are binding and the responsibility of all members of the Board of Directors.*
- *Each member of the Board of Directors shall be jointly and severally liable for the Company's losses caused by the error or negligence of the member of the Board of Directors in carrying out his/her duties.*
- *Members of the Board of Directors cannot be held liable for the Company's losses if they can prove:*
  - *The loss is not due to his/her fault or negligence;*

  - *Has carried out management in good faith;*
  - *Full responsibility, and prudence for the interests and in accordance with the purposes and objectives of the Company;*

- Tidak mempunyai benturan kepentingan baik langsung maupun tidak langsung atas tindakan pengurusan yang mengakibatkan kerugian; dan
- Telah mengambil tindakan untuk mencegah timbul atau berlanjutnya kerugian tersebut.

- Direksi berwenang menjalankan pengurusan sesuai dengan kebijakan yang dipandang tepat, sesuai dengan maksud dan tujuan yang ditetapkan dalam anggaran dasar.

- Direksi berwenang mewakili Perusahaan di dalam dan di luar pengadilan.
- Anggota Direksi tidak berwenang mewakili Perusahaan apabila:
  - Terdapat perkara di pengadilan antara Perusahaan dengan anggota Direksi yang bersangkutan; dan,
  - Anggota Direksi yang bersangkutan mempunyai kepentingan yang berbenturan dengan kepentingan Perusahaan.
- Dalam hal terdapat keadaan Direksi tidak berwenang mewakili Perusahaan, maka yang berhak mewakili Perusahaan adalah:
  - Anggota Direksi lainnya yang tidak mempunyai benturan kepentingan dengan Perusahaan;
  - Dewan Komisaris dalam hal seluruh anggota Direksi mempunyai benturan kepentingan dengan Perusahaan; atau
  - Pihak lain yang ditunjuk oleh RUPS dalam hal seluruh anggota Direksi atau Dewan Komisaris mempunyai benturan kepentingan dengan Perusahaan.

Dalam Penerapan Manajemen Risiko, yakni:
- Menyusun kebijakan dan strategi manajemen risiko.
- Bertanggung jawab atas pelaksanaan kebijakan manajemen risiko dan eksposur risiko yang diambil.
- Mengevaluasi dan memutuskan transaksi yang membutuhkan persetujuan Direksi.
- Mengembangkan budaya manajemen risiko.
- Memastikan peningkatan kompetensi sumber daya manusia terkait manajemen risiko.
- Memastikan fungsi manajemen risiko telah beroperasi secara independen.
- Kaji ulang secara berkala untuk memastikan keakuratan metode risiko, kecukupan implementasi sistem informasi manajemen serta ketepatan kebijakan, prosedur dan penetapan limit risiko.
- Memastikan para pejabat eksekutif dan karyawan Bank memahami dan mengimplementasikan manajemen risiko berserta wewenang/tanggung jawab/budaya risiko melalui berbagai media yang tersedia.
- Setiap anggota Direksi harus memiliki pemahaman yang memadai mengenai risiko yang melekat pada seluruh aktivitas fungsional Bank dan mampu mengambil tindakan yang diperlukan sesuai dengan profil risiko Bank.

- Direksi melakukan pengawasan aktif dalam melakukan Alih Daya paling sedikit mencakup:
  - Menyusun dan menyempurnakan kebijakan Alih Daya.
  - Menetapkan prosedur Alih Daya.
  - Menyetujui rencana Bank untuk melaksanakan Alih Daya.

  - Memantau, mengevaluasi, dan bertanggung jawab atas penerapan manajemen risiko atas Alih daya.
  - Memantau dan mengevaluasi pelaksanaan Alih Daya secara menyeluruh.
- Direksi wajib memastikan penerapan manajemen risiko telah mencakup country risk dan transfer risk, paling sedikit mencakup:
  - Menyusun dan menyempurnakan kebijakan Alih Daya.

- *Has no conflict of interest either directly or indirectly over the management actions that resulted in the loss; and*
- *Have taken measures to prevent the incidence or continuation of such losses.*

- *The Board of Directors is authorized to carry out management in accordance with policies deemed appropriate, in accordance with the purposes and objectives set out in the articles of association:*
- *The Board of Directors is authorized to represent the Company in and out of court.*
- *Members of the Board of Directors are not authorized to represent the Company if:*
  - *There is a case in court between the Company and the member of the Board of Directors concerned; and,*
  - *The member of the Board of Directors concerned has interests that conflict with the interests of the Company.*

- *In the event that member of Board of Directors are not authorized to represent the company, the person entitled to represent the Company is:*
  - *Other members of the Board of Directors who have no conflict of interest with the Company;*
  - *The Board of Commissioners in the event that all members of the Board of Directors have a conflict of interest with the Company; or*
  - *Other parties appointed by the GMS in the event that all members of the Board of Directors or the Board of Commissioners have a conflict of interest with the Company.*

In the Implementation of Risk Management:
- *Develop risk management policies and strategies.*
- *Responsible for the implementation of risk management policies and risk exposures taken.*
- *Evaluate and decide on transactions that require the approval of the Board of Directors.*
- *Developing a risk management culture.*
- *Ensuring the improvement of human resource competencies related to risk management.*
- *Ensure that the risk management function operates independently.*
- *Periodic review to ensure the accuracy of risk methods, adequacy of management information system implementation and accuracy of policies, procedures and risk limit setting.*
- *Ensure that the Bank's executives and employees understand and implement risk management along with their authority/responsibility/risk culture through various available media.*
- *Each member of the Board of Directors must have an adequate understanding of the risks inherent in all functional activities of the Bank and be able to take the necessary actions in accordance with the Bank's risk profile.*
- *The Board of Directors shall actively supervise the outsourcing process, at least include:*
  - *Developing and refining outsourcing policies.*
  - *Establishing outsourcing procedures.*
  - *Approving the Bank's plans for implementing outsourcing.*
  - *Monitoring, evaluating, and taking responsibility for the implementation of risk management over outsourcing.*
  - *Monitoring and evaluating the overall implementation of outsourcing.*
- *The Board of Directors shall actively supervise the outsourcing process, at least include:*

  - *Developing and refining outsourcing policies.*

- Menetapkan prosedur Alih Daya.
- Menyetujui rencana Bank untuk melaksanakan Alih Daya.
- Memantau, mengevaluasi, dan bertanggungjawab atas penerapan manajemen risiko atas Alih daya.
- Memantau dan mengevaluasi pelaksanaan Alih Daya secara menyeluruh.

- Direksi wajib memastikan penerapan manajemen risiko telah mencakup country risk dan transfer risk, paling sedikit mencakup:
  - Menyusun dan menetapkan strategi dalam mengelola country risk dan transfer risk sesuai dengan karakteristik dan kompleksitas Perusahaan.
  - Menetapkan limit risiko dan memantau kepatuhan terhadap limit eksposur country risk dan transfer risk.
  - Menyusun, menetapkan, dan memastikan penerapan kebijakan dan prosedur untuk mengidentifikasi, mengukur, memantau dan mengendalikan risiko yang terkait dengan country risk dan transfer risk dalam kegiatan usaha Perusahaan.
  - Melakukan pemantauan terhadap perkembangan country risk dan transfer risk, serta menetapkan tindak lanjut yang memadai.
  - Melakukan pengendalian risiko kredit terhadap eksposur country risk dan transfer risk untuk masing-masing negara, yang mencakup eksposur intragroup, eksposur berdasarkan regional tertentu, eksposur berdasarkan individu, dan eksposur berdasarkan pihak lawan transaksi.
  - Memiliki dan mengembangkan sistem informasi manajemen untuk country risk dan transfer risk yang mampu menyediakan data secara akurat, lengkap, informatif, tepat waktu, dan dapat diandalkan sehingga dapat menyediakan laporan yang memadai.
  - Melakukan evaluasi dan pengujian (stress testing) secara berkala paling sedikit 1 (satu) kali dalam setahun atau berdasarkan kondisi tertentu yang akan berpengaruh signifikan kepada Perusahaan.
  - Memastikan pengendalian internal dan kaji ulang yang memadai atas country risk dan transfer risk.
  - Direksi wajib menyusun dan menyampaikan hasil identifikasi, pengukuran, pemantauan dan pengendalian country risk dan transfer risk dalam laporan profil risiko.

Dalam aspek perkreditan, yakni:
- Direksi wajib menyusun kebijakan dan prosedur untuk mengidentifikasi dan mengelola aset bermasalah, klasifikasi aset, perhitungan terkait penyisihan dan pencadangan, dan hapus buku aset.
- Direksi wajib melakukan reviu secara berkala atas pengklasifikasian aset dan pencadangan untuk kredit dan/atau pembiayaan bermasalah, serta mengidentifikasi dan mengelola aset bermasalah secara memadai, termasuk pencadangan yang sejalan dengan risiko yang terjadi.
- Direksi wajib melakukan reviu secara berkala terhadap pencadangan yang dibentuk agar sesuai dengan kondisi terkini, sesuai dengan standar dan ketentuan peraturan perundang-undangan.
- Direksi wajib menilai, memantau, dan mengambil langkah yang diperlukan untuk menjaga aset Bank tetap dalam kualitas baik.
- Bank wajib melakukan identifikasi dan penetapan terhadap properti terbengkalai yang dimiliki dengan terlebih dahulu mendapat persetujuan Direksi serta didokumentasikan.
- Bank wajib memiliki kebijakan dan prosedur tertulis mengenai restrukturisasi kredit dan hapus buku yang wajib terlebih dahulu mendapat persetujuan Direksi.
- Direksi wajib melakukan pengawasan secara aktif terhadap pelaksanaan restrukturisasi kredit dan hapus buku.

- *Establishing outsourcing procedures.*
- *Approving the Bank's plans for implementing outsourcing.*
- *Monitoring, evaluating, and taking responsibility for the implementation of risk management over outsourcing.*
- *Monitoring and evaluating the overall implementation of outsourcing.*

- *The Board of Directors shall ensure that the implementation of risk management covers country risk and transfer risk, at least including:*
  - *Develop and establish strategies in managing country risk and transfer risk in accordance with the characteristics and complexity of the Company.*
  - *Setting risk limits and monitoring compliance with country risk and transfer risk exposure limits.*
  - *Develop, establish, and ensure the implementation of policies and procedures to identify, measure, monitor and control risks associated with country risk and transfer risk in the Company's business activities.*
  - *Monitor the development of country risk and transfer risk, and establish adequate follow-up.*
  - *Perform credit risk control on country risk and transfer risk exposures for each country, which includes intragroup exposures, exposures based on specific regions, exposures based on individuals, and exposures based on counterparties.*
  - *Establish and develop a management information system for country risk and transfer risk that is able to provide accurate, complete, informative, timely, and reliable data so as to provide adequate reports.*
  - *Conduct periodic evaluation and testing (stress testing) at least 1 (one) time a year or based on certain conditions that will significantly affect the Company.*
  - *Ensure adequate internal control and review of country risk and transfer risk.*
  - *The Board of Directors shall compile and submit the results of identification, measurement, monitoring and control of country risk and transfer risk in the risk profile report.*

In terms of credit:
- *The Board of Directors shall develop policies and procedures to identify and manage non-performing assets, asset classification, calculation of related allowances and reserves, and write-off of assets.*
- *The Board of Directors shall conduct periodic reviews of asset classification and provisioning for non-performing loans and/or financing, and identify and manage non-performing assets adequately, including provisioning in line with the risks incurred.*
- *The Board of Directors shall periodically review the provision established to be in line with the current conditions, in accordance with the standards and provisions of laws and regulations.*
- *The Board of Directors shall assess, monitor, and take necessary steps to keep the Bank's assets in good quality.*
- *The Bank shall identify and determine the abandoned properties owned with prior approval of the Board of Directors and documented.*
- *The Bank must have written policies and procedures regarding loan restructuring and write-off which must be approved by the Board of Directors.*
- *The Board of Directors must actively supervise the implementation of loan restructuring and write-off.*

- Direksi wajib memberikan Keputusan restrukturisasi kredit dalam rapat Direksi apabila dalam Keputusan pemberian kredit terkait telah dilakukan oleh pihak yang memiliki kewenangan tertinggi.
- Menyusun atau bertanggung jawab atas penyusunan rencana perkreditan atau pembiayaan yang dituangkan dalam Rencana Bisnis Bank yang disampaikan kepada Otoritas Jasa Keuangan serta memastikan bahwa pelaksanaanya telah sesuai dengan rencana.
- Bertanggung jawab atas penyusunan Kebijakan Perkreditan Bank (KPB) yang memuat seluruh aspek yang tercantum dalam Pedoman Penyusunan Kebijakan Perkreditan Bank (PPKPB) dan paling sedikit mencantumkan masukan yang disampaikan Komite Kebijakan Perkreditan (KKP).
- Memastikan bahwa KPB telah diterapkan dan dilaksanakan secara konsekuen dan konsisten.
- Bertanggung jawab atas pelaksanaan langkah-langkah perbaikan atas hasil evaluasi dan saran yang disampaikan KKP.
- Memastikan pelaksanaan langkah-langkah perbaikan atas berbagai penyimpangan dalam perkreditan yang ditemukan oleh SKAI.
- Memastikan ketaatan Bank terhadap ketentuan peraturan perundangan-undangan dan peraturan lain di bidang perkreditan.
- Menetapkan anggota-anggota Komite Kebijakan Perkreditan dan Komite Kredit.
- Melaporkan secara berkala dan tertulis kepada dewan komisaris disertai langkah-langkah perbaikan yang telah, sedang, dan akan dilakukan paling sedikit mengenai:
  - Kesesuaian antara sistem pengendalian intern dengan jenis dan Tingkat risiko yang melekat pada kegiatan usaha Perusahaan.
  - Penetapan wewenang dan tanggung jawab untuk pemantauan kepatuhan kebijakan, prosedur dan limit.
  - Penetapan jalur pelaporan dan pemisahan fungsi yang jelas dari satuan kerja operasional kepada satuan kerja yang melakukan fungsi pengendalian.
  - Struktur organisasi yang menggambarkan secara jelas tugas dan tanggung jawab masing-masing unit dan individu.
  - Pelaporan keuangan dan kegiatan operasional yang akurat dan tepat waktu.
  - Kecukupan prosedur untuk memastikan kepatuhan perusahaan terhadap kententuan dan peraturan perundang-undangan yang berlaku.
  - Kaji ulang yang efektif, independen dan objektif terhadap kebijakan, kerangka dan prosedur operasional Perusahaan.
  - Pengujian dan kaji ulang yang memadai terhadap sistem informasi manajemen.
  - Dokumentasi secara lengkap dan memadai terhadap cakupan, prosedur-prosedur operasional, temuan audit, serta tanggapan pengurus Perusahaan berdasarkan hasil audit.
  - Verifikasi dan kaji ulang secara berkala dan berkesinambungan terhadap penanganan kelemahan-kelemahan Perusahaan yang bersifat material dan tindakan pengurus Perusahaan untuk memperbaiki penyimpangan-penyimpangan yang terjadi.

Dalam pelaksanaan fungsi audit internal, yakni:
- Mengembangkan kerangka pengendalian intern untuk mengidentifikasi, mengukur, memantau dan mengendalikan semua risiko yang dihadapi Perusahaan.
- Memastikan SKAI memperoleh informasi terkait perkembangan yang terjadi, inisiatif, proyek, produk, dan

- *The Board of Directors must make a decision on credit restructuring in the Board of Directors meeting if the decision to grant the related credit has been made by the party with the highest authority.*
- *Prepare or be responsible for preparing credit or financing plans as outlined in the Bank's Business Plan submitted to the Financial Services Authority and ensure that their implementation is in accordance with the plan.*
- *Responsible for preparing the Bank's Credit Policy (KPB), which contains all aspects listed in the Guidelines for the Preparation of Bank Credit Policy (PPKPB) and at least includes input from the Credit Policy Committee (KKP).*
- *Ensuring that the KPB is applied and implemented consistently and thoroughly.*
- *Responsible for implementing corrective measures based on the evaluation results and recommendations submitted by the KKP.*
- *Ensures the implementation of corrective measures for various credit irregularities found by SKAI.*
- *Ensures the Bank's compliance with laws and regulations and other regulations in the field of credit.*
- *Appointing members of the Credit Policy Committee and Credit Committee.*
- *Reporting periodically and in writing to the board of commissioners, accompanied by corrective measures that have been, are being, and will be taken, at least regarding:*
  - *The suitability of the internal control system with the type and level of risk inherent in the Company's business activities.*
  - *Determination of authority and responsibility for monitoring compliance with policies, procedures and limits.*
  - *Establishment of reporting lines and clear separation of functions from operational work units to work units that perform control functions.*
  - *Organizational structure that clearly describes the duties and responsibilities of each unit and individual.*
  - *Accurate and timely reporting of financial and operational activities.*
  - *Adequate procedures to ensure the company's compliance with applicable laws and regulations.*
  - *Effective, independent and objective review of the Company's operational policies, frameworks and procedures.*
  - *Adequate testing and review of management information systems.*
  - *Complete and adequate documentation of the scope, operational procedures, audit findings, and responses of the Company's management based on audit results.*
  - *Periodic and continuous verification and review of the Company's handling of material weaknesses and the actions of the Company's management to correct deviations that occur.*

In the implementation of the internal audit function, namely:
- *Develop an internal control framework to identify, measure, monitor and control all risks faced by the Company.*
- *Ensure Internal Audit obtains information related to developments, initiatives, projects, products, and*

perubahan operasional serta risiko yang telah diidentifikasi dan diantisipasi.
- Memastikan telah dilakukan tindakan perbaikan yang tepat dalam waktu yang cepat terhadap semua temuan dan rekomendasi SKAI.
- Memastikan kepala SKAI memiliki sumber daya serta anggaran yang diperlukan untuk menjalankan tugas dan fungsi sesuai dengan rencana audit tahunan.

Dalam pelaksanaan pengaduan nasabah dan pelindungan konsumen Bank, yakni:
- Direksi menetapkan prosedur tertulis layanan pengaduan dan memastikan bahwa seluruh pegawai Bank baik fungsi atau unit layanan pengaduan dan yang berhubungan langsung dengan konsumen mengetahui tentang prosedur layanan pengaduan dan dapat memberikan informasi yang benar tentang prosedur singkat layanan pengaduan kepada konsumen.
- Direksi menetapkan tugas dan kewenangan fungsi atau unit layanan pengaduan nasabah. Kewenangan tersebut harus dapat menjamin terselesaikannya pengaduan secara efektif dalam jangka waktu yang ditetapkan.
- Direksi bertanggung jawab langsung terhadap pelaksanaan fungsi atau unit layanan pengaduan nasabah di kantor pusat.
- Direksi bertanggung jawab terhadap isi laporan layanan pengaduan kepada Otoritas Jasa Keuangan serta memastikan penyampaian laporan Layanan Pengaduan kepada Otoritas Jasa Keuangan.
- Direksi wajib bertanggung jawab atas kepatuhan pelaksanaan ketentuan regulator tentang perlindungan konsumen dan masyarakat.
- Direksi melakukan pengawasan mengenai implementasi perlindungan konsumen dan masyarakat, perbaikan dan pengembangan perlindungan konsumen dan masyarakat.

Dalam penerapan strategi anti-*fraud*, yakni:
Pengembangan kepedulian dan budaya anti-*fraud* pada seluruh jajaran organisasi, antara lain meliputi deklarasi anti-*fraud* dan komunikasi yang memadai tentang perilaku yang termasuk fraud.
- Penandatanganan pakta integritas dengan cakupan paling sedikit:
  - Senantiasa mematuhi hukum dan ketentuan peraturan perundang-undangan.
  - Bertindak objektif, berpegang teguh pada nilai etika dan moral, adil, transparan, konsisten, serta menjunjung tinggi kejujuran dan komitmen.
  - Berperan aktif dalam upaya pencegahan dan pemberantasan *Fraud* serta bersedia melakukan pelaporan dalam hal terjadi tindakan *Fraud* di lingkungan Bank.
  - Menciptakan lingkungan kerja yang bebas dari korupsi, kolusi, dan nepotisme (KKN).
  - Penyusunan penerapan kode etik terkait dengan pencegahan *fraud* bagi seluruh jajaran organisasi.
  - Penyusunan penerapan strategi anti-*fraud* secara menyeluruh.
  - Pengembangan kualitas sumber daya manusia, khususnya yang terkait dengan peningkatan kesadaran dan pengendalian *fraud*.
  - Pemantauan dan evaluasi atas kejadian *fraud* serta penetapan tindak lanjut.
  - Pengembangan saluran komunikasi yang efektif di intern dan bagi ekstern Bank agar seluruh pejabat dan pegawai Bank memahami dan mematuhi kebijakan dan prosedur yang berlaku, termasuk kebijakan dan prosedur untuk pengendalian *fraud*.

operational changes as well as risks that have been identified and anticipated.
- *Ensure appropriate corrective actions are taken in a timely manner on all SKAI findings and recommendations.*
- *Ensure the head of SKAI has the necessary resources and budget to carry out duties and functions in accordance with the annual audit plan.*

In the Implementation of Customer Complaints and Consumer Protection of the Bank:
- *The Board of Directors establishes a written grievance procedure and ensures that all Bank employees in both the grievance service function or unit and those in direct contact with consumers are aware of the grievance procedure and can provide correct information about the brief grievance service procedure to consumers.*
- *The Board of Directors determines the duties and authority of the customer complaint service function or unit. The authority must be able to ensure the effective resolution of complaints within the specified timeframe.*
- *The Board of Directors is directly responsible for the implementation of the customer complaint service function or unit at the head office.*
- *The Board of Directors is responsible for the content of the complaint service report to the Financial Services Authority and ensures the submission of the Complaint Service report to the Financial Services Authority.*
- *The Board of Directors shall be responsible for compliance with the implementation of regulatory provisions on consumer and community protection.*
- *The Board of Directors shall supervise the implementation of consumer and community protection, improvement and development of consumer and community protection.*

In the implementation of anti-fraud strategy:
- *Development of anti-fraud awareness and culture at all levels of the organization, including, among others, anti-fraud declarations and adequate communication about behaviors that include fraud.*
- *Signing an integrity pact with at least:*
  - *Always comply with the law and the provisions of laws and regulations.*
  - *Act objectively, adhere to ethical and moral values, be fair, transparent, consistent, and uphold honesty and commitment.*
  - *Actively participate in efforts to prevent and eradicate fraud and be willing to report in the event of fraud within the Bank.*
  - *Creating a work environment that is free from corruption, collusion, and nepotism.*
  - *Preparation of the implementation of a code of ethics related to fraud prevention for all levels of the organization.*
  - *Preparation of the implementation of a comprehensive anti-fraud strategy.*
  - *Development of the quality of human resources, especially those related to increasing awareness and controlling fraud.*
  - *Monitoring and evaluation of fraud incidents and determination of follow-up action.*
  - *Development of effective communication channels within and external to the Bank so that all officers and employees of the Bank understand and comply with applicable policies and procedures, including policies and procedures for fraud control.*

Dalam penerapan manajemen risiko teknologi informasi, yakni:

- Menetapkan rencana strategis teknologi informasi.
- Menetapakan kebijakan, standar dan prosedur terkait penyelenggaraan dan penggunaan teknologi informasi yang memadai dan mengomunikasikan secara efektif, baik kepada satuan kerja penyelenggara maupun pengguna TI.
- Mengevaluasi tujuan strategis, mengarahkan pejabat eksekutif Perusahaan, dan memantau seluruh kegiatan penyelenggaraan TI untuk memastikan:
  - Penerapan tata Kelola TI sesuai dengan kebutuhan dan karakteristik Perusahaan.
  - Efektivitas dan efisiensi penyelenggaraan TI secara keseluruhan untuk memberikan manfaat yang optimal bagi Perusahaan.
  - Penerapan proses manajemen risiko dalam penyelenggaraan TI dilaksanakan secara efektif.
  - Tersedianya sumber daya yang memadai terkait penyelenggaraan TI untuk mendukung bisnis Perusahaan secara efektif dan efisien.
  - Dukungan dan keterlibatan pemangku kepentingan dalam penerapan tata Kelola TI.
- Memastikan bahwa Perusahaan memiliki kontrak tertulis yang mengatur peran, hubungan, kewajiban dan tanggung jawab dari semua pihak yang terikat kontrak tersebut, serta memiliki keyakinan bahwa kontrak tersebut merupakan perjanjian yang berkekuatan hukum dan melindungi kepentingan Bank, dalam hal Bank menggunakan jasa pihak lain.

Dalam penerapan manajemen risiko terkait keamanan siber, yakni:

- Memiliki tanggung jawab penuh atas penerapan manajemen risiko terkait keamanan siber Perusahaan.
- Memastikan penerapan manajemen risiko terkait keamanan siber telah memadai sesuai dengan karakteristik, kompleksitas, dan profil risiko Bank.
- Memiliki pemahaman yang memadai mengenai jenis dan tingkat risiko terkait keamanan siber yang melekat pada Perusahaan.
- Memastikan Bank memiliki SDM dan infrastruktur yang cukup untuk mendukung manajemen risiko terkait keamanan siber Perusahaan.
- Mendukung terciptanya budaya manajemen risiko terkait keamanan siber dengan memberikan perhatian yang cukup terhadap pelaksanaan manajemen risiko terkait keamanan siber oleh seluruh elemen organisasi Perusahaan.

- Menjadi contoh standar perilaku yang mengedepankan kesadaran (awareness) terhadap risiko terkait keamanan siber bagi pegawai dan seluruh elemen organisasi Bank.
- Melakukan pengawasan secara aktif atas penerapan manajemen risiko terkait keamanan siber.
- Menyusun dan menetapkan kebijakan, strategi dan kerangka manajemen risiko terkait keamanan siber secara tertulis dan komprehensif termasuk limit risiko terkait keamanan siber dan melakukan pemantauan implementasi manajemen risiko terkait keamanan siber oleh Perusahaan.
- Menyusun, menetapkan dan menginikan prosedur untuk mengidentifikasi, mengukur, memonitor dan mengendalikan risiko terkait keamanan siber.
- Melaksanakan kebijakan strategi dan kerangka manajemen risiko terkait keamanan siber yang telah disetujui oleh Dewan Komisaris serta mengevaluasi dan memberikan arahan berdasarkan laporan yang disampaikan oleh satuan kerja pelaksana, satuan kerja manajemen risiko, satuan kerja kepatuhan dan satuan kerja audit intern.
- Mengevaluasi dan/atau menginikan kebijakan, strategi, dan kerangka manajemen risiko terkait keamanan siber serta

In the implementation of information technology risk management, namely:

- *Establish an information technology strategic plan.*
- *Establish policies, standards and procedures related to the implementation and use of adequate information technology and communicate them effectively, both to the organizing work unit and IT users.*
- *Evaluate strategic objectives, direct the Company's executive officers, and monitor all IT implementation activities to ensure:*
  - *Implementation of IT Governance in accordance with the needs and characteristics of the Company.*
  - *The overall effectiveness and efficiency of IT implementation to provide optimal benefits for the Company.*
  - *Effective implementation of risk management processes in IT implementation.*
  - *Availability of adequate resources related to IT implementation to support the Company's business effectively and efficiently.*
  - *Stakeholder support and involvement in the implementation of IT Governance.*
- *Ensure that the Company has a written contract that regulates the roles, relationships, obligations and responsibilities of all parties to the contract, and has confidence that the contract is a legally enforceable agreement and protects the interests of the Bank, in the event that the Bank uses the services of other parties.*

In implementing risk management related to cybersecurity, namely:

- *Having full responsibility for the implementation of risk management related to the Company's cybersecurity.*
- *Ensure that the implementation of risk management related to cybersecurity is adequate in accordance with the characteristics, complexity, and risk profile of the Bank.*
- *Have an adequate understanding of the type and level of cybersecurity-related risks inherent to the Company.*

- *Ensure that the Bank has sufficient human resources and infrastructure to support risk management related to the Company's cybersecurity.*
- *Support the creation of a culture of risk management related to cybersecurity by giving sufficient attention to the implementation of risk management related to cybersecurity by all elements of the Company's organization.*
- *Become an example of behavioral standards that promote awareness of cybersecurity-related risks for employees and all elements of the Bank's organization.*
- *Actively supervise the implementation of risk management related to cybersecurity.*
- *Develop and establish written and comprehensive cybersecurity-related risk management policies, strategies and frameworks including cybersecurity-related risk limits and monitor the implementation of cybersecurity-related risk management by the Company.*
- *Develop, establish and install procedures to identify, measure, monitor and control risks related to cybersecurity.*

- *Implementing the strategic policy and risk management framework related to cybersecurity that has been approved by the Board of Commissioners and evaluating and providing direction based on reports submitted by the executive work unit, risk management work unit, compliance work unit and internal audit work unit.*
- *Evaluate and/or initiate cybersecurity-related policies, strategies, and risk management frameworks and internalize cybersecurity-related risk management*

melakukan internalisasi kerangka manajemen risiko terkait keamanan siber ke dalam kebijakan dan prosedur bisnis pada seluruh unit bisnis dan aktivitas pendukung.
- Menetapkan struktur organisasi, termasuk wewenang dan tanggung jawab yang jelas pada setiap jenjang jabatan yang terkait dengan penerapan manajemen risiko terkait keamanan siber.
- Memastikan kecukupan dukungan sumber daya untuk mengelola dan mengendalikan risiko terkait keamanan siber.
- Memastikan bahwa seluruh pegawai dengan peran dan tanggung jawab terkait keamanan siber memiliki keterampilan, pengetahuan, pengalaman dan sumber daya yang memadai untuk melakukan tugas yang diperlukan secara efektif.
- Menugaskan pejabat yang memiliki keterampilan, pengetahuan dan pengalaman yang sesuai untuk bertanggung jawab atas strategi keamanan siber Perusahaan serta memimpin fungsi yang bertugas menangani penerapan manajemen risiko terkait keamanan siber dalam organisasi Perusahaan.
- Memastikan bahwa pejabat yang ditunjuk dapat secara langsung melaporkan penerapan dan/atau permasalahan terkait keamanan siber kepada Direksi secara berkala, termasuk setiap perubahan pada titik kerentanan Bank atau perubahan pada ancaman siber.
- Memastikan seluruh risiko terkait keamanan siber yang material dan dampak yang ditimbulkan oleh risiko dimaksud telah ditindaklanjuti dan menyampaikan laporan pertanggungjawaban kepada Dewan Komisaris secara berkala, antara lain memuat laporan perkembangan dan permasalahan mengenai risiko terkait keamanan siber yang material disertai dengan langkah perbaikan yang telah/sedang/akan dilakukan.
- Memastikan pelaksanaan langkah perbaikan atas permasalahan atau penyimpangan terkait keamanan siber yang ditemukan.
- Memastikan bahwa fungsi manajemen risiko terkait keamanan siber telah diterapkan secara independent yang tercermin dari antara lain adanya pemisahan fungsi antara satuan kerja pelaksana dengan satuan kerja yang berfungsi untuk melakukan identifikasi, pengukuran, pemantauan dan pengendalian risiko terkait keamanan siber.
- Membentuk change advisory board yang bertugas untuk meninjau seluruh perubahan konfigurasi yang dilakukan dalam sistem Perusahaan melalui change management system yang dikaji ulang secara berkala serta memberikan rekomendasi kepada Direksi untuk menyetujui terkait perubahan dimaksud.
- Memastikan kaji ulang terhadap rencana penanggulangan dan pemulihan insiden siber Perusahaan dilaksanakan secara berkala.
- Direksi melakukan reviu atas hasil pengujian keamanan siber yang disampaikan sebagai landasan untuk perbaikan tata Kelola, kebijakan dan prosedur, pengendalian intern, serta peningkatan kapasitas dan kesadaran pegawai Perusahaan terhadap ketahanan siber.

Dalam Penerapan Anti Pencucian Uang, Pencegahan Pendanaan Terorisme dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (APU PPT dan PPPSPM):

- Mengusulkan kebijakan dan prosedur tertulis mengenai penerapan program APU, PPT, dan PPPSPM kepada Dewan Komisaris.
- Memastikan penerapan program APU, PPT dan PPPSPM dilaksanakan sesuai dengan kebijakan dan prosedur tertulis yang telah ditetapkan.

frameworks into business policies and procedures in all business units and supporting activities.
- *Establish an organizational structure, including clear authority and responsibility at each level of position related to the implementation of risk management related to cybersecurity.*
- *Ensure adequate resource support to manage and control cybersecurity-related risks.*
- *Ensure that all employees with roles and responsibilities related to cybersecurity have adequate skills, knowledge, experience and resources to perform the required tasks effectively.*
- *Assign an officer with appropriate skills, knowledge and experience to be responsible for the Company's cybersecurity strategy and to lead the function in charge of implementing cybersecurity-related risk management within the Company's organization.*
- *Ensure that the designated officer can directly report the implementation and/or cybersecurity related issues to the Board of Directors on a regular basis, including any changes to the Bank's vulnerability points or changes to cyber threats.*
- *Ensure that all material cybersecurity-related risks and the impact caused by these risks have been followed up and submit accountability reports to the Board of Commissioners on a regular basis, including reports on developments and problems regarding material cybersecurity-related risks accompanied by corrective steps that have been/are/will be taken.*
- *Ensure the implementation of corrective measures for problems or irregularities related to cybersecurity that are found.*
- *Ensuring that the risk management function related to cybersecurity has been implemented independently, which is reflected in, among others, the separation of functions between the implementing work unit and the work unit that functions to identify, measure, monitor and control risks related to cybersecurity.*
- *Establishing a change advisory board whose task is to review all configuration changes made in the Company's system through a change management system that is reviewed periodically and provide recommendations to the Board of Directors to approve the changes.*
- *Ensuring the review of the Company's cyber incident mitigation and recovery plan is carried out periodically.*
- *The Board of Directors reviews the results of cybersecurity testing submitted as a basis for improving governance, policies and procedures, internal controls, as well as increasing the capacity and awareness of Company employees on cyber resilience.*

In the Implementation of Anti-Money Laundering, Prevention of Financing of Terrorism and Prevention of Financing of Weapons of Mass Destruction Poliferation (AML CFT and PFPWMD):
- *Propose written policies and procedures regarding the implementation of AML, CFT and PFPWMD to the Board of Commissioners.*
- *Ensure the implementation of AML, CFT and PFPWMD is carried out in accordance with the written policies and procedures that have been determined.*

- Membentuk unit kerja khusus dan/atau menunjuk pejabat yang bertanggung jawab terhadap penerapan program APU, PPT dan PPPSPM.
- Melakukan pengawasan atau kepatuhan unit kerja dalam menerapkan program APU, PPT dan PPPSPM.
- Memastikan bahwa kebijakan dan prosedur tertulis mengenai penerapan program APU, PPT dan PPPSPM sejalan dengan perubahan dan pengembangan produk, jasa dan teknologi di sektor jasa keuangan serta sesuai dengan perkembangan modus TPPU, TPPT dan/ atau PPPSPM.
- Memastikan pejabat dan/atau pegawai, khususnya pegawai dari satuan kerja terkait dan pegawai baru, telah mengikuti pelatihan yang berkaitan dengan penerapan program APU, PPT dan PPPSPM sebanyak 1 (satu) kali dalam 1 (satu) tahun.
- Memastikan adanya pembahasan terkait penerapan program APU, PPT dan PPPSPM dalam rapat direksi.

- *Establish a special work unit and/or appoint an official responsible for the implementation of AML, CFT and PFPWMD.*
- *Conduct supervision or compliance of work units in implementing AML, CFT and PFPWMD.*
- *Ensure that written policies and procedures regarding the implementation of AML, CFT and PFPWMD are in line with changes and development of products, services and technology in the financial services sector and in accordance with the development of ML, FT and/or FPWMD modes.*
- *Ensure that officials and/or employees, especially employees from related work units and new employees, have attended training related to the implementation of AML, CFT and PFPWMD once a year.*

- *Ensure that there is a discussion related to the implementation of AML, CFT and PFPWMD in the Board of Directors meeting.*

Dalam Peningkatan Literasi dan Inklusi di Sektor Jasa Keuangan Bagi Konsumen dan Masyarakat, yakni:

- Direksi wajib bertanggung jawab atas kepatuhan pelaksanaan ketentuan Peraturan Otoritas Jasa Keuangan mengenai peningkatan Literasi dan Inklusi di Sektor Jasa Keuangan bagi konsumen dan Masyarakat.

- Memastikan kewajiban pelaksanaan kegiatan untuk meningkatkan Literasi dan Inklusi Keuangan kepada konsumen dan/atau Masyarakat sebagai program tahunan yaitu wajib dilakukan paling sedikit 1 (satu) kali dalam 1 (satu) semester.
- Memastikan pendokumentasian pelaksanaan kegiatan peningkatan Literasi dan Inklusi Keuangan di sektor jasa keuangan bagi konsumen dan Masyarakat.
- Menerima laporan dari unit literasi dan inklusi keuangan mengenai implementasi kegiatan dan memberikan rekomendasi untuk perbaikan dan pengembangan kegiatan untuk meningkatan literasi dan inklusi keuangan.
- Direksi wajib memastikan adanya pedoman tertulis mengenai kegiatan untuk meningkatkan literasi dan inklusi keuangan.
- Direksi wajib memastikan penyusunan rencana kegiatan untuk meningkatkan literasi dan inklusi keuangan.
- Direksi wajib memastikan penyusunan dan penyampaian laporan literasi dan inklusi keuangan. Laporan tersebut menjadi bagian dari rencana bisnis dan laporan realisasi rencana bisnis.
- Direksi wajib memastikan terpenuhinya permintaan informasi dari Otoritas Jasa Keuangan atas pelaksanaan kegiatan untuk meningkatkan literasi dan inklusi keuangan oleh Bank.

In Improving Literacy and Inclusion in the Financial Services Sector for Consumers and the Public, namely:

- *The Board of Directors shall be responsible for compliance with the implementation of the provisions of the Financial Services Authority Regulation regarding the improvement of Literacy and Inclusion in the Financial Services Sector for consumers and the Community.*
- *Ensure the obligation to implement activities to improve Financial Literacy and Inclusion to consumers and/or the Public as an annual program, which must be carried out at least once half-yearly.*

- *Ensure documentation of the implementation of activities to improve Financial Literacy and Inclusion in the financial services sector for consumers and the public.*
- *Receive reports from the financial literacy and inclusion unit on the implementation of activities and provide recommendations for improvement and development of activities to improve financial literacy and inclusion.*
- *The Board of Directors shall ensure the existence of written guidelines on activities to improve financial literacy and inclusion.*
- *The Board of Directors shall ensure the preparation of activity plans to improve financial literacy and inclusion.*
- *The Board of Directors shall ensure the preparation and submission of financial literacy and inclusion reports. The report shall be part of the business plan and business plan realization report.*
- *The Board of Directors shall ensure the fulfillment of information requests from the Financial Services Authority on the implementation of activities to improve financial literacy and inclusion by the Bank. In the implementation of sustainable finance, namely:*

Dalam penerapan keuangan berkelanjutan, yakni:

- Direksi wajib memastikan penerapan keuangan berkelanjutan dalam kegiatan usaha LJK, dengan menggunakan:
  - Prinsip investasi bertanggung jawab.
  - Prinsip strategi dan praktik bisnis berkelanjutan.

  - Prinsip pengelolaan risiko sosial dan lingkungan hidup.
  - Prinsip tata Kelola.
  - Prinsip komunikasi yang informatif.
  - Prinsip inklusif.
  - Prinsip pengembangan sektor unggulan prioritas.
  - Prinsip koordinasi.

In the implementation of sustainable finance, namely:

- *The Board of Directors shall ensure the application of sustainable finance in the FSI's business activities, using:*
  - *The principle of responsible investment.*
  - *Principles of sustainable business strategies and practices.*
  - *Principles of social and environmental risk management.*
  - *Principles of governance.*
  - *Principles of informative communication.*
  - *Inclusive principle.*
  - *Principles of priority leading sector development.*
  - *Principle of coordination.*

- Rencana Aksi Keuangan Berkelanjutan wajib disusun oleh Direksi dan disetujui oleh Dewan Komisaris serta disampaikan setiap tahun kepada Otoritas Jasa Keuangan.
- Rencana Aksi Keuangan Berkelanjutan wajib disusun berdasarkan prioritas masing-masing LJK paling sedikit:
  - Pengembangan produk dan/atau jasa keuangan berkelanjutan termasuk peningkatan portfolio pembiayaan, investasi atau penempatan pada instrumen keuangan atau proyek yang sejalan dengan penerapan Keuangan Berkelanjutan.
  - Pengembangan kapasitas intern LJK.
  - Penyesuaian organisasi, manajemen risiko, tata Kelola dan/atau standar prosedur operasional LJK yang sesuai dengan prinsip penerapan Keuangan Berkelanjutan.
- Direksi wajib memastikan pelaksanaan Rencana Aksi Keuangan Berkelanjutan terlaksana secara efektif dan tepat waktu.
- Direksi wajib memastikan adanya pengkomunikasian Rencana Aksi Keuangan Berkelanjutan kepada pemegang saham dan seluruh jenjang organisasi yang ada pada LJK.

Dalam penerapan maturitas digital bank umum, yakni:

- Direksi memiliki komitmen untuk menerapkan kepemimpinan yang berorientasi digital (digital leadership). Kepemimpinan yang berorientasi digital yaitu kepemimpinan strategis yang dapat memanfaatkan aset digital Bank untuk mencapai tujuan organisasi.
- Direksi memastikan arsitektur TI disusun selaras dengan strategi bisnis dan sesuai dengan kebutuhan bisnis Bank.
- Direksi memberikan arahan strategis atas ketersediaan sistem informasi manajemen risiko terkait penyelenggaraan TI yang dapat menghasilkan informasi yang diperlukan dalam rangka mendukung peran dan fungsi manajemen secara efektif.

Dalam penerapan rencana aksi pemulihan, yakni:
- Direksi wajib:
  - Menyusun Rencana Aksi Pemulihan secara realistis dan komprehensif. Realistis diantaranya adalah terukur, sesuai kondisi sebenarnya, dan/atau dapat dilaksanakan.
  - Menyampaikan Rencana Aksi Pemulihan kepada pemegang saham pada RUPS untuk memperoleh persetujuan.
  - Mengkomunikasikan Rencana Aksi Pemulihan kepada seluruh jenjang atau tingkatan organisasi Bank.
  - Melakukan evaluasi dan pengujian (stress testing) Rencana Aksi Pemulihan secara berkala.
  - Mengimplementasikan Rencana Aksi Pemulihan secara efektif dan tepat waktu.
- Direksi wajib melakukan evaluasi dan pengujian (stress testing) Rencana Aksi Pemulihan secara berkala paling sedikit 1 (satu) kali dalam 1 (satu) tahun untuk menilai kelayakan Rencana Aksi Pemulihan.

Dalam Transparansi dan Publikasi Suku Bunga Dasar Kredit Direksi bertanggung jawab atas kelengkapan dan kebenaran isi SBDK termasuk komponen perhitungannya dan laporannya. Lengkap, akurat, kini, utuh, dan dapat diperbandingkan mengacu pada dokumen pedoman penyusunan laporan publikasi dan laporan rincian SBDK bagi Bank.

Dalam Integritas Pelaporan Keuangan, yakni:

- *The Sustainable Finance Action Plan shall be prepared by the Board of Directors and approved by the Board of Commissioners and submitted annually to the Financial Services Authority.*
- *The Sustainable Finance Action Plan shall be prepared based on the priorities of each FSI, at least:*
  - *Development of sustainable financial products and/or services including an increase in the financing portfolio, investment or placement in financial instruments or projects that are in line with the implementation of Sustainable Finance.*
  - *Internal capacity development of the FSI.*
  - *Adjustments to the organization, risk management, governance and/or standard operating procedures of the FSI in accordance with the principles of implementing Sustainable Finance.*
- *The Board of Directors shall ensure that the implementation of the Sustainable Finance Action Plan is carried out in an effective and timely manner.*
- *The Board of Directors shall ensure that the Sustainable Finance Action Plan is communicated to shareholders and all levels of the FSI's organization.*

In the implementation of digital maturity of commercial banks, namely:
- *The Board of Directors is committed to implementing digital-oriented leadership. Digital-oriented leadership is strategic leadership that can leverage the Bank's digital assets to achieve organizational goals.*
- *The Board of Directors ensures that the IT architecture is aligned with the business strategy and in accordance with the Bank's business needs.*
- *The Board of Directors provides strategic direction on the availability of risk management information systems related to IT implementation that can generate the necessary information to effectively support management roles and functions.*

In implementing the action plan recovery, namely:
- *The Board of Directors shall:*
  - *Develop a realistic and comprehensive Recovery Action Plan. Realistic includes measurable, in accordance with actual conditions, and/or can be implemented.*
  - *Submit the Recovery Action Plan to the shareholders at the GMS for approval.*
  - *Communicate the Recovery Action Plan to all levels of the Bank's organization.*
  - *Conduct periodic evaluation and stress testing of the Recovery Action Plan.*
  - *Implement the Recovery Action Plan effectively and in a timely manner.*
- *The Board of Directors shall evaluate and stress test the Recovery Action Plan periodically at least 1 (one) time in 1 (one) year to assess the feasibility of the Recovery Action Plan.*

In the Transparency and Publication of Prime Lending Rate, the Board of Directors is responsible for the completeness and correctness of the Prime Lending Rate content including its calculation components and reports. Complete, accurate, current, intact, and comparable referring to the guideline document for the preparation of publication reports and SBDK detail reports for Banks.

In Financial Reporting Integrity, namely:

- Tugas dan tanggung jawab Direksi dalam proses pelaporan keuangan:
  - Penyusunan dan penyajian Informasi Keuangan dan Laporan Keuangan.
  - Kesesuaian penyusunan dan penyajian Laporan Keuangan dengan standar akuntansi keuangan dan ketentuan OJK mengenai pencatatan transaksi keuangan.
  - Kelengkapan dan kebenaran isi Laporan Keuangan.
  - Penerapan pengendalian internal dalam proses pelaporan keuangan Bank.
- Direksi wajib menyampaikan laporan pengendalian internal dalam proses pelaporan keuangan Bank paling sedikit memuat:
  - Pernyataan Direksi mengenai tanggung jawab Direksi atas penerapan pengendalian internal dalam proses pelaporan keuangan Bank.
  - Hasil penilaian Direksi terhadap efektivitas pengendalian internal dalam proses pelaporan keuangan Bank.

Dalam Rencana Resolusi, yakni:
- Menyusun rencana resolusi, melakukan perbaikan rencana resolusi, dan/atau melakukan tindakan perbaikan atas hasil uji resolvabilitas sesuai dengan prinsip lengkap, akurat, terkini, dan utuh.
- Memastikan kebenaran dan kelengkapan data, informasi, dan/atau dokumen dalam menyusun rencana resolusi, melakukan perbaikan rencana resolusi, dan/atau melakukan tindakan perbaikan atas hasil uji resolvabilitas.
- Menyampaikan rencana resolusi, perbaikan rencana resolusi, dan/atau pemutakhiran rencana resolusi kepada Dewan Komisaris untuk memperoleh persetujuan.
- Menyampaikan rencana resolusi, perbaikan rencana resolusi, dan/atau melakukan tindakan perbaikan atas hasil uji resolvabilitas kepada LPS sesuai dengan batas waktu yang telah ditetapkan dalam PLPS.
- Melakukan implementasi rencana untuk mengatasi potensi hambatan pelaksanaan opsi tindakan resolusi.

Tugas dan tanggung jawab Direktur yang membawahkan Fungsi Kepatuhan wajib paling sedikit:
- Memastikan kepatuhan Bank terhadap ketentuan OJK dan peraturan perundang-undangan, dengan cara:
  - Menetapkan langkah yang diperlukan dengan memperhatikan prinsip kehati-hatian.
  - Memantau dan menjaga agar kegiatan usaha Bank tidak menyimpang dari ketentuan.
  - Memantau dan menjaga kepatuhan Bank terhadap seluruh perjanjian dan komitmen yang dibuat oleh Bank kepada Otoritas Jasa Keuangan dan lembaga otoritas yang berwenang.
- Merumuskan strategi guna mendorong terciptanya Budaya Kepatuhan Bank.
- Mengusulkan kebijakan kepatuhan atau prinsip-prinsip kepatuhan yang akan ditetapkan oleh Direksi.
- Menetapkan sistem dan prosedur kepatuhan yang digunakan untuk Menyusun ketentuan dan pedoman internal Bank.
- Memastikan bahwa seluruh kebijakan, ketentuan, sistem dan prosedur serta kegiatan usaha yang dilakukan Bank telah sesuai dengan ketentuan Otoritas Jasa Keuangan dan ketentuan peraturan perundang-undangan.
- Meminimalkan risiko kepatuhan Bank.

- *Duties and responsibilities of the Board of Directors in the financial reporting process:*
  - *Preparation and presentation of Financial Information and Financial Statements.*
  - *Conformity of the preparation and presentation of Financial Statements with financial accounting standards and OJK regulations regarding the recording of financial transactions.*
  - *Completeness and correctness of the contents of the Financial Statements.*
  - *Implementation of internal control in the Bank's financial reporting process.*
- *The Board of Directors must submit a report on internal control in the Bank's financial reporting process that at least contains:*
  - *Statement of the Board of Directors regarding the Board of Directors responsibility for the implementation of internal control in the Bank's financial reporting process.*
  - *Results of the Board of Directors assessment of the effectiveness of internal control in the Bank's financial reporting process.*

In the Resolution Plan, namely:
- *Preparing resolution plans, making improvements to resolution plans, and/or taking corrective action on resolvability test results in accordance with the principles of being complete, accurate, current, and intact.*
- *Ensure the correctness and completeness of data, information, and/or documents in preparing the resolution plan, improving the resolution plan, and/or taking corrective action on the resolvability test results.*
- *Submitting resolution plans, improvements to resolution plans, and/or updating resolution plans to the Board of Commissioners for approval.*
- *Submitting resolution plans, resolution plan improvements, and/or taking corrective actions on the results of the resolvability test to the Deposit Insurance Corporation in accordance with the time limit set in the Deposit Insurance Corporation Regulation.*
- *Implementing plans to overcome potential obstacles to the implementation of resolution action options.*

The duties and responsibilities of the Director in charge of the Compliance Function shall be at least:
- *Ensuring the Bank's compliance with the provisions of the FSA and laws and regulations, by:*
  - *Establishing the necessary measures with due regard to the principle of prudence.*
  - *Monitoring and ensuring that the Bank's business activities do not deviate from the provisions.*
  - *Monitoring and maintaining the Bank's compliance with all agreements and commitments made by the Bank to the Financial Services Authority and other competent authorities.*
- *Formulate strategies to encourage the creation of the Bank's Compliance Culture.*
- *Propose compliance policies or compliance principles to be determined by the Board of Directors.*
- *Establish compliance systems and procedures used to compile the Bank's internal regulations and guidelines.*
- *Ensuring that all policies, provisions, systems and procedures as well as business activities carried out by the Bank are in accordance with the provisions of the Financial Services Authority and the provisions of laws and regulations.*
- *Minimizing the Bank's compliance risk.*

- Melakukan tindakan pencegahan agar kebijakan dan/atau Keputusan yang diambil Direksi Bank tidak menyimpang dari ketentuan Otoritas Jasa Keuangan dan ketentuan peraturan perundang-undangan.
- Melakukan tugas lain yang terkait dengan fungsi kepatuhan.

Dalam penerapan transparansi dan Publikasi Laporan Bank, yakni:
- Direksi bertanggung jawab atas Laporan Publikasi Bank yang disusun secara lengkap, akurat, kini, utuh, tepat waktu, dan dapat diperbandingkan termasuk menetapkan dan memastikan berfungsinya struktur pengendalian internal yang efektif atas pengungkapan Laporan Publikasi.
- Menunjuk Pejabat Eksekutif sebagai penyusun laporan keuangan berdasarkan standar akuntansi keuangan sesuai dengan kriteria penilaian dalam Peraturan Otoritas Jasa Keuangan mengenai bank umum.

Dalam mengelola risiko iklim, yakni:
- Memastikan ketahanan Bank terhadap dampak negatif dari perubahan iklim.
- Mengevaluasi risiko dan peluang yang muncul dari perubahan iklim secara berkala.
- Menetapkan kerangka tata kelola untuk memastikan risiko dikelola secara terintegrasi antara unit bisnis, unit manajemen risiko, dan unit operasional.
- Menunjuk seorang Pejabat untuk melakukan pengawasan yang efektif terhadap risiko terkait iklim.

Dalam pemberian kemudahan akses pembiayaan UMKM, yakni:
- Rencana strategis pemberian Kemudahan Akses Pembiayaan UMKM meliputi kriteria UMKM yang akan dibiayai, target sektor ekonomi yang dituju, rencana pengembangan produk pembiayaan dengan target sektor ekonomi yang disesuaikan dengan dukungan permodalan, sumber daya manusia, dan infrastruktur pendukung.
- Kebijakan dan prosedur untuk seluruh proses bisnis pemberian Kemudahan Akses Pembiayaan UMKM, yang paling sedikit memuat:
  - Prinsip kehati-hatian dalam Pembiayaan kepada UMKM.
  - Kebijakan persetujuan Pembiayaan kepada UMKM.
  - Dokumentasi dan administrasi Pembiayaan kepada UMKM.
  - Pengawasan Pembiayaan kepada UMKM.
  - Penyelesaian Pembiayaan kepada UMKM yang bermasalah.

- *Taking precautions so that policies and/or decisions made by the Bank's Board of Directors do not deviate from the provisions of the Financial Services Authority and the provisions of laws and regulations.*
- *Perform other duties related to the compliance function.*

In implementing transparency and publication of Bank Reports, namely:
- *The Board of Directors is responsible for Bank Publication Reports that are complete, accurate, current, comprehensive, timely, and comparable including establishing and ensuring the functioning of an effective internal control structure over the disclosure of Public Reports.*
- *Appointing an Executive Officer as the compiler of financial reports based on financial accounting standards in accordance with the assessment criteria in the FSA Regulations concerning commercial banks.*

In managing climate risk, namely:
- *Ensuring the Bank's resilience to the negative impacts of climate change.*
- *Periodically evaluating the risks and opportunities arising from climate change.*
- *Establishing a governance framework to ensure that risks are managed in an integrated manner between business units, risk management units, and operational units.*
- *Appointing an Officer to effectively oversee climate-related risks.*

In providing easy access to MSME financing:

- *The strategic plan for providing MSME Financing Access includes criteria for MSMEs to be financed, target economic sectors, plans for developing financing products with target economic sectors tailored to capital support, human resources, and supporting infrastructure.*

- *Policies and procedures for the entire MSME Financing Access Facilitation business process, which shall at least include:*
  - *The principle of prudence in MSME Financing.*
  - *Financing approval policies for MSMEs.*
  - *Documentation and administration of financing for MSMEs.*
  - *Supervision of financing for MSMEs.*
  - *Resolution of problematic financing for MSMEs.*

Tugas dan Tanggung Jawab Masing-Masing Anggota Direksi
Job and Responsibility for Board of Directors

Nama *Name*	Tugas dan Tanggung Jawab *Job & Responsibility*
Presiden Direktur *President Director*	• Memiliki wewenang atas seluruh kegiatan operasional bank. *Having authority over all Bank's operation.* • Memimpin dan mengelola bank agar dalam perkembangannya senantiasa berada dalam koridor prinsip-prinsip *good corporate governance* (GCG) serta peraturan perundang-undangan yang mengatur mengenai perbankan maupun pasar modal. *Lead and manage the bank so that in its development it is always in the corridor of the principles of good corporate governance (GCG) and laws and regulations governing banking and capital markets.*
Wakil Presiden Direktur *Vice President Director*	Bertanggungjawab atas segala hal yang terkait dengan kegiatan pemberian kredit, posisi likuiditas, kegiatan devisa dan pengembangan perusahaan. *Responsible for all matters related to lending activities, liquidity position, foreign exchange activities and corporate development.*

Nama *Name*	Tugas dan Tanggung Jawab *Job & Responsibility*
Direktur Operasional *Operational Director*	Bertanggungjawab atas kegiatan yang berhubungan dengan seluruh kegiatan operasional Bank dan penggunaan Teknologi Informasi. *Responsible for activities related to all operational activities of the Bank and the use of Information Technology.*
Direktur Umum *General Affair Director*	Bertanggungjawab atas segala hal yang terkait dengan kebijakan Bank atas pengembangan SDM, Logistik dan *General Affair*. *Responsible for all matters related to the Bank's policies on HR development, Logistics and General Affairs.*
Direktur Kepatuhan *Compliance Director*	Bertanggungjawab atas kepatuhan bank dalam mengimplementasikan seluruh peraturan atau perundang-undangan yang berlaku pada seluruh kegiatan atau aspek bisnis bank. *Responsible for the bank's compliance in implementing all applicable laws and regulations in all activities or aspects of the bank's business.*

Hubungan Keuangan, Hubungan Keluarga, Hubungan Kepengurusan dan Hubungan Kepemilikan Anggota Direksi dengan Anggota Dewan Komisaris Lainnya, Direksi Lainnya dan/atau Pemegang Saham Pengendali Bank

Financial Relationships, Family Relationships, Management Relationships, Ownership Relationship of the Board of Directors Members with the Member of Board of Commissioners, Other Board of Directors and/or Shareholders of the Bank

Anggota Direksi *Board of Directors Member*	Hubungan Keuangan dengan *Financial Relationship with*			Hubungan Keluarga dengan *Family Relationship with*			Hubungan Kepengurusan dengan *Management Relationship with*			Hubungan Kepemilikan dengan *Owner Relationship with*		
	Dewan Komisaris *Board of Commissioners*	Direksi *Board of Directors*	Pemegang Saham Pengendali *Controlling Shareholders*	Dewan Komisaris *Board of Commissioners*	Direksi *Board of Directors*	Pemegang Saham Pengendali *Controlling Shareholders*	Dewan Komisaris *Board of Commissioners*	Direksi *Board of Directors*	Pemegang Saham Pengendali *Controlling Shareholders*	Dewan Komisaris *Board of Commissioners*	Direksi *Board of Directors*	Pemegang Saham Pengendali *Controlling Shareholders*
Achmad S. Kartasasmita	x	x	x	x	x	x	x	x	x	x	x	x
Hendra Halim	x	x	x	✓	x	✓	✓	x	✓	✓	x	✓
Andy	x	x	x	x	x	x	x	x	x	x	x	x
Yusri Hadi	x	x	x	x	x	x	x	x	x	x	x	x
Harun Ansari	x	x	x	x	x	x	x	x	x	x	x	x

Kepemilikan Saham Anggota Direksi yang Mencapai 5% atau Lebih dari Modal Disetor

Share Ownership of Board of Directors which Reaches 5% or More of Paid-In Capital

Direksi *Board of Directors*	Kepemilikan Saham Anggota Direksi yang Mencapai 5% atau Lebih dari Modal Disetor *Board of Directors Shareholding of 5% or Above Calculated on Paid-In Capital*		Jumlah Lembar Saham
Achmad S Kartasasmita	-		
Hendra Halim	PT Mestika Benua Mas	16.67%	4,040 Lembar
	PT Sierah Betung Indah	10.00%	150 Lembar
	PT Bina Segar Agung	20.00%	100 Lembar
	PT Palm Trimitra Indotama	14.00%	2,030 Lembar
	PT Boga Indo Sukses Mandiri	12.50%	1,500 Lembar
	PT Mega Indo Perkasa	24.90%	249 Lembar

Direksi *Board of Directors*	**Kepemilikan Saham Anggota Direksi yang Mencapai 5% atau Lebih dari Modal Disetor** *Board of Directors Shareholding of 5% or Above Calculated on Paid-In Capital*		**Jumlah Lembar Saham**
Hendra Halim	PT Intiland Wahana Cemerlang	20.00%	8,000 Lembar
	PT Cahaya Dharma Anugerah	12.50%	125 Lembar
	PT Sumber Prima Perkasa	10.00%	3,280 Lembar
	PT Belmondo Bogaindo	24.00%	1,080 Lembar
Andy	-		
Yusri Hadi	-		
Harun Ansari	-		

Kebijakan dan Pelaksanaan Frekuensi Rapat Direksi

Board of Directors Meeting Frequency Policy and Implementation

Kebijakan dan pelaksanaan frekuensi rapat Direksi, rapat Direksi bersama Dewan Komisaris telah diatur dalam Surat Keputusan Nomor 027/SK-BMD/DIR/2025 Tentang Pedoman dan Tata Tertib kerja Direksi Bank Mestika. Rapat Direksi dilaksanakan secara berkala paling sedikit 1 (satu) kali dalam setiap bulan. Rapat Direksi bersama dengan Dewan Komisaris secara berkala paling sedikit 1 (satu) kali dalam 4 (empat) bulan. Rapat hanya dapat dilaksanakan apabila dihadiri mayoritas Direksi yaitu lebih dari 50% (lima puluh persen) dari jumlah anggota Direksi. Setiap risalah rapat wajib didokumentasikan dengan baik.

The policy and implementation of the frequency of Board of Directors meetings, Joint Meeting of Board of Directors and Board of Commissioners are stipulated through the Bank's Internal Decree Number 027/SK-BMD/DIR/2025 concerning the Bank Mestika's Board of Directors Charter. The Board of Directors meeting is held periodically at least once a month. Joint meeting of Board of Directors and Board of Commissioners is held periodically at least once in 4 (four) months. Meetings can only be held if attended by the majority of the Board of Directors, namely more than 50% (fifty percent) of the total number of members of the Board of Directors. The minutes of each meeting must be properly documented.

Rapat *Meetings*	**Achmad S Kartasasmita** *(President Director)*	**Hendra Halim** *(Vice President Director)*	**Andy** *(Compliance Director)*	**Harun Ansari** *(Operational Director)*	**Yusri Hadi** *(General Affair Director)*
Rapat Direksi *Board of Directors Meetings*	12 (100%)	12 (100%)	12 (100%)	12 (100%)	12 (100%)
Rapat Gabungan Dewan Komisaris & Direksi *Joint Meeting of Board of Commissioners & Board of Directors*	11 (100%)	10 (90.91%)	11 (100%)	11 (100%)	11 (100%)
Rapat Umum Pemegang Saham Tahunan & Luar Biasa *Annual & Extraordinary General Meeting of Shareholders*	1 (100%)	1 (100%)	1 (100%)	1 (100%)	1 (100%)

Pelatihan dan/atau Peningkatan Kompetensi Anggota Direksi

Training and/or Competency Improvement for Members of the Board of Directors

Dalam Pedoman dan Tata Tertib Direksi, setiap Anggota Direksi wajib memberikan dedikasi terbaik untuk pengembangan dan pengawasan Bank sesuai dengan prinsip tata kelola yang baik.

In the Board of Directors' Charter, each member of the Board of Directors is obliged to give his best dedication to the development and supervision of the Bank in accordance with the principles of good governance.

Sepanjang tahun 2025, Direksi telah mengikuti pelatihan dalam rangka peningkatan kompetensi Direksi, antara lain: Sosialisasi Ketentuan OJK: POJK Nomor 28 Tahun 2024 tentang Pengelolaan Informasi Rekam Jejak Pelaku Melalui Sistem Informasi Pelaku di Sektor Jasa Keuangan; Governansi *Insight* Forum (In-Fo) di Kota Medan; *Outlook* Ekonomi dan Keuangan di Tahun 2025; *Sharing* Informasi Risiko Siber pada Layanan Sistem Pembayaran Persiapan menghadapi Hari Besar Keagamaan; Trump Trade War: Menyelamatkan Pasar Modal, Menyehatkan Ekonomi Indonesia; Efek Domino Tarif Trump: Ancaman atau Peluang bagi Ekonomi Indonesia; *Refreshment* Program Sertifikasi Manajemen Risiko Jenjang 7; Sosialisasi Rancangan POJK tentang Akses Pembiayaan Usaha Mikro, Kecil dan Menengah (RPOJK UMKM) dan Panduan Tata Kelola Kecerdasan Artifisial Perbankan Indonesia; *Sunline Indonesia Banking Summit*; Pembekalan Sertifikasi APU PPT & PPPSPM J7 Direksi; Launching Kampanye Nasional Berantas SCAM dan Aktivitas Keuangan Ilegal serta Seminar *Preventing and Combating Financial Scams; Risk & Governance Summit 2025 : Empowering the GRC Ecosystem to Drive Economic Growth and National Resilience; Sustainable Finance Awareness - Global and National Recent Updates; LEAP Public-Private Partnership Engagement of Forestry-related Crimes & Money Laundering;* Sosialisasi Bank Umum; *Economic Outlook; Secure Issuance, Unified Strengthening Operational Resilience for Indonesia Banks;* Pemeliharaan MR J7 dan Inagurasi CRM; *Digital Leader dan Digital Culture;* Sumut *Economic and Financial Insight* (SEFI) Forum : *Awarding Call For Paper & Economic Outlook 2026; IT Security Awareness;* Undangan Forum SERASI dan SIGUNA Dalam Rangka Mitigasi Risiko Operasional Layanan SP beserta TI dan Siber, pada Periode Libur Panjang Natal dan Tahun Baru.

Throughout 2025, the Board of Directors has participated in training in order to improve the competence of the Board of Directors, among others: Socialization of OJK Regulation (POJK) Number 28 of 2024 on the Management of Perpetrators' Track Record Information through the Information System on Perpetrators in the Financial Services Sector; Governance Insight Forum (In-Fo) in Medan City; 2025 Economic and Financial Outlook; Information Sharing on Cyber Risks in Payment System Services in Preparation for Religious Holidays; Trump Trade War: Safeguarding the Capital Market, Strengthening Indonesia's Economy; The Domino Effect of Trump's Tariffs: Threat or Opportunity for Indonesia's Economy; Refreshment Program for Risk Management Certification Level 7; Socialization of the Draft OJK Regulation on Access to Financing for Micro, Small, and Medium Enterprises (Draft POJK on MSMEs) and the Indonesian Banking Artificial Intelligence Governance Guidelines; Sunline Indonesia Banking Summit; Briefing for AML CFT and PFPWMD Certification Level 7 for the Board of Directors; Launch of the National Campaign to Eradicate Scams and Illegal Financial Activities and Seminar on Preventing and Combating Financial Scams; Risk & Governance Summit 2025: Empowering the GRC Ecosystem to Drive Economic Growth and National Resilience; Sustainable Finance Awareness – Recent Global and National Updates; LEAP Public-Private Partnership Engagement on Forestry-Related Crimes and Money Laundering; Commercial Banks Socialization Program; Economic Outlook; Secure Issuance: Unified Strengthening of Operational Resilience for Indonesian Banks; Risk Management Level 7 Maintenance Program and CRM Inauguration; Digital Leadership and Digital Culture; North Sumatra Economic and Financial Insight (SEFI) Forum: Call for Papers Awarding and 2026 Economic Outlook; IT Security Awareness; Invitation to the SERASI and SIGUNA Forum in the Context of Mitigating Operational Risks of Payment System Services as well as IT and Cyber Risks during the Christmas and New Year Long Holiday Period.

Penilaian Kinerja Direksi Metode Penilaian Kinerja

Board of Directors Performance Assessment Performance Assessment Method

Penilaian kinerja Direksi dilakukan secara kolegial dengan menggunakan KPI (*Key Performance Indicators*) untuk mengukur pencapaian terhadap indikator kinerja yang telah ditetapkan. Penilaian tersebut dikoordinasikan oleh Komite Remunerasi dan Nominasi.

The performance assessment of the Board of Directors is conducted collegially using KPIs (Key Performance Indicators) to measure the achievement of predetermined performance indicators. The assessment is coordinated by the Remuneration and Nomination Committee.

Kriteria Pengukuran Kinerja

Performance Measurement Criteria

Kriteria pengukuran kinerja pada KPI (Key Performance Indicators) Direksi terdiri dari ukuran berdasarkan 4 (empat) perspektif, yaitu:

- *Financial*
- *Customer*
- *Process*
- *Organizational Capacity*

Hasil penilaian *self-assessment* kinerja Direksi untuk tahun 2025 menunjukkan hasil "Baik".

The performance measurement criteria in the KPI (Key Performance Indicators) of the Board of Directors consist of measures based on 4 (four) perspectives, namely:

- *Financial*
- *Customer*
- *Process*
- *Organizational Capacity*

The results of the self-assessment of the performance of the Board of Directors for 2025 showed a result of "Good".

Penilaian Direksi terhadap Kinerja Komite yang Mendukung Pelaksanaan Tugas Direksi

Board of Directors Assessment of the Performance of Committees That Support the Implementation of the Duties of the Board of Directors

Bank memiliki 5 (lima) komite yang mendukung pelaksanaan tugas Direksi yakni Komite Manajemen Risiko, ALCO, Komite Pengarah TI, Komite Kebijakan Perkreditan, dan Komite Kredit. Penilaian terhadap masing-masing Komite dilakukan setiap tahun berdasarkan pemenuhan tugas dan tanggung jawab masing-masing Komite, yakni membantu Direksi dalam memberikan rekomendasi-rekomendasi yang dibutuhkan dalam pengelolaan bisnis bank. Direksi menilai bahwa seluruh komite telah menjalankan tugas dan tanggungjawabnya dengan baik.

The Bank has 5 (five) committees that support the implementation of Board of Directors duties namely Risk Management Committee, ALCO, IT Steering Committee, Credit Policy Committee, and Credit Committee. Assessment of each Committee is conducted annually based on the fulfillment of the duties and responsibilities of each Committee, which is to assist the Board of Directors in providing recommendations needed in managing the Bank's business. The Board of Directors considers that all committees have performed their duties and responsibilities well.

Dewan Komisaris

Board of Commissioners

Keanggotaan

Membership

Komposisi keanggotaan Dewan Komisaris pada akhir tahun 2025 terdiri dari 3 (tiga) orang, yakni 1 (satu) orang Presiden Komisaris Independen, 1 (dua) orang Komisaris Independen dan 1 (satu) orang Komisaris.

Seluruh anggota Dewan Komisaris Bank berdomisili di Indonesia. Masing-masing anggota Dewan Komisaris memiliki integritas, kompetensi dan reputasi yang baik. Semua anggota Dewan Komisaris Bank telah lulus dalam Penilaian Kemampuan dan Kepatutan (*Fit and Proper Test*) sesuai dengan Peraturan Otoritas Jasa Keuangan tentang Penilaian Kemampuan dan Kepatutan bagi Pihak Utama Lembaga Jasa Keuangan. Komisaris Independen telah memenuhi kriteria independensi. Mayoritas Dewan Komisaris Bank tidak memiliki hubungan keluarga sampai dengan derajat kedua dengan sesama anggota Dewan Komisaris dan Direksi. Dewan Komisaris terus berusaha dalam mendorong terciptanya iklim dan lingkungan kerja yang lebih objektif dan sesuai dengan prinsip-prinsip kerja dalam mendukung tata kelola Bank yang baik.

The membership composition of the Board of Commissioners in end of 2025 consists of 3 (three) people, namely 1 (one) Independent President Commissioner, 1 (one) Independent Commissioners and 1 (one) Commissioner.

All members of the Bank's Board of Commissioners are domiciled in Indonesia. Each member of the Board of Commissioners has good integrity, competence, and reputation. All members of the Board of Commissioners of the Bank have passed the Fit and Proper Test in accordance with the Financial Services Authority Regulation concerning the Fit and Proper Test for Main Parties of Financial Services Institutions. The Independent Commissioner has met the independence criteria. The majority of the Board of Commissioners of the Bank do not have family ties to the second degree with fellow members of the Board of Commissioners and Board of Directors. The Board of Commissioners continues to strive to create a more objective climate and work environment in accordance with work principles in support of good Bank governance.

Tugas dan Tanggung Jawab Dewan Komisaris

Duties and Responsibilities of the Board of Commissioners

Tugas dan tanggung jawab Dewan Komisaris tertuang dalam Pedoman dan Tata Tertib Kerja Dewan Komisaris yang ditetapkan melalui Surat Keputusan Internal Bank nomor 020/SK-BMD/DIR/2025. Dewan Komisaris bertanggung jawab kepada Pemegang Saham, melindungi kepentingan stakeholders, meningkatkan kepatuhan terhadap peraturan perundang-undangan serta nilai-nilai etika yang berlaku umum.

The duties and responsibilities of the Board of Commissioners are set out in the Board of Commissioners Charter, which is established through the Bank's Internal Decree number 020/SK-BMD/DIR/2025. The Board of Commissioners is responsible to the Shareholders, protecting the interests of stakeholders, improving compliance with laws and regulations and generally accepted ethical values.

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Adapun rincian tugas dan tanggung jawab Dewan Komisaris, antara lain:

The details of the duties and responsibilities of the Board of Commissioners, among others:

Sesuai dengan Anggaran Dasar yakni:
- Memiliki akses tak terbatas dalam menjalankan fungsi pengawasan.
- Dewan Komisaris diwajibkan untuk sementara mengurus Bank, dalam hal seluruh anggota Direksi diberhentikan untuk sementara atau Bank tidak mempunyai seorang pun anggota Direksi. Dalam hal demikian, Dewan Komisaris berhak untuk memberikan kekuasaan sementara kepada seorang atau lebih anggota Dewan Komisaris atas tanggungan Dewan Komisaris.

According to the Article of Association, such as:
- *Have unrestricted access in carrying out supervisory functions.*
- *The Board of Commissioners is required to temporarily manage the Bank, in the event that all members of the Board of Directors are temporarily dismissed or the Bank does not have any member of the Board of Directors. In such cases, the Board of Commissioners shall be entitled to grant temporary powers to one or more members of the Board of Commissioners at the responsibility of the Board of Commissioners.*

Dalam pelaksanaan fungsi Dewan Komisaris dan penerapan tata kelola, yakni:
- Melakukan pengawasan untuk kepentingan Bank atas kebijakan dan jalannya pengurusan oleh Direksi, memberikan nasihat kepada Direksi, dan bertanggung jawab atas pengawasan tersebut, sesuai dengan maksud dan tujuan Bank yang ditetapkan dalam ketentuan peraturan perundang-undangan, anggaran dasar, dan keputusan RUPS.
- Melaksanakan tugas, wewenang dan tanggung jawab dengan itikad baik dan dengan prinsip kehati-hatian.
- Mengarahkan, memantau dan mengevaluasi pelaksanaan tata Kelola, manajemen risiko, dan kepatuhan.
- Menerima dan melaksanakan kewenangan yang diserahkan dan/atau diberikan kepada Dewan komisaris sesuai dengan ketentuan peraturan perundang-undangan, anggaran dasar, dan/atau keputusan RUPS.
- Dewan Komisaris dapat melaksanakan tugas dan kewenangan pengawasan lain sepanjang tidak bertentangan dengan ketentuan peraturan perundang-undangan, anggaran dasar, dan/atau keputusan RUPS.
- Secara aktif melakukan pengawasan terhadap pelaksanaan pengelolaan aset bermasalah, penyisihan, dan pencadangan yang dilakukan Bank dalam pengelolaan risiko kredit.
- Memastikan ketersediaan dan kecukupan pelaporan internal yang didukung oleh sistem informasi manajemen yang memadai.
- Memastikan Bank tidak memanfaatkan dan/atau menyalahgunakan rekayasa keuangan dan/atau rekayasa hukum untuk kepentingan Bank dan/atau pihak lain baik internal maupun eksternal Bank yang tidak sesuai dengan prinsip pengelolaan Bank yang sehat.
- Dewan Komisaris melakukan pengawasan terhadap pelaksanaan Rencana Bisnis.
- Mengajukan calon akuntan publik kepada Rapat Umum Pemegang Saham.
- Dewan Komisaris wajib menyediakan waktu yang cukup untuk melaksanakan tugas dan tanggung jawabnya secara optimal.
- Dalam menjalankan tugasnya, Dewan Komisaris berhak memperoleh informasi dan penjelasan yang memadai dari Direksi atau setiap anggota Direksi tentang segala hal yang diperlukan oleh Dewan Komisaris terkait pengelolaan Bank.

In the implementation of the functions of the Board of Commissioners and the implementation of governance, such as:
- *Supervise for the benefit of the Bank over the policies and course of management by the Board of Directors, provide advice to the Board of Directors, and be responsible for such supervision, in accordance with the purposes and objectives of the Bank set forth in the provisions of laws and regulations, articles of association, and resolutions of the GMS.*
- *Carry out duties, authorities and responsibilities in good faith and with the principle of prudence.*
- *Directing, monitoring and evaluating the implementation of governance, risk management, and compliance.*
- *Receive and exercise the authority delegated and/or granted to the Board of Commissioners in accordance with the provisions of laws and regulations, articles of association, and/or GMS resolutions.*
- *The Board of Commissioners may carry out other supervisory duties and authorities as long as they do not conflict with the provisions of laws and regulations, the articles of association, and/or the resolutions of the GMS.*
- *Actively supervise the implementation of non-performing asset management, provisioning, and provisioning by the Bank in managing credit risk.*
- *Ensure the availability and adequacy of internal reporting supported by an adequate management information system.*
- *Ensure that the Bank does not utilize and/or misuse financial engineering and/or legal engineering for the benefit of the Bank and/or other parties both internal and external to the Bank that are not in accordance with the principles of sound Bank management.*
- *The Board of Commissioners supervises the implementation of the Business Plan.*
- *Submitting public accountant candidates to the General Meeting of Shareholders.*
- *The Board of Commissioners shall provide sufficient time to optimally carry out its duties and responsibilities.*
- *In carrying out its duties, the Board of Commissioners is entitled to obtain adequate information and explanations from the Board of Directors or any member of the Board of Directors on all matters required by the Board of Commissioners related to the management of the Bank.*

- Dewan Komisaris wajib mengarahkan, memantau, dan mengevaluasi pelaksanaan kebijakan strategis Bank.
- Dewan Komisaris wajib memberitahukan kepada Bank Indonesia/Otoritas Jasa Keuangan paling lambat 5 (lima) hari kerja sejak ditemukannya:
  - Pelanggaran peraturan perundang-undangan di bidang keuangan dan perbankan.
  - Keadaan atau perkiraan keadaan yang dapat membahayakan kelangsungan usaha Bank.
- Untuk mendukung efektifitas pelaksanaan tugas dan tanggung jawab, Dewan Komisaris wajib membentuk:
  - Komite Audit
  - Komite Pemantau Risiko
  - Komite Remunerasi dan Nominasi
  - Komite lain sesuai dengan kebutuhan dan/atau kompleksitas Bank.
- Dewan Komisaris wajib memastikan bahwa Komite yang telah dibentuk memiliki pedoman dan tata tertib kerja serta menjalankan tugasnya secara efektif.
- Dewan Komisaris wajib melakukan evaluasi terhadap kinerja Komite sekurang-kurangnya pada setiap akhir tahun buku.

- Melakukan pengawasan terhadap penerapan Kebijakan Remunerasi dan melakukan evaluasi berkala Kebijakan Remunerasi atas dasar hasil pengawasan yang dilakukan.
- Dewan Komisaris wajib menyusun Kebijakan penilaian sendiri dan melakukan penilaian kinerja Dewan Komisaris.

- Dewan Komisaris wajib menyelenggarakan RUPS Tahunan dan RUPS lainnya sesuai dengan kewenangan yang diatur perundang-undangan.

- Dewan Komisaris berwenang memberhentikan sementara anggota Direksi dengan menyebutkan alasannya.

Dalam pelaksanaan fungsi manajemen risiko, yakni:

- Dewan Komisaris menyetujui dan mengevaluasi pertanggungjawaban Direksi atas pelaksanaan kebijakan Manajemen Risiko.
- Dewan Komisaris menyetujui kebijakan Manajemen Risiko termasuk strategi dan kerangka Manajemen Risiko yang ditetapkan sesuai dengan tingkat risiko yang akan diambil (*Risk Appetite*) dan toleransi risiko (*Risk Tolerance*).
- Dewan Komisaris mengevaluasi Kebijakan Manajemen Risiko dan strategi Manajemen Risiko paling sedikit 1 (satu) kali dalam 1 (satu) tahun atau frekuensi yang lebih sering dalam hal terdapat perubahan faktor yang mempengaruhi kegiatan usaha Bank secara signifikan.
- Mengevaluasi pertanggungjawaban Direksi dan memberikan arahan perbaikan atas pelaksanaan Kebijakan Manajemen Risiko secara berkala.

- Memastikan kebijakan dan proses manajemen risiko dilaksanakan secara efektif dan terintegrasi dalam proses manajemen risiko secara keseluruhan.
- Melakukan pengawasan terhadap penerapan manajemen risiko telah mencakup *Country Risk* dan transfer risk yang dilakukan Bank termasuk pelaksanaan evaluasi dan pengujian (*stress testing*).
- Mengevaluasi strategi dan kebijakan terkait *Country Risk* dan transfer risk yang ditetapkan oleh Direksi.
- Mengevaluasi pertanggungjawaban Direksi dan memberikan arahan perbaikan atas penerapan kebijakan terkait *Country Risk* dan transfer risk secara berkala.

- *The Board of Commissioners shall direct, monitor, and evaluate the implementation of the Bank's strategic policies.*
- *The Board of Commissioners shall notify Bank Indonesia/ OJK at the latest than 5 (five) business days from the discovery of:*
  - *Violation of laws and regulations in the field of finance and banking.*
  - *Circumstances or estimates of circumstances that may harm the Bank's business continuity.*
- *To support the effective implementation of duties and responsibilities, the Board of Commissioners shall establish:*
  - *Audit Committee*
  - *Risk Oversight Committee*
  - *Remuneration and Nomination Commmitee*
  - *Other committees in accordance with the needs and/or complexity of the Bank*
- *The Board of Commissioners shall ensure that the Committees that have been established have guidelines and procedures and carry out their duties effectively.*
- *The Board of Commissioners shall evaluate the performance of the Committee at least at the end of each financial year.*
- *Supervise the implementation of the Remuneration Policy and conduct periodic evaluations of the Remuneration Policy based on the results of the supervision conducted.*
- *The Board of Commissioners shall develop a self-assessment policy and conduct a performance appraisal of the Board of Commissioners.*
- *The Board of Commissioners shall organize the Annual General Meeting of Shareholders and other General Meeting of Shareholders in accordance with the authority regulated by law.*
- *The Board of Commissioners is authorized to temporarily suspend a member of the Board of Directors by stating the reasons.*

In the implementation of the risk management function, such as:

- *The Board of Commissioners approves and evaluates the Board of Directors accountability for the implementation of the Risk Management policy.*
- *The Board of Commissioners approves the Risk Management policy including the Risk Management strategy and framework established in accordance to the risk appetite and risk tolerance.*
- *The Board of Commissioners evaluates the Risk Management Policy and Risk Management strategy at least once a year or more frequently in the event of changes in factors that significantly affect the Bank's business activities.*
- *Evaluate the accountability of the Board of Commissioners and provide direction for improvement on the implementation of the Risk Management Policy on a regular basis.*
- *Ensure risk management policies and processes are implemented effectively and integrated in the overall risk management process.*
- *Supervise the implementation of risk management that covers country risk and transfer risk carried out by the Bank including the implementation of evaluation and testing (stress testing).*
- *Evaluate strategies and policies related to country risk and transfer risk established by the Board of Directors.*
- *Evaluate the accountability of the Board of Directors and provide guidance for improvement on the implementation of policies related to country risk and transfer risk on a regular basis.*

- Memastikan Direksi mengelola risiko terkait iklim.

Dalam rangka pengawasan terhadap penyelenggaraan TI, yakni:
- Mengevaluasi, mengarahkan, dan memantau rencana strategis TI.
- Mengevaluasi, mengarahkan, dan memantau penerapan tata Kelola TI.
- Memiliki pemahaman yang memadai mengenai jenis dan tingkat risiko terkait keamanan siber yang melekat pada Bank.
- Memastikan Bank memiliki SDM dan infrastruktur yang cukup untuk mendukung penerapan manajemen risiko terkait keamanan siber dan proses ketahanan siber Bank.

- Mendukung terciptanya budaya manajemen risiko terkait keamanan siber dengan memberikan perhatian yang cukup terhadap pelaksanaan manajemen risiko terkait keamanan siber oleh seluruh elemen organisasi Bank.
- Menjadi contoh standar perilaku yang mengedepankan kesadaran terhadap risiko terkait keamanan siber bagi pegawai dan seluruh elemen organisasi Bank.
- Melakukan pengawasan secara aktif atas penerapan manajemen risiko terkait keamanan siber.
- Menyetujui kebijakan dan rencana strategis terkait manajemen risiko terkait keamanan siber yang ditetapkan sesuai dengan tingkat risiko yang akan diambil (*risk appetite*) dan toleransi risiko Bank (*risk tolerance*).
- Mengevaluasi kebijakan manajemen risiko dan strategi risiko terkait keamanan siber secara berkala, paling sedikit satu kali dalam satu tahun atau lebih dalam hal terdapat perubahan faktor yang mempengaruhi kegiatan usaha Bank secara signifikan.
- Mengevaluasi pertanggungjawaban Direksi dan memberikan arahan perbaikan atas pelaksanaan kebijakan manajemen risiko terkait keamanan siber secara berkala.

- Memastikan kebijakan dan proses manajemen risiko terkait keamanan siber dilaksanakan secara efektif dan terintegrasi dalam proses manajemen risiko secara keseluruhan.
- Melakukan pengawasan terhadap penerapan manajemen risiko telah mencakup *country risk* dan transfer *risk* yang dilakukan Bank termasuk pelaksanaan evaluasi dan pengujian (*stress testing*).
- Mengevaluasi strategi dan kebijakan terkait *country risk* dan transfer risk yang ditetapkan oleh Direksi.
- Mengevaluasi pertanggungjawaban Direksi dan memberikan arahan perbaikan atas penerapan kebijakan terkait *country risk* dan transfer *risk* secara berkala.

- Memastikan Direksi mengelola risiko terkait iklim.

Dalam pelaksanaan ketentuan perlindungan konsumen dan masyarakat:
- Melakukan pengawasan atas pelaksanaan tanggung jawab Direksi terhadap kepatuhan pelaksanaan ketentuan perlindungan konsumen dan masyarakat.
- Melakukan pengawasan terhadap upaya Bank dalam mencegah Direksi, Dewan Komisaris, Pegawai, dan/atau pihak ketiga yang bekerja untuk atau mewakili kepentingan PUJK dari perilaku:
  - Memperkaya atau menguntungkan diri sendiri atau pihak lain; dan/atau
  - Menyalahgunakan kewenangan, kesempatan, atau sarana yang ada padanya karena jabatan atau kedudukannya yang berakibat merugikan konsumen.

- *Ensuring that the Board of Directors manages climate-related risks.*

In the supervision of IT implementation, such as:

- *Evaluate, direct, and monitor the IT strategic plan.*

- *Evaluate, direct and monitor the implementation of IT Governance.*
- *Have an adequate understanding of the types and levels of cybersecurity-related risks inherent to the Bank.*

- *Ensure the Bank has sufficient human resources and infrastructure to support the implementation of risk management related to cybersecurity and the Bank's cyber resilience process.*
- *Support the creation of a risk management culture related to cybersecurity by giving sufficient attention to the implementation of risk management related to cybersecurity by all elements of the Bank's organization.*
- *Set an example of behavioral standards that promote awareness of cybersecurity-related risks for employees and all elements of the Bank's organization.*
- *Actively supervise the implementation of risk management related to cybersecurity.*
- *Approve policies and strategic plans related to risk management related to cybersecurity that are determined in accordance with the level of risk appetite and risk tolerance.*
- *Evaluate risk management policies and risk strategies related to cybersecurity periodically, at least once a year or more in the event of changes in factors that significantly affect the Bank's business activities.*

- *Evaluate the accountability of the Board of Directors and provide direction for improvement on the implementation of risk management policies related to cybersecurity on a regular basis.*
- *Ensure cybersecurity-related risk management policies and processes are implemented effectively and integrated in the overall risk management process.*

- *Supervise the implementation of risk management that covers country risk and transfer risk carried out by the Bank including the implementation of evaluation and stress testing.*
- *Evaluate strategies and policies related to country risk and transfer risk established by the Board of Directors.*
- *Evaluate the accountability of the Board of Directors and provide guidance for improvement on the implementation of policies related to country risk and transfer risk on a regular basis.*
- *Ensuring that the Board of Directors manages climate-related risks.*

In the implementation of consumer and community protection provisions:
- *Supervise the implementation of the Board of Directors responsibility for compliance with the implementation of consumer and community protection provisions.*
- *Supervise the Bank's efforts to prevent the Board of Directors, Board of Commissioners, employees, and/or third parties who work for or represent the interests of PUJK from behavior:*
  - *Enrich or benefit oneself or other parties; and/or*
  - *Abusing the authority, opportunity, or means available to him because of his position or position which results in harm to consumers.*

Dalam pelaksanaan fungsi pengawasan terhadap Kegiatan Literasi dan Inklusi:
- Melakukan pengawasan atas pelaksanaan tanggung jawab Direksi terhadap kepatuhan pelaksanaan ketentuan tentang Peningkatan Literasi dan Inklusi Keuangan di Sektor Jasa Keuangan bagi Konsumen dan Masyarakat.

Dalam pelaksanaan pengawasan terhadap aktivitas sistem pembayaran, yakni:
- Penetapan akuntabilitas, kebijakan, dan proses pengendalian untuk mengelola risiko yang mungkin timbul dari penyelenggaraan sistem pembayaran.
- Dalam pelaksanaan pengawasan terhadap fungsi pengaduan konsumen.
- Memastikan Direksi memiliki dan melaksanakan prosedur layanan pengaduan.

Dalam pelaksanaan pengawasan terhadap fungsi perkreditan, yakni:
- Menyetujui Kebijakan dan Prosedur Tertulis mengenai hapus buku.
- Dewan Komisaris wajib melakukan pengawasan secara aktif terhadap pelaksanaan kebijakan Restrukturisasi Kredit.
- Meminta penjelasan dan/atau pertanggungjawaban Direksi serta meminta langkah-langkah perbaikan dalam hal pelaksanaan pemberian kredit yang menyimpang dari rencana perkreditan yang telah dibuat ataupun yang menyimpang dari Kebijakan dan Prosedur Perkreditan.
- Meminta penjelasan dan/atau pertanggungjawaban Direksi mengenai perkembangan dan kualitas portofolio perkreditan secara keseluruhan mencakup:
  - Perkembangan dan kualitas portofolio perkreditan secara keseluruhan.
  - Perkembangan dan kualitas Kredit yang diberikan kepada pihak yang terkait dengan Bank dan debitur besar tertentu.
  - Kredit dalam pengawasan khusus dan Kredit bermasalah.
  - Penyimpangan dalam pelaksanaan KPT Perkreditan.
  - Temuan-temuan penting dalam perkreditan yang dilaporkan oleh SKAI.
  - Pelaksanaan dari rencana perkreditan sebagaimana yang telah tertuang dalam Rencana Bisnis Bank.
  - Penyimpangan atau pelanggaran ketentuan di bidang perkreditan.
- Mengarahkan dan memantau rencana strategis pemberian kemudahan Akses Pembiayaan UMKM.
- Mengarahkan dan memantau pelaksanaan tata kelola dalam pemberian Kemudahan Akses pembiayaan UMKM.

Dalam pelaksanaan fungsi anti-*fraud* , yakni:
- Mengawasi pengembangan kepedulian dan budaya anti-*fraud* pada seluruh jajaran organisasi.
- Penandatanganan pakta integritas dengan cakupan pakta integritas paling sedikit memuat:
  - Senantiasa mematuhi hukum dan ketentuan peraturan perundang-undangan.
  - Bertindak objektif, berpegang teguh pada nilai etika dan moral, adil, transparan, konsisten, serta menjunjung tinggi kejujuran dan komitmen.
  - Berperan aktif dalam upaya pencegahan dan pemberantasan *Fraud* serta bersedia melakukan pelaporan dalam hal terjadi tindakan *Fraud* di lingkungan Bank.
  - Menciptakan lingkungan kerja yang bebas dari korupsi, kolusi, dan nepotisme (KKN).
- Pengawasan penerapan kode etik terkait dengan pencegahan *Fraud* bagi seluruh jajaran organisasi.

In the supervision of Literacy and Inclusion Activities:

- *Supervise the implementation of the Board of Directors responsibility for compliance with the implementation of Improving Financial Literacy and Inclusion provisions in the Financial Services Sector for Consumers and the Public.*

In the supervision of the payment system activities:

- *Establishment of accountability, policies, and control processes to manage risks that may arise from the implementation of payment systems.*
- *In the supervision of the consumer complaint function.*
- *Ensure the Board of Directors has and implements a complaints service procedure.*

In the supervision of the credit function, such as:

- *Approve Written Policies and Procedures on write-offs.*
- *The Board of Commissioners shall actively supervise the implementation of the Credit Restructuring policy.*
- *Requesting explanations and/or accountability from the Board of Directors and requesting corrective measures in cases where loan disbursement deviates from the established loan plan or from the Loan Policy and Procedures.*
- *Requesting explanations and/or accountability from the Board of Directors regarding the development and quality of the overall loan portfolio, including:*
  - *Overall development and quality of the loans portfolio.*
  - *The development and quality of loans granted to parties related to the Bank and certain large debtors.*
  - *Loans under special supervision and non-performing loans.*
  - *Deviations in the implementation of Loan Policies and Procedures.*
  - *Key findings in lending activities reported by SKAI.*
  - *Implementation of the loan plan as outlined in the Bank's Business Plan.*
  - *Deviations or violations of regulations in the lending sector.*
- *Directing and monitoring strategic plans for providing MSME financing facilities.*
- *Directing and monitoring the implementation of governance in providing access to MSME financing.*

In the supervision of antifraud function, such as:
- *Overseeing the development of anti-fraud awareness and culture at all levels of the organization.*
- *Signing an integrity pact with the scope of the integrity pact containing at least:*
  - *Always comply with the law and the provisions of laws and regulations.*
  - *Act objectively, adhere to ethical and moral values, be fair, transparent, consistent, and uphold honesty and commitment.*
  - *Actively participate in efforts to prevent and eradicate fraud and be willing to report in the event of fraud within the Bank.*
  - *Creating a work environment that is free from corruption, collusion, and nepotism.*
- *Supervision of the implementation of the code of ethics related to Fraud prevention for all levels of the organization.*

- Pengawasan penerapan Strategi Anti-*Fraud* secara menyeluruh.
- Pengembangan kualitas sumber daya manusia (SDM), khususnya yang terkait dengan peningkatan kesadaran dan pengendalian *Fraud*.
- Pemantauan dan evaluasi atas kejadian *Fraud* serta penetapan tindak lanjut.
- Pengembangan saluran komunikasi yang efektif di internal dan bagi eksternal Bank agar seluruh pejabat dan pegawai Bank memahami dan mematuhi kebijakan dan prosedur yang berlaku, termasuk kebijakan dan prosedur untuk pengendalian *Fraud*.

Dalam pengawasan terhadap pelaksanaan fungsi kepatuhan, yakni:
- Dewan Komisaris wajib melakukan pengawasan aktif terhadap fungsi kepatuhan, dengan:
  - Mengevaluasi pelaksanaan Fungsi Kepatuhan Bank paling sedikit 2 (dua) kali dalam satu tahun;
  - Memberikan saran untuk meningkatkan kualitas pelaksanaan Fungsi Kepatuhan Bank.
- Dewan Komisaris menyampaikan saran untuk peningkatan kualitas pelaksanaan Fungsi Kepatuhan kepada Presiden Direktur dengan tembusan kepada Direktur yang membawahkan Fungsi Kepatuhan.

Dalam pengawasan terhadap pelaksanaan fungsi pengendalian intern, yakni:
- Melakukan pengawasan terhadap pelaksanaan pengendalian intern secara umum, termasuk kebijakan Direksi yang menetapkan pengendalian tersebut.
- Memastikan bahwa Direksi telah memantau efektivitas pelaksanaan Sistem Pengendalian Intern.

- Memastikan Direksi menyusun dan memelihara sistem pengendalian intern yang memadai, efektif, dan efisien.

- Mengkaji efektivitas dan efisiensi sistem pengendalian intern berdasarkan informasi yang diperoleh dari SKAI paling sedikit 1 (satu) kali dalam 1 (satu) tahun.

Dalam pengawasan terhadap pelaksanaan fungsi Audit Intern, yakni:
- Dewan Komisaris wajib melakukan pengawasan terhadap tindak lanjut Direksi atas temuan audit atau pemeriksaan dan rekomendasi dari SKAI, auditor ekstern, hasil pengawasan OJK, dan/atau hasil pengawasan otoritas atau Lembaga lain.
- Menunjuk pengendali mutu independen dari pihak ekstern untuk melakukan kaji ulang terhadap kinerja SKAI, dengan mempertimbangkan rekomendasi Komite Audit.

Dalam pengawasan terhadap pelaksanaan Keuangan Berkelanjutan, yakni menyetujui Rencana Aksi Keuangan Berkelanjutan yang disusun oleh Direksi.

Dalam pengawasan terhadap pelaksanaan APU, PPT dan PPPSPM, yakni:
- Memastikan Bank memiliki kebijakan dan prosedur penerapan program APU, PPT dan PPPSPM,
- Memberikan persetujuan atas kebijakan dan prosedur penerapan program APU, PPT, dan PPPSPM yang diusulkan oleh Direksi,
- Melakukan evaluasi atas kebijakan dan prosedur penerapan program APU, PPT, dan PPPSPM,
- Melakukan pengawasan atas pelaksanaan tanggung jawab Direksi terhadap penerapan program APU, PPT, dan PPPSPM, dan

- *Supervision of the implementation of the Anti-Fraud Strategy as a whole.*
- *Development of the quality of human resources (HR), especially those related to increasing awareness and controlling Fraud.*
- *Monitoring and evaluation of Fraud incidents and determination of follow-up actions.*
- *Development of effective communication channels within and external to the Bank so that all officers and employees of the Bank understand and comply with applicable policies and procedures, including policies and procedures for Fraud Control.*

In the supervision of the compliance function, such as:

- *The Board of Commissioners shall actively supervise the compliance function, by:*
  - *Evaluate the implementation of the Bank's Compliance Function at least twice a year;*
  - *Provide suggestions to improve the quality of the implementation of the Bank's Compliance Function.*
- *The Board of Commissioners submits suggestions for improving the quality of the implementation of the Compliance Function to the President Director with a copy to the Director in charge of the Compliance Function.*

In supervision of the internal control function, such as:

- *Supervise the implementation of internal controls in general, including the Board of Directors policies that establish such controls.*
- *Ensure that the Board of Directors has monitored the effectiveness of the implementation of the Internal Control System.*
- *Ensure that the Board of Directors establishes and maintains an adequate, effective and efficient internal control system.*
- *Review the effectiveness and efficiency of the internal control system based on information obtained from SKAI at least once a year.*

In supervision of the Internal Audit function, such as:

- *The Board of Commissioners shall supervise the follow-up of the Board of Directors on audit or examination findings and recommendations from Internal Audit, external auditors, FSA supervision results, and/or supervision results of other authorities or institutions.*
- *Appoint an independent quality controller from an external party to review the performance of Internal Audit, taking into consideration the recommendations of the Audit Committee.*

In supervising the implementation of Sustainable Finance, namely Approved the Sustainable Finance Action Plan prepared by the Board of Directors.

In supervision of the implementation of AML, CFT and PFPWMD, namely
- *Ensure that the Bank has policies and procedures for the implementation of AML, CFT and PFPWMD programs,*
- *Approve the policies and procedures for the implementation of AML, CFT and PFPWMD programs proposed by the Board of Directors,*
- *Evaluating the policies and procedures for the implementation of AML, CFT, and PFPWMD programs,*
- *Supervise the implementation of the Board of Directors responsibilities for the implementation of AML, CFT, and PFPWMD programs, and*

- Memastikan adanya pembahasan terkait penerapan progam APU, PPT, dan PPPSPM dalam rapat Direksi dan Dewan Komisaris.

Dalam pengawasan terhadap Penetapan Status Pengawasan dan Penanganan Permasalahan Bank Umum, yakni:

- Pengawasan terhadap implementasi Rencana Aksi Pemulihan (*Recovery Plan*).
- Evaluasi terhadap implementasi Rencana Aksi Pemulihan (*Recovery Plan*).

Dalam pengawasan terhadap pelaksanaan Penilaian Tingkat Maturitas Digital Bank Umum, yakni:
- Memiliki komitmen untuk menerapkan kepemimpinan yang berorientasi digital (*digital leadership*),
- Memiliki komitmen untuk mengembangkan budaya digital pada laporan tahunan dan rencana bisnis Bank, dan
- Memahami dan secara aktif menerapkan prinsip pemrosesan data dalam rangka pelindungan data di Bank, serta bertanggung jawab atas kepatuhan terhadap prinsip-prinsip tersebut.

Dalam pengawasan terhadap Transparansi dan Publikasi Laporan Bank, yakni:
- Mengawasi pelaksanaan tugas Direksi dalam pemrosesan SBDK.
- Pengawasan terhadap pengungkapan Laporan Publikasi.

Dalam pengawasan terhadap Integritas Pelaporan Keuangan Bank, yakni:
- Melakukan pengawasan atas penerapan kebijakan dan prosedur pengendalian internal dalam proses pelaporan keuangan Bank,
- Melaksanakan tugas dan tanggung jawab dengan itikad baik dan dengan prinsip kehati-hatian.
- Menuangkan hasil pengawasan Dewan Komisaris dalam laporan pengawasan rencana bisnis sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai rencana bisnis bank.

Dalam pengawasan terhadap Rencana Resolusi bagi Bank Umum, yakni:
- Melakukan pengawasan terhadap pemenuhan kewajiban Bank dalam menyusun Rencana Resolusi, melakukan perbaikan Rencana Resolusi, dan/atau melakukan tindakan perbaikan atas hasil uji resolvabilitas.
- Melakukan evaluasi atas Rencana Resolusi, perbaikan Rencana Resolusi, dan/atau pemutakhiran Rencana Resolusi yang telah disusun oleh Direksi.
- Memberikan persetujuan Rencana Resolusi, perbaikan Rencana Resolusi, dan/atau pemutakhiran Rencana Resolusi.
- Melakukan pengawasan atas implementasi rencana untuk mengatasi potensi hambatan pelaksanaan opsi tindakan resolusi.

Dalam pengawasan terhadap transaksi pihak yang memiliki hubungan istimewa, yakni :
- Kewajiban Direksi dan Dewan Komisaris untuk memantau transaksi pihak yang memiliki hubungan istimewa secara berkala.
- Menyetujui transaksi Bank dengan pihak yang memiliki hubungan istimewa dan penghapusan eksposur terhadap pihak yang memiliki hubungan istimewa.

- *Ensure that there is a discussion related to the implementation of AML, CFT, and PFPWMD programs in the Board of Directors and Board of Commissioners meetings.*

In supervising the implementation of Determination of Supervisory Status and Problem Handling of Public Banks, namely:
- *Supervision of the implementation of the Recovery Plan.*
- *Evaluation of the implementation of the Recovery Plan.*

In supervising the implementation of the Digital Maturity Level Assessment of Public Banks, namely:
- *Have a commitment to implement digital-oriented leadership,*
- *Have a commitment to develop a digital culture in the Bank's annual report and business plan, and*
- *Understand and actively apply data processing principles in the context of data protection in the Bank and be responsible for compliance with these principles.*

In supervising Transparency and Publication of Bank Reports, namely:
- *Supervise the duties of the Board of Directors in the processing of SBDK.*
- *Supervision of the disclosure of Publication Reports.*

In the supervision of the Bank's Financial Reporting Integrity, namely:
- *Supervise the implementation of internal control policies and procedures in the Bank's financial reporting process,*
- *Carry out duties and responsibilities in good faith and with prudential principles.*
- *Present the results of the Board of Commissioners supervision in the business plan supervision report in accordance with the OJK Regulation regarding bank business plans.*

In the supervision of the Resolution Plan for Public Banks, namely:
- *Supervise the fulfillment of the Bank's obligations in preparing the Resolution Plan, making improvements to the Resolution Plan, and/or taking corrective actions on the results of the resolvability test.*
- *Evaluating the Resolution Plan, improvement of the Resolution Plan, and/or updating the Resolution Plan that has been prepared by the Board of Directors,*
- *To approve the Resolution Plan, the amendment of the Resolution Plan, and/or the update of the Resolution Plan.*
- *Supervise the implementation of the plan to overcome potential obstacles to the implementation of resolution action options.*

In supervising transactions involving parties with special relationships, namely:
- *The obligation of the Board of Directors and Board of Commissioners to monitor transactions of parties with special relationships on a regular basis.*
- *Approving Bank transactions with related parties and the removal of exposure to related parties.*

Hubungan Keuangan, Hubungan Keluarga, Hubungan Kepengurusan dan Hubungan Kepemilikan Anggota Dewan Komisaris dengan Anggota Dewan Komisaris Lainnya, Direksi Lainnya dan/atau Pemegang Saham Pengendali Bank

Financial Relationships, Family Relationships, Management Relationship and Ownership Relationship of the Board of Commissioners Members with the Members of the other Board of Commissioners, Other Board of Directors and/or Shareholders of the Bank

Anggota Dewan Komisaris *Board of Commissioners Member*	Hubungan Keuangan dengan *Financial Relationship with*			Hubungan Keluarga dengan *Family Relationship with*			Hubungan Kepengurusan dengan *Management Relationship with*			Hubungan Kepemilikan dengan *Owner Relationship with*		
	Dewan Komisaris *Board of Commissioners*	Direksi *Board of Directors*	Pemegang Saham Pengendali *Controlling Shareholders*	Dewan Komisaris *Board of Commissioners*	Direksi *Board of Directors*	Pemegang Saham Pengendali *Controlling Shareholders*	Dewan Komisaris *Board of Commissioners*	Direksi *Board of Directors*	Pemegang Saham Pengendali *Controlling Shareholders*	Dewan Komisaris *Board of Commissioners*	Direksi *Board of Directors*	Pemegang Saham Pengendali *Controlling Shareholders*
Gardjito Heru	x	x	x	x	x	x	x	x	x	x	x	x
Indra Halim	x	x	x	x	✓	✓	x	✓	✓	x	✓	✓
Katio	x	x	x	x	x	x	x	x	x	x	x	x

Kepemilikan Saham Anggota Dewan Komisaris yang Mencapai 5% atau Lebih dari Modal Disetor

Board of Commissioners Shareholdings of 5% or Above Calculated on Paid-In Capital

Dewan Komisaris *Board of Commissioners*	Kepemilikan Saham Anggota Dewan Komisaris yang Mencapai 5% atau Lebih dari Modal Disetor *Board of Commissioners Shareholdings of 5% or Above Calculated on Paid-In Capital*		Jumlah Lembar Saham
Gardjito Heru	PT Lentera Putra Bangsa	45.00%	500 lembar
Indra Halim	PT Mestika Benua Mas	16.67%	4,040 lembar
	PT Sierah Betung Indah	10.00%	150 lembar
	PT Bina Segar Agung	15.00%	75 lembar
	PT Palm Trimitra Indotama	7.00%	1,015 lembar
	PT Mega Mas Plaza Bangunan	20.00%	9,460 lembar
	PT Mega Indo Perkasa	40.00%	400 lembar
	PT Putramega Deli Indah	26.80%	804 lembar
	PT Cahaya Dharma Anugerah	12.50%	125 lembar
Katio	-	-	-

Kebijakan dan Pelaksanaan Frekuensi Rapat Komisaris

Policy and Implementation of Commissioner Meeting Frequency

Ketentuan mengenai pelaksanaan rapat Dewan Komisaris telah diatur dalam Pedoman dan Tata Tertib Dewan Komisaris. Rapat Dewan Komisaris diselenggarakan secara berkala paling sedikit 1 (satu) kali dalam 2 (dua) bulan dan wajib dihadiri oleh seluruh anggota Dewan Komisaris secara fisik paling sedikit 2 (dua) kali dalam setahun. Rapat Gabungan antara Dewan Komisaris dan Direksi diadakan paling sedikit 1 (satu) kali dalam 4 (empat) bulan, diutamakan dalam rangka evaluasi atau penetapan kebijakan strategis dan evaluasi realisasi Rencana Bisnis Bank (RBB). Rapat Dewan Komisaris diselenggarakan jika dihadiri oleh mayoritas anggota Komisaris. Hasil Rapat dituangkan dalam risalah rapat dan terdokumentasi dengan baik.

Provisions regarding the implementation of the Board of Commissioners meetings have been regulated in the Board of Commissioners' Charter. Meetings of the Board of Commissioners are held regularly at least once in 2 (two) months and must be physically attended by all members of the Board of Commissioners at least 2 (two) times a year. Joint Meetings between the Board of Commissioners and the Board of Directors are held at least once in 4 (four) months, prioritized in the context of evaluation or strategic policy determination and evaluation of the realization of the Bank's Business Plan (RBB). Meetings of the Board of Commissioners are held if attended by the majority of members of the Board of Commissioners. The results of the Meeting are set forth in the minutes of the meeting and are well documented.

Rapat *Meetings*	Witarsa Oemar*)	Indra Halim	Katio	Gardjito Heru
Rapat Direksi *Board of Directors Meetings*	3/5 (60.00%)**)	10 (90.91%)	11 (100%)	11 (100%)**)
Rapat Gabungan Dewan Komisaris & Direksi *Joint Meeting of Board of Commissioners & Board of Directors*	3/5 (60.00%)**)	10 (90.91%)	11 (100%)	11 (100%)**)
Rapat Umum Pemegang Saham Tahunan & Luar Biasa *Annual & Extraordinary General Meeting of Shareholders*	1 (100%)	1 (100%)	1 (100%)	1 (100%)

*) Bapak Witarsa Oemar menjabat sebagai Presiden Komisaris sampai dengan RUPST Tahun 2025 tanggal 19 Juni 2025.
Mr. Witarsa Oemar served as President Commissioner until the 2025 Annual General Meeting of Shareholders on June 19, 2025.
**)Bapak Witarsa Oemar menghadiri rapat melalui sarana teknologi telekonferensi pada tanggal 19 Maret 2025.
Mr. Witarsa Oemar attended the meeting via teleconference on March 19, 2025.
**)Bapak Gardjito Heru menghadiri rapat melalui sarana teknologi telekonferensi pada tanggal 30 Juli 2025.
Mr. Gardjito Heru attended the meeting via teleconference on July 30, 2025.

Rangkap Jabatan Anggota Dewan Komisaris
Concurrent Position of Member of the Board of Commissioners

No *No*	Nama *Name*	Jabatan *Position*	Perusahaan *Companies*	Bidang Usaha *Business Fields*
1.	Indra Halim	Direktur Utama *President Director*	PT. Mestika Benua Mas (Induk Perusahaan Bank) *Banking Holding Company*	Perusahaan Induk *Holding Company*
2.	Gardjito Heru	Direktur Utama *President Director*	PT. Lentera Putra Bangsa	Properti *Property*

Rekomendasi Dewan Komisaris
Board of Commissioner's Recommendations

Sepanjang tahun 2025, Dewan Komisaris senantiasa melakukan evaluasi terhadap kebijakan-kebijakan yang bersifat strategis yang diambil oleh Direksi dalam rangka pengawasan terhadap pengurusan Bank.

Pelaksanaan penerapan *Good Corporate Governance*, Manajemen Risiko dan Kinerja Direksi merupakan salah satu agenda utama dalam setiap Rapat Dewan Komisaris. Dalam melaksanakan tugasnya Dewan Komisaris dibantu oleh 3 (tiga) Komite, yakni Komite Audit, Komite Pemantau Risiko dan Komite Remunerasi dan Nominasi. Kinerja dari komite-komite sepanjang tahun 2025 sudah memadai dan sangat membantu fungsi Dewan Komisaris dalam mengawasi pelaksanaan kegiatan usaha Bank. Berikut rekomendasi-rekomendasi yang diberikan Dewan Komisaris selama tahun 2025, antara lain:

- Dewan Komisaris merekomendasikan kepada Direksi untuk mempertimbangkan pemanfaatan *Safe Deposit Box* dalam peningkatan DPK Bank.
- Dewan Komisaris merekomendasikan agar Direksi mengupayakan optimalisasi pencapaian DPK di cabang-cabang yang belum mencapai target.
- Dewan Komisaris meminta Direksi untuk menjaga rasio NPL.
- Dewan Komisaris menghimbau Direksi untuk senantiasa memperhatikan pelaksanaan fungsi kepatuhan.
- Dewan Komisaris merekomendasikan agar Bank dapat mengeluarkan produk/program promosi yang menarik dalam merayakan ulang tahun Bank Mestika pada bulan April mendatang.

Throughout 2025, the Board of Commissioners continued to evaluate strategic policies taken by the Board of Directors in the context of supervising the management of the Bank.

The implementation of Good Corporate Governance, Risk Management and Performance of the Board of Directors is one of the main agendas at every Board of Commissioners Meeting. In carrying out its duties, the Board of Commissioners is assisted by 3 (three) Committees, namely the Audit Committee, Risk Oversight Committee and Remuneration and Nomination Committee. The performance of the committees throughout 2025 was adequate and greatly assisted the Board of Commissioners in overseeing the implementation of the Bank's business activities. The following are recommendations given by the Board of Commissioners during 2025, including:

- *The Board of Commissioners recommends that the Board of Directors consider utilizing Safe Deposit Boxes to increase the Bank's third-party funds.*
- *The Board of Commissioners recommends that the Board of Directors strive to optimize DPK achievement in branches that have not yet reached their targets.*
- *The Board of Commissioners requests the Board of Directors to maintain the NPL ratio.*
- *The Board of Commissioners urges the Board of Directors to always pay attention to the implementation of compliance functions.*
- *The Board of Commissioners recommends that the Bank issue attractive promotional products/programs to celebrate Bank Mestika's anniversary in April.*

Sepanjang tahun 2025, Dewan Komisaris senantiasa melakukan evaluasi terhadap kebijakan-kebijakan yang bersifat strategis yang diambil oleh Direksi dalam rangka pengawasan terhadap pengurusan Bank.

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- Dewan Komisaris meminta Direksi untuk menjaga rasio NPL.

- Dewan Komisaris menghimbau Direksi untuk senantiasa memperhatikan pelaksanaan fungsi kepatuhan.

- Dewan Komisaris merekomendasikan agar Bank dapat mengeluarkan produk/program promosi yang menarik dalam merayakan ulang tahun Bank Mestika pada bulan April mendatang.
- Dewan Komisaris merekomendasikan agar Direksi mensosialisasikan hasil revisi RBB keseluruh level manajemen.
- Dewan Komisaris meminta perhatian Direksi terkait pencapaian Laba yang masih belum optimal.

- Dewan Komisaris merekomendasikan agar Direksi mengupayakan optimalisasi pencapaian Lending di cabang-cabang yang belum mencapai target.
- Mengingat ketidakpastian geopolitik global, Dewan Komisaris merekomendasikan agar Direksi tetap menjaga rasio NPL Bank dalam batas yang terkendali.
- Dewan Komisaris menyetujui rekomendasi dari Komite Audit untuk mengusulkan penunjukan kembali Kantor Akuntan Publik Leonard, Mulia dan Richard sebagai auditor independen yang akan melaksanakan audit atas Laporan Keuangan Bank untuk tahun buku 2025.

- Dewan Komisaris menerima dan sepakat untuk menyetujui seluruh rekomendasi yang disampaikan oleh Komite Remunerasi dan Nominasi terkait usulan penyesuaian skala gaji tahun 2025; usulan calon pengganti Presiden Komisaris periode 2025–2030; usulan pengangkatan kembali Komisaris Independen periode 2025–2030; dan usulan susunan Dewan Komisaris dan Direksi periode 2025–2030.

- Dewan Komisaris dan Direksi sepakat untuk mengusulkan besaran Dividen yang diajukan oleh Pemegang Saham Pengendali.
- Dewan Komisaris meminta Direksi untuk melakukan kajian kembali terhadap Kebijakan Suksesi dan Direksi, dan meminta pemaparan dari Divisi *Human Capital* dalam memenuhi tantangan dan perkembangan kompleksitas usaha Bank kedepannya terutama mengenai penyelenggaraan Layanan Digital.

Throughout 2025, the Board of Commissioners continued to evaluate strategic policies taken by the Board of Directors in the context of supervising the management of the Bank.

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- *The Board of Commissioners requests the Board of Directors to maintain the NPL ratio.*
- *The Board of Commissioners urges the Board of Directors to always pay attention to the implementation of compliance functions.*
- *The Board of Commissioners recommends that the Bank issue attractive promotional products/programs to celebrate Bank Mestika's anniversary in April.*

- *The Board of Commissioners recommends that the Board of Directors disseminate the revised RBB to all levels of management.*
- *The Board of Commissioners requested the Board of Directors' attention regarding the still suboptimal profit achievement.*
- *The Board of Commissioners recommends that the Board of Directors strive to optimize lending achievements in branches that have not yet reached their targets.*
- *Given global geopolitical uncertainty, the Board of Commissioners recommends that the Board of Directors maintain the Bank's NPL ratio within controlled limits.*
- *The Board of Commissioners approved the recommendation of the Audit Committee to propose the reappointment of Leonard, Mulia and Richard Public Accounting Firm as independent auditors to conduct an audit of the Bank's Financial Statements for the 2025 fiscal year.*
- *The Board of Commissioners received and agreed to approve all recommendations submitted by the Remuneration and Nomination Committee regarding the proposed adjustment to the 2025 salary scale; the proposed candidate to replace the President Commissioner for the 2025–2030 term; the proposed reappointment of the Independent Commissioner for the 2025–2030 term; and the proposed composition of the Board of Commissioners and Board of Directors for the 2025–2030 term.*
- *The Board of Commissioners and Board of Directors agreed to propose the amount of dividends proposed by the Controlling Shareholder.*
- *The Board of Commissioners requested the Board of Directors to review the Succession and Board of Directors Policy, and requested a presentation from the Human Capital Division on meeting the challenges and developments of the Bank's future business complexity, particularly regarding the implementation of Digital Services.*

- Dewan Komisaris meminta Direksi untuk mengoptimalkan penerapan fungsi kepatuhan Bank dengan memahami ketentuan yang berlaku sebagai bagian dari persiapan sebelum pelaksanaan aktivitas atau kegiatan yang belum pernah dilakukan sebelumnya.
- Dewan Komisaris memberi masukan agar Direksi perlu melakukan evaluasi berkala terhadap penerapan Pelindungan Data Pribadi dan Pelindungan Konsumen, guna memastikan kesesuaian dengan perkembangan kondisi terkini di Bank.
- Dewan Komisaris meminta agar seluruh Kebijakan dan Prosedur Bank yang terkait pemberlakuan SEOJK Penerapan Tata Kelola Bank Umum dapat disesuaikan.

- Dewan Komisaris meminta Direksi untuk menindaklanjuti seluruh temuan OJK sesuai dengan komitmen yang telah disepakati.
- Dewan Komisaris merekomendasikan agar penerapan pengendalian pada manajemen Informasi Sistem Layanan Informasi Keuangan dapat lebih dioptimalkan.
- Dewan Komisaris meminta agar Direksi dapat memastikan komunikasi Rencana Aksi Berkelanjutan telah disampaikan kepada seluruh jenjang organisasi yang ada pada Bank.

- Dewan Komisaris meminta pelaksanaan fungsi kepatuhan dalam meningkatkan budaya kepatuhan Bank agar dapat lebih dioptimalkan.

- *The Board of Commissioners requests the Board of Directors to optimize the implementation of the Bank's compliance function by understanding the applicable provisions as part of the preparation before carrying out activities or tasks that have never been done before.*
- *The Board of Commissioners advised that the Board of Directors should conduct periodic evaluations of the implementation of Personal Data Protection and Consumer Protection, to ensure compliance with the latest developments at the Bank.*
- *The Board of Commissioners requested that all Bank Policies and Procedures related to the implementation of SEOJK Implementation of Commercial Bank Governance be adjusted.*
- *The Board of Commissioners requested the Board of Directors to follow up on all OJK findings in accordance with the agreed commitment.*
- *The Board of Commissioners recommends that the implementation of controls on the management of the Financial Information Service System be further optimized.*
- *The Board of Commissioners requested that the Board of Directors ensure that communication regarding the Sustainable Action Plan has been conveyed to all levels of the Bank's organization.*
- *The Board of Commissioners requested that the compliance function be implemented to improve the Bank's compliance culture so that it can be optimized.*

Pelatihan dan/atau Peningkatan Kompentensi Anggota Dewan Komisaris

Training and/or Competency Improvement for Members of the Board of Commissioners

Pada Pedoman dan Tata Tertib Dewan Komisaris diatur mengenai program peningkatan kompetensi.

Dewan Komisaris memastikan kompetensi, pengetahuan dan pemahaman perkembangan karakteristik & kompleksitas kegiatan perbankan senantiasa dimuktahirkan, melalui metode-metode sebagai berikut:
- Reguler, yakni updating yang dilakukan sendiri mengenai perkembangan peraturan & regulasi, kondisi keuangan dan ekonomi serta isu lain yang relevan.
- Program Pengembangan, yakni mengikuti seminar, pelatihan, sertifikasi dan kegiatan lainnya yang sejenis.
- Program Penyegaran, yakni mengikuti kegiatan pelatihan dan seminar yang bersifat penyegaran pada berbagai penerapan dalam manajemen perbankan, seperti program penyegaran yang berlaku pada ketentuan penerapan manajemen risiko.

Sepanjang tahun 2025, Dewan Komisaris senantiasa mengikuti kegiatan pelatihan dan/atau peningkatan kompetensi anggota Dewan Komisaris, antara lain Sertifikasi Manajemen Risiko Jenjang 6 Komisaris, Penguatan Sektor Jasa Keuangan yang Stabil dan Inklusif untuk Mendukung Program Prioritas Nasional, serta Pembekalan *Fit & Proper Test* OJK Komisaris Utama, *Sustainable Finance Awareness - Global and National Recent Updates* dan *Digital Leader* dan *Digital Culture*.

The Code of Conduct of the Board of Commissioners regulates the competency improvement program.

The Board of Commissioners ensures that competence, knowledge and understanding of the development of the characteristics & complexity of banking activities are continuously updated, through the following methods:
- *Regular, such as self-administered updates on the development of rules & regulations, financial and economic conditions and other relevant issues.*
- *Development program, such as attending seminars, training, certification and other similar activities.*
- *Refreshment Program, namely participating in training activities and seminars that are refresher on various applications in banking management, such as refresher programs that apply to the provisions of risk management implementation.*

Throughout 2025, the Board of Commissioners will continue to participate in training and/or competency improvement activities for members of the Board of Commissioners, including Level 6 Risk Management Certification for Commissioners, Strengthening a Stable and Inclusive Financial Services Sector to Support National Priority Programs, and OJK Fit & Proper Test Briefing for Chief Commissioners, Sustainable Finance Awareness - Global and National Recent Updates, and Digital Leader and Digital Culture.

Penilaian Kinerja Dewan Komisaris

Board of Commissioners Performance Assessment

Dewan Komisaris telah memiliki Pedoman dan Tata Tertib Dewan Komisaris yang didalamnya mengatur bahwa Dewan Komisaris melakukan penilaian sendiri atas kinerja Dewan Komisaris. Disamping itu, Bank telah memiliki kebijakan *self-assessment* kinerja Dewan Komisaris yang terakhir dikinikan dengan Surat Keputusan Internal No. 021/SK-BMD/DIR/2025tanggal 24 September 2025. *Self-assessment* kinerja Dewan Komisaris dilakukan secara berkala, satu kali dalam satu tahun, dilakukan pada triwulan pertama setelah berakhirnya tahun bersangkutan dan dilakukan secara kolegial dalam Rapat Dewan Komisaris.

Kriteria yang digunakan seperti capaian kinerja selama tahun buku, kompetensi dan kehadiran dalam rapat. Penilaian *self-assessment* kinerja Dewan Komisaris meliputi 11 (sebelas) faktor penilaian antara lain:

- Landasan Hukum dan Ketentuan
- Organisasi dan Keanggotaan
- Prosedur Keputusan Dewan Komisaris
- Etika Kerja
- Larangan
- Independensi
- Tugas dan Wewenang
- Benturan Kepentingan dan Transparansi
- Rapat
- Hubungan kerja Dewan Komisaris dan Direksi
- Program Peningkatan Kompetensi & Evaluasi Kinerja

Hasil penilaian *self-assessment* kinerja Dewan Komisaris untuk tahun 2025 menunjukkan hasil "Sangat Baik".

Penilaian terhadap masing-masing Komisaris yang mencakup kehadiran, partisipasi, peran, pemberian rekomendasi/saran dari masing-masing Komisaris dalam menjalankan fungsi pengawasan.

Board of Commissioners has a Board of Commissioners Charter which stipulates that the Board of Commissioners conducts a self-assessment of the performance of the Board of Commissioners. In addition, the Bank has a Board of Commissioners performance self-assessment policy which was last updated by Internal Decree No. 021/SK-BMD/DIR/2025 dated September 24th, 2025. Self-assessment of the performance of the Board of Commissioners is conducted periodically, once a year, in the first quarter after the end of the relevant year and is conducted collegially in the Board of Commissioners Meeting.

The criteria used include performance achievements during the financial year, competence and attendance at meetings. The self-assessment of the Board of Commissioners' performance includes 11 (eleven) assessment factors, among others:

- *Underlying Provisions and Regulations*
- *Organization and Membership*
- *Board of Commissioners Decision Procedure*
- *Code of Ethics*
- *Prohibition*
- *Independency*
- *Duties and Authorities*
- *Conflict of Interest and Transparency*
- *Meeting*
- *Work Relationship between the Board of Commissioners and Board of Directors*
- *Appropriate Competency Enhancement Program and Performance Evaluation*

The results of the self-assessment of the performance of the Board of Commissioners for 2025 showed a result of "Very Good".
The assessment of each Commissioner includes attendance, participation, role, providing recommendations/suggestions from each Commissioner in carrying out the supervisory function.

Nama Dewan Komisaris *Board of Commissioners*	**Jabatan** *Position*	**Jumlah Kehadiran Rapat Dewan Komisaris** *Attendance of Board of Commissioners Meeting*	**Jumlah Kehadiran Rapat Gabungan Dewan Komisaris dan Direksi** *Attendance of Joint Meeting of Board of Commissioners and Board of Directors*	**Jumlah Kehadiran Rapat Komite Audit, Komite Pemantau Risiko, dan Komite Remunerasi** *Attendance of Committee Meeting*	**Kehadiran Pada RUPST dan RUPSLB 2025** *Attendance in AGMS and EGMS*	**Rekomendasi Rapat Dewan Komisaris** *Board of Commissioners Meeting Recommendations*	**Rekomendasi Rapat Dewan Komisaris dan Direksi** *Joint Meeting of Board of Commissioners & Board of Directors Recommendations*
Witarsa Oemar	Presiden Komisaris *President Commissioner 2020–2025 period*	3 dari 5 kali (60.00%) *3 from 5 times (60.00%)*	3 dari 5 kali (60.00%) *3 from 5 times (60.00%)*	-	Hadir *Present*	43 (empat puluh tiga) Rekomendasi *43 (forty-three) Recommendations*	16 (enam belas) Rekomendasi *16 (sixteen) Recommendations*
Gardjito Heru	Presiden Komisaris Independen *Independent President Commissioner 2025–2030 period*	11 kali (100%) *11 times (100%)*	11 kali (100.00%) *11 times (100%)*	Komite Audit 12 kali (100%) *Audit Committee 12 times (100%)*	Hadir *Present*		
Indra Halim	Komisaris *Commissioner*	10 kali (90.91%) *10 times (90,91%)*	10 kali (90.91%) *10 times (90,91%)*	Komite Remunerasi & Nominasi 7 kali (100%) *Remuneration and Nomination Committee 7 times (100%)*	Hadir *Present*		

Nama Dewan Komisaris *Board of Commissioners*	**Jabatan** *Position*	**Jumlah Kehadiran Rapat Dewan Komisaris** *Attendance of Board of Commissioners Meeting*	**Jumlah Kehadiran Rapat Gabungan Dewan Komisaris dan Direksi** *Attendance of Joint Meeting of Board of Commissioners and Board of Directors*	**Jumlah Kehadiran Rapat Komite Audit, Komite Pemantau Risiko, dan Komite Remunerasi** *Attendance of Committee Meeting*	**Kehadiran Pada RUPST dan RUPSLB 2025** *Attendance in AGMS and EGMS*	**Rekomendasi Rapat Dewan Komisaris** *Board of Commissioners Meeting Recommendations*	**Rekomendasi Rapat Dewan Komisaris dan Direksi** *Joint Meeting of Board of Commissioners & Board of Directors Recommendations*
Katio	Komisaris Independen *Independent Commissioner*	11 kali (100%) *11 times (100%)*	11 kali (100.00%) *11 times (100%)*	Komite Pemantau Risiko 12 kali (100%) *Risk Oversight Committee 12 times (100%)* Komite Remunerasi & Nominasi 7 kali (100%) *Remuneration and Nomination Committee 7 times (100%)*	Hadir *Present*		

Penilaian Dewan Komisaris terhadap Kinerja Komite yang Mendukung Pelaksanaan Tugas Dewan Komisaris

The Board of Commissioners' Assessment of the Performance of the Committees That Support the Board of Commissioners' Duties

Berdasarkan Pedoman dan Tata Tertib Dewan Komisaris, Dewan Komisaris wajib melakukan evaluasi terhadap kinerja komite sekurang-kurangnya pada setiap akhir tahun buku. Untuk membantu pelaksanaan tugas dan tanggung jawab Dewan Komisaris, Dewan Komisaris membentuk Komite Audit, Komite Pemantau Risiko, dan Komite Remunerasi dan Nominasi. Setiap akhir tahun, Dewan Komisaris telah melakukan evaluasi terhadap fungsi masing-masing Komite tersebut berdasarkan dengan ketentuan yang berlaku. Dewan Komisaris menilai fungsi Komite Audit, Komite Pemantau Risiko, serta Komite Remunerasi dan Nominasi telah dijalankan sesuai dengan ketentuan. Penilaian Dewan Komisaris tersebut dilakukan berdasarkan tugas dan tanggung jawab dari masing-masing komite, termasuk kontribusi dan frekuensi kehadiran dalam Rapat. Kehadiran seluruh anggota komite telah sesuai dengan ketentuan dan menghasilkan rekomendasi yang akan disampaikan kepada Dewan Komisaris dalam Rapat Dewan Komisaris. Pada tahun 2025, Komite Audit mengadakan 12 (dua belas) kali rapat, Komite Pemantau Risiko mengadakan 12 (dua belas) kali rapat, serta Komite Remunerasi dan Nominasi mengadakan 7 (tujuh) kali rapat.

Based on the Board of Commissioners' Charter, the Board of Commissioners is required to evaluate the performance of the committees at least at the end of each financial year. To assist the implementation of the duties and responsibilities of the Board of Commissioners, the Board of Commissioners established the Audit Committee, Risk Monitoring Committee, and Remuneration and Nomination Committee. At the end of each year, the Board of Commissioners has evaluated the function of each of these Committees in accordance with applicable regulations. The Board of Commissioners assesses that the functions of the Audit Committee, Risk Monitoring Committee, and Remuneration and Nomination Committee have been carried out in accordance with the provisions. The Board of Commissioners' assessment is based on the duties and responsibilities of each committee, including contributions and frequency of attendance at meetings. The attendance of all committee members was in accordance with the provisions and resulted in recommendations that will be submitted to the Board of Commissioners in the Board of Commissioners Meeting. In 2025, the Audit Committee held 12 (twelve) meetings, the Risk Monitoring Committee held 12 (twelve) meetings, and the Remuneration and Nomination Committee held 7 (seven) meetings.

Nominasi dan Remunerasi Direksi dan Komisaris

Nomination and Remuneration of Board Director and Board of Commissioners

Bank telah memiliki Kebijakan Suksesi Direksi dan Komisaris yang telah ditetapkan melalui SK No.024/SK-BMD/DIR/2023 tanggal 13 April 2023.

Mekanisme nominasi anggota Direksi dan/atau Komisaris adalah sebagai berikut:

Mekanisme nominasi anggota Direksi dan/atau Komisaris adalah sebagai berikut:

- Usulan dari Pemegang Saham/Dewan Komisaris/Presiden Direktur terkait nominasi Dewan Komisaris dan/atau Direksi disampaikan kepada Dewan Komisaris.

- Bank dapat menggunakan jasa pihak ketiga dalam rangka melakukan pencarian kandidat Dewan Komisaris dan/atau Direksi.
- Dewan Komisaris meminta kepada Komite Remunerasi dan Nominasi untuk membahas usulan terkait nominasi Dewan Komisaris dan/atau Direksi.

- Komite Remunerasi dan Nominasi melakukan pembahasan terkait usulan yang diberikan oleh Dewan Komisaris, dengan mempertimbangkan hal-hal sebagai berikut:
  - Alasan dan/atau pertimbangan atas usulan.
  - Kualifikasi kandidat yang dicalonkan.
  - Hasil komunikasi dengan pemegang Saham Pengendali jika usulan bukan berasal dari Pemegang Saham Pengendali.
- Atas hasil pembahasan, Komite Remunerasi dan Nominasi akan menyampaikan rekomendasi kepada Dewan Komisaris.
- Berdasarkan rekomendasi Komite Remunerasi dan Nominasi, Dewan Komisaris memutuskan untuk mengajukan calon Dewan Komisaris dan/atau Direksi ke RUPS.
- Pemimpin RUPS akan meminta persetujuan Pemegang Saham dalam mata acara RUPS terkait nominasi Dewan Komisaris dan/atau Direksi.
- Setelah mendapat persetujuan RUPS, persetujuan dimaksud dituangkan dalam Berita Acara RUPS yang menjadi dasar fit and proper test calon Dewan Komisars dan/atau Direksi.

Komite Remunerasi dan Nominasi memberikan rekomendasi kepada Dewan Komisaris mengenai struktur remunerasi; kebijakan atas remunerasi; dan besaran atas remunerasi. Komite Remunerasi dan Nominasi membantu Dewan Komisaris dalam melakukan evaluasi terhadap kebijakan remunerasi yang didasarkan atas kinerja, risiko, kewajaran dengan *peer group*, sasaran, dan strategi jangka panjang, pemenuhan cadangan. Disamping itu, Komite Remunerasi dan Nominasi menyampaikan hasil remunerasi bagi Direksi dan Komisaris untuk disampaikan kepada RUPS.

The Bank has a Board of Directors and Commissioners Succession Policy that has been established through Decree No.024/SK-BMD/DIR/2023 dated April 13th, 2023.

The nomination mechanism for members of the Board of Directors and/or Commissioners is as follows:

The nomination mechanism for members of the Board of Directors and/or Commissioners is as follows:

- *Proposals from Shareholders/Board of Commissioners/ President Director regarding the nomination of the Board of Commissioners and/or Board of Directors are submitted to the Board of Commissioners.*
- *The Bank may use the services of a third party in order to search for candidates for the Board of Commissioners and/or Directors.*
- *The Board of Commissioners requests the Remuneration and Nomination Committee to discuss proposals related to the nomination of the Board of Commissioners and/or Directors.*
- *The Remuneration and Nomination Committee discusses the proposal given by the Board of Commissioners, taking into account the following matters:*
  - *Reasons and/or considerations for the proposal.*
  - *Qualifications of the nominated candidate.*
  - *The results of communication with the Controlling Shareholders if the proposal does not come from the Controlling Shareholders.*
- *Based on the discussion, the Remuneration and Nomination Committee will submit recommendations to the Board of Commissioners.*
- *Based on the recommendation of the Remuneration and Nomination Committee, the Board of Commissioners decides to propose candidates for the Board of Commissioners and/or Board of Directors to the GMS.*
- *The Chairman of the GMS will seek Shareholders' approval in the GMS agenda related to the nomination of the Board of Commissioners and/or Board of Directors.*
- *After obtaining GMS approval, the approval is stated in the GMS Minutes which become the basis for the fit and proper test of the candidates for the Board of Commissionersand/ or Board of Directors.*

The Remuneration and Nomination Committee provides recommendations to the Board of Commissioners regarding the structure of remuneration; policy on remuneration; and amount of remuneration. The Remuneration and Nomination Committee assists the Board of Commissioners in evaluating the remuneration policy based on performance, risk, fairness with peer groups, long-term goals and strategies, and fulfillment of reserves. In addition, the Remuneration and Nomination Committee submits the results of remuneration for Directors and Commissioners to be submitted to the GMS.

Proses Penyusunan Kebijakan Remunerasi Tinjauan Latar Belakang dan Tujuan Kebijakan Remunerasi

Remuneration Policy Development Process Remuneration Policy Background and Objectives Overview

Kebijakan remunerasi Bank Mestika disusun berdasarkan POJK No. 17 Tahun 2023 dan SEOJK No. 14/SEOJK.02/2025 tentang Penerapan Tata Kelola bagi Bank Umum; POJK No. 45/POJK.03/2015 dan SEOJK No. 40/SEOJK.03/2016 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi bagi Bank Umum. Tujuan kebijakan remunerasi ini agar penetapan remunerasi dilakukan memperhatikan tata kelola dan dilakukan sesuai dengan ketentuan.

Bank Mestika's remuneration policy is prepared based on POJK No. 17 of 2023 and SEOJK No. 14/SEOJK.03/2025 concerning the Implementation of Governance for Commercial Banks; No. 45/POJK.03/2015 and SEOJK No. 40/SEOJK.03/2016 concerning the Implementation of Governance in Providing Remuneration for Commercial Banks. The purpose of this remuneration policy is so that the determination of remuneration takes into account governance and is carried out in accordance with the provisions.

Kebijakan remunerasi ini mencakup dasar-dasar penentuan remunerasi yang bersifat tetap dan variabel serta pertimbangan-pertimbangan lainnya dalam penentuan jumlahnya.

This remuneration policy includes the basis for determining fixed and variable remuneration and other considerations in determining the amount.

Pelaksanaan Kaji Ulang atas Kebijakan Remunerasi pada Tahun Sebelumnya, beserta Perbaikannya

Review of the Previous Year's Remuneration Policy, Along with Improvements

Bank telah melakukan penginian terhadap kebijakan remunerasi pada akhir tahun 2025, guna mematuhi ketentuan Surat Edaran Penerapan Tata Kelola bagi Bank Umum. Kebijakan Remunerasi telah dikaji dalam rapat Komite Remunerasi dan Nominasi dan disetujui oleh Dewan Komisaris. Kebijakan remunerasi Bank Mestika ditetapkan melalui Surat Keputusan No. 038/SK-BMD/DIR/2025.

The bank has revised its remuneration policy at the end of 2025 to comply with the provisions of the Circular Letter on Governance Implementation for Commercial Banks. The Remuneration Policy has been reviewed in the Remuneration and Nomination Committee meeting and approved by the Board of Commissioners. Bank Mestika's remuneration policy is stipulated through Decree No. 038/SK-BMD/DIR/2025.

Mekanisme Remunerasi Bagi Pegawai di Unit Kontrol Bersifat Independen dari Unit Kerja yang Diawasi

The Remuneration Mechanism for Employees in the Control Unit is Independent of the Supervised Work Unit

Unit Kontrol di Bank Mestika terdiri dari Satuan Kerja Audit Intern (SKAI), Satuan Kerja Manajemen Risiko (SKMR), dan Satuan Kerja Kepatuhan (SKK). Untuk menjaga independensi dari unit kerja yang di awasi, maka SKMR dan Satuan Kerja Kepatuhan berada di bawah Direktur Kepatuhan, sedangkan SKAI langsung bertanggung jawab kepada Presiden Direktur. Adapun mengenai remunerasi, tetap mengacu kepada skala gaji yang telah diatur dalam ketentuan remunerasi secara umum, namun mengenai penilaian KPI yang menjadi dasar perkalian pemberian remunerasi yang bersifat variabel, dinilai oleh Direktur atau Pejabat Divisi/Bagian yang bersangkutan.

The Control Unit in Bank Mestika consists of Internal Audit Work Unit (SKAI), Risk Management Work Unit (SKMR), and Compliance Work Unit (SKK). To maintain the independence of the supervised work units, SKMR and Compliance Work Unit are under the Compliance Director, while SKAI is directly responsible to the President Director. As for remuneration, it still refers to the salary scale that has been regulated in the general remuneration provisions, but regarding the KPI assessment which is the basis for the multiplication of variable remuneration, it is assessed by the Director or Division/Division Official concerned.

Cakupan Kebijakan Remunerasi

Remuneration Policy Coverage

Cakupan kebijakan Remunerasi dan implementasinya per unit bisnis, per wilayah dalam bentuk remunerasi tetap dan variable yang ditentukan berdasarkan kinerja Bank, kinerja unit kerja, dan kinerja individu.

Remuneration policy coverage and implementation per business unit, per region in the form of fixed and variable remuneration determined based on Bank performance, work unit performance, and individual performance.

Remunerasi Dikaitkan dengan Risiko Jenis Risiko Utama (Key Risk) yang Digunakan dalam Menerapkan Remunerasi

Remuneration Associated with Risk Types of Key Risks Used in Applying Remuneration

Risiko utama Bank Mestika yang dipertimbangkan dalam penetapan remunerasi adalah risiko kredit.

Bank Mestika's main risk considered in determining remuneration is credit risk.

Kriteria Penetapan Jenis Risiko Utama

Criteria for Determining the Main Risk Type

Penerapan Manajemen Risiko di Bank Mestika mencakup risiko yaitu risiko kredit, risiko pasar, risiko likuiditas, risiko operasional, risiko hukum, risiko reputasi, risiko stratejik, dan risiko kepatuhan. Risiko kredit merupakan risiko yang paling dominan karena fokus pada aktivitas penyaluran dana sebagai bisnis utama. Selain itu, berdasarkan perjalanan operasional sampai sekarang ini, pada dasarnya tidak pernah mengalami kerugian yang cukup material atau siginifikan yang dapat memposisikan dalam kondisi pailit atau bangkrut. Adapun kerugian yang dialami selama ini merupakan kewajaran dalam praktis bisnis diantaranya adalah kualitas debitur yang tidak perform seperti: Kurang Lancar, Diragukan, atau Macet.

The implementation of Risk Management in Bank Mestika covers credit risk, market risk, liquidity risk, operational risk, legal risk, reputation risk, strategic risk, and compliance risk. Credit risk is the most dominant risk due to the focus on fund disbursement activities as the main business. In addition, based on the operational journey until now, basically the Bank has never experienced material or significant losses that could put it in a bankrupt or insolvent condition. The losses experienced so far are normal in business practice, including the quality of debtors who do not perform such as: Sub-Standard, Doubtful or Loss.

Kualitas kredit yang tidak perform dimaksud masih dalam kondisi yang wajar dan tetap mengacu kepada ketentuan regulator, sehingga tetap masih memperoleh keuntungan yang wajar setiap tahun. Namun untuk memenuhi ketentuan yaitu menentukan faktor yang menjadi risiko utama dalam kebijakan ini, maka disepakati bahwa yang menjadi risiko utama Bank Mestika adalah "Risiko Kredit".

The credit quality that does not perform is still in reasonable conditions and still refers to the provisions of the regulator, so that it still earns a reasonable profit every year. However, to fulfill the requirement of determining the main risk factor in this policy, it is agreed that the main risk of Bank Mestika is "Credit Risk".

Dampak Penetapan Risiko Utama Terhadap Kebijakan Remunerasi Bersifat Variabel

The Impact of Determining Key Risks on Variable Remuneration Policy

Risiko Utama yaitu Risiko Kredit dipastikan mempunyai dampak terhadap Remunerasi yang Bersifat Variabel, karena dengan adanya penurunan kualitas kredit harus dibentuk pertambahan CKPN yang mempengaruhi keuntungan perusahaan. Keuntungan yang berkurang (rugi) akan mempengaruhi penilaian KPI, dan dengan sendirinya berpengaruh terhadap pemberian Remunerasi yang Bersifat Variabel.

The main risk, which is Credit Risk, certainly has an impact on Variable Remuneration, because with a decrease in credit quality, an increase in allowance for impairment losses must be formed, which affects the company's profits. Reduced profits (losses) will affect the KPI assessment, and in turn affect the provision of Variable Remuneration.

Tidak terdapat perubahan penentuan jenis risiko utama dibandingkan dengan penentuan jenis risiko utama tahun lalu.

There is no change in the determination of the main risk type compared to the determination of the main risk type last year.

Pengukuran Kinerja Dikaitkan dengan Remunerasi

Performance Measurement Associated with Remuneration

- **Bonus:** Khusus untuk pemberian Remunerasi yang Bersifat Variabel yang lazimnya disebut Bonus selalu dikaitkan dengan kinerja pegawai yang bersangkutan dan penilaian kinerja kantor. Bank Mestika telah mempunyai sistem untuk menilai kinerja pegawai atau yang yang dikenal dengan istilah KPI (*Key Performance Indicator*) dengan menggunakan sistem *balanced scorecard* dan penilaian kinerja kantor yang berdasarkan pencapaian target bisnis kantor.

- ***Bonus:*** *Specifically for the provision of Variable Remuneration which is commonly referred to as Bonus, it is always related to the performance of the employee concerned and the office performance assessment. Bank Mestika already has a system to assess employee performance or known as KPI (Key Performance Indicator) using the balanced scorecard system and office performance assessment based on the achievement of office business targets.*

Penilaian kinerja pegawai dalam setahun digolongkan dalam 5 (lima) kriteria, yaitu: Istimewa, Sangat Baik, Baik, Perlu Perbaikan, dan Tidak Memenuhi.
Penilaian kinerja kantor dalam setahun juga digolongkan dalam 5 (lima) kriteria, yaitu: Istimewa, Baik, Cukup, Terbatas, dan Kurang.

Employee performance assessment in a year is classified into 5 (five) criteria, namely: Excellent, Very Good, Good, Needs Improvement, and Does Not Meet.
Employee performance appraisal in a year is classified into 5 (five) criteria, namely: Excellent, Very Good, Good, Needs Improvement, and Unsatisfactory.

Besaran bonus berdasarkan penilaian kinerja kantor dan kinerja pegawai akan diusulkan tersendiri oleh Komite Remunerasi dan Nominasi kepada Dewan Komisaris untuk ditetapkan.

- **Tantiem Direksi dan Komisaris**
  Tantiem merupakan bagian dari keuntungan yang diberikan kepada Direksi dan Komisaris selain daripada bonus diatas. Tantiem ditentukan dari laba bersih perusahaan tahun sebelum apabila pencapaian laba diatas. Pembagian tersebut secara proporsional kepada masing-masing Direksi & Komisaris.

The amount of bonus based on the assessment of office performance and employee performance will be proposed separately by the Remuneration and Nomination Committee to the Board of Commissioners for determination.

- ***Tantiem for Directors and Commissioners***
  Tantiem is part of the profit given to Directors and Commissioners in addition to the bonus above. Tantiem is determined by the company's net profit for the year before if the profit achievement is above. The distribution is proportional to each of the Directors & Commissioners.

Penyesuaian Remunerasi Dikaitkan dengan Kinerja dan Risiko Kebijakan mengenai Remunerasi yang Bersifat Variabel yang Ditangguhkan, Besarannya, dan Kriteria untuk Menetapkan Besaran Tersebut

Remuneration Adjustments Associated with Performance and Risk Policy on Deferred Variable Remuneration, Its Amount, and Criteria for Determining the Amount

Bank menetapkan pihak yang menjadi *Material Risk Taker* (MRT) yang paling sedikit memenuhi kriteria sebagai berikut:
- Direksi dan/atau Pegawai lainnya yang karena tugas dan tanggung jawabnya mengambil Keputusan yang berdampak signifikan terhadap profil risiko; atau
- Direksi, Dewan Komisaris dan/atau Pegawai yang memperoleh Remunerasi yang bersifat Variabel dengan nilai yang besar.

The Bank determines the parties who become Material Risk Takers (MRT) who at least meet the following criteria:
- *Directors and/or other employees who due to their duties and responsibilities make decisions that have a significant impact on the risk profile; or*
- *Directors, Board of Commissioners and/or Employees who receive variable remuneration with a large value.*

Penetapan risiko yang dikaitkan dengan remunerasi yang bersifat variabel, memperhatikan risiko yang paling berpengaruh dalam kegiatan usaha sebagai risiko utama. Penetapan Material *Risk Taker* dilakukan dengan pendekatan metode kualitatif. Berdasarkan metode pendekatan tersebut, Direksi dan/atau Pegawai yang karena tugas dan tanggung jawabnya mengambil Keputusan yang berdampak signifikan terhadap profil risiko ditetapkan sebagai MRT.

Determination of risks associated with variable remuneration, taking into account the most influential risks in business activities as the main risk. Material Risk Taker determination is carried out using a qualitative method approach. Based on this approach, Directors and/or Employees who due to their duties and responsibilities make decisions that have a significant impact on the risk profile are designated as MRT.

Atas dasar pertimbangan bahwa NPL kredit Bank Mestika selama ini sebelum hapus buku, masih dianggap wajar tidak melebihi 8%, namun dengan memperhatikan azas kehati-hatian serta keadilan, memutuskan remunerasi yang bersifat variabel yang ditangguhkan pembayarannya adalah sebesar 10% (sepuluh persen) dari remunerasi yang bersifat variabel yang diterima setiap tahun dari masing-masing *Material Risk Taker* (MRT) dimaksud diatas.

Based on the consideration that Bank Mestika's NPL loans prior to write-off, are still considered reasonable not exceeding 8%, but with due regard to the principle of prudence and fairness, it is decided that the variable remuneration deferred payment is 10% (ten percent) of the variable remuneration received annually from each Material Risk Taker (MRT) referred to above.

Penangguhan pembayaran remunerasi sebesar 10% dimaksud, diberikan dalam bentuk saham Bank Mestika secara gabungan tanpa diperhitungkan bunga yang dapat dimiliki oleh MRT, secara proporsional selama 3 (tiga) tahun sejak remunerasi bersifat variabel disetujui.

The deferral of remuneration payment of 10% referred to, is given in the form of Bank Mestika shares on a combined basis without taking into account the interest that can be owned by the MRT, proportionally for 3 (three) years since the variable remuneration is approved.

Kebijakan Bank Mengenai Remunerasi yang Bersifat Variabel yang Ditangguhkan yang Ditunda Pembayarannya (Malus), atau Ditarik Kembali dalam Hal Sudah Dibayarkan (*Clawback*)

The Bank's Policy on Deferred Variable Remuneration That Is Deferred (Malus), or Clawed Back in the Event That It Has Already Been Paid (Clawback)

- **Pelaksanaan Pembayaran Kembali (Malus) kepada *Material Risk Taker* (MRT)**
  Apabila di dalam masa penangguhan pembayaran sejak tahun yang dijadikan dasar pembayaran Remunerasi yang Bersifat Variabel, tidak terdapat penyalahgunaan keputusan pemberian kredit yang berpotensi dikenakan sanksi pidana, maka Remunerasi yang Bersifat Variabel yang Ditangguhkan Pembayaran dimaksud atau sebesar 10%, yang disimpan di rekening penampungan dimaksud dapat dibayarkan kembali untuk masing-masing Material *Risk Taker* tersebut. Dalam kondisi ini, dapat juga dilakukan pembayaran kembali setiap tahun dalam kurun waktu 3 (tiga) tahun tersebut secara proporsional.

  Sebagai contoh apabila dalam jangka 1 (satu) tahun tidak ditemukan penyalahgunaan keputusan pemberian kredit yang berpotensi dikenakan sanksi pidana, maka dapat dibayarkan kembali penangguhan Remunerasi dimaksud sebesar 1/3 dari total penangguhan Remunerasi tersebut; demikian juga pada tahun kedua dan ketiga.

- ***Implementation of Repayment (Malus) to Material Risk Taker (MRT)***
  If within the payment suspension period since the year used as the basis for payment of Variable Remuneration, there is no abuse of credit granting decisions that could potentially be subject to criminal sanctions, then the Variable Remuneration Suspended Payment or 10%, which is kept in the aforementioned escrow account can be paid back for each Material Risk Taker. In this condition, repayment can also be made every year within the 3 (three) year period proportionally.

  For example, if within 1 (one) year there is no abuse of credit granting decisions that could potentially be subject to criminal sanctions, then the suspension of remuneration can be paid back by 1/3 of the total suspension of remuneration; likewise in the second and third years.

- **Pelaksanaan Menarik Kembali Remunerasi yang Bersifat Variabel yang Telah Dibayarkan (*Clawback*)**
  Apabila dikemudian hari dapat dibuktikan adanya penyalahgunaan keputusan pemberian kredit yang telah mempunyai ketetapan hukum sebagai tindak pidana, maka Remunerasi yang Bersifat Variabel yang diterima untuk tahun pelaksanaan pemberian keputusan pemberian kredit tersebut, baik yang diterima tunai maupun yang ditangguhkan (Malus), harus ditarik kembali untuk keuntungan. Mekanisme penarikan kembali dimaksud dilaksanakan dengan cara tidak membayarkan Remunerasi yang Bersifat Variabel baik yang diterima secara tunai maupun yang ditangguhkan pada tahun keputusan pengadilan ditetapkannya keputusan pemberian kredit tersebut sebagai tindak pidana, yang jumlahnya sama dengan jumlah Remunerasi yang Bersifat Variabel untuk tahun pelaksanaan pemberian Keputusan pemberian kredit dimaksud.

  Untuk tertibnya pelaksanaan proses penarikan kembali Remunerasi yang Bersifat Variabel ini, dengan tujuan memperoleh keputusan yang adil dan berimbang bagi semua *Material Risk Taker,* hendaknya dilakukan melalui musyawarah yang melibatkan Pemegang Saham mayoritas atau pengendali/ Komisaris/ Direksi dengan mendiskusikan beberapa isu sebagai bahan pertimbangan, antara lain:
  - Pelaku/tersangka utama pemberian kredit dimaksud;
  - Jumlah uang yang disimpangkan atau potensi kerugian;
  - Jumlah uang yang bisa diselamatkan atau ditagih kembali.

- ***Implementation of Clawing Back Variable Remuneration That Has Been Paid (Clawback)***
  If in the future it can be proven that there is a misuse of credit granting decisions that have legal provisions as a criminal offense, then the Variable Remuneration received for the year of implementation of the credit granting decision, whether received in cash or deferred (Malus), must be withdrawn for profit. The withdrawal mechanism is implemented by not paying the Variable Remuneration, both received in cash and deferred, in the year the court decision determines that the credit granting decision is a criminal offense, which is equal to the amount of Variable Remuneration for the year of implementation of the credit granting decision.

  For the orderly implementation of the process of withdrawing this Variable Remuneration, with the aim of obtaining a fair and balanced decision for all Material Risk Takers, it should be carried out through deliberations involving the majority or controlling Shareholders/ Commissioners/Directors by discussing several issues for consideration, among others:
  - *The main perpetrator/suspect of the loan;*
  - *Amount of money misappropriated or potential loss;*
  - *The amount of money that can be recovered or collected.*

Kebijakan Pembayaran (Vesting) atas Penangguhan yang Dilakukan antara Lain Jangka Waktu Pembayaran

The Vesting Policy for Deferrals Made, Among Others, the Period of Payment

Remunerasi yang Bersifat Variabel yang Ditangguhkan Pembayaran dimaksud atau sebesar 10%, yang disimpan di rekening penampungan dimaksud dapat dibayarkan kembali untuk masing-masing *Material Risk Taker* tersebut. Dalam kondisi ini, dapat juga dilakukan pembayaran kembali setiap tahun dalam kurun waktu 3 (tiga) tahun tersebut secara proporsional.

The deferred variable remuneration or 10%, which is kept in the escrow account can be repaid to each Material Risk Taker. In this condition, it can also be repaid every year within the 3 (three) year period proportionally.

Bank tidak menggunakan konsultan ekstern dalam penyusunan Kebijakan Remunerasi.

The Bank does not use external consultants in the preparation of the Remuneration Policy.

Struktur Remunerasi Direksi dan Dewan Komisaris

Remuneration Structure of Board of Directors and Board of Commissioners

Paket Remunerasi dan Fasilitas yang Diterima oleh Direksi dan Dewan Komisaris Mencakup Struktur Remunerasi dan Rincian Jumlah Nominal

The Remuneration Package and Facilities Received by the Board of Directors and the Board of Commissioners Include the Remuneration Structure and Details of the Nominal Amount

Jenis Remunerasi dan Fasilitas *Type of Remuneration and Facilities*	Jumlah yang Diterima Tahun 2024 *Amount Received in 2024*				Jumlah yang Diterima Tahun 2025 *Amount Received in 2025*			
	Direksi *Board of Directors*		Dewan Komisaris *Board of Commissioners*		Direksi *Board of Directors*		Dewan Komisaris *Board of Commissioners*	
	Orang *Persons*	Juta (Rp) *Million (Rp)*	Orang *Persons*	Juta(Rp) *Million (Rp)*	Orang *Persons*	Juta (Rp) *Million (Rp)*	Orang *Persons*	Juta (Rp) *Million (Rp)*
Gaji, bonus, tunjangan rutin, tantiem dan fasilitas lain dalam bentuk non-natura *Salary, bonus, routine allowance, tantiem, other non-natura facility*	5	20,281	4	6,866	5	20,945	4*)	6,407
Fasilitas lain dalam bentuk natura (perumahan, asuransi kesehatan, dsb) yang: *Other natura facilities (housing, health insurance, etc) that:* a. Dapat dimiliki *Can be owned*	-	-	-	-	-	-	-	-
b. Tidak dapat dimiliki *Cannot be owned*	5	1,653	-	-	5	1,525	-	-
Total/*Total*	**5**	**21,934**	**4**	**6,866**	**5**	**22,470**	**4*)**	**6,407**

*) Jumlah Komisaris periode 2020–2025 sebanyak 4 orang, terdapat 1 Komisaris yang hanya menjabat sampai RUPST Tahun 2025 tanggal 19 Juni 2025. Berdasarkan putusan RUPSLB Tahun 2025, jumlah Komisaris periode 2025–2030 sebanyak 3 orang.
There are 4 Commissioners for the 2020–2025 term, with 1 Commissioner serving only until the 2025 AGMS dated on June 19, 2025. Based on the 2025 EGMS result, there will be 3 Commissioners for the 2025–2030 term.

Besaran Remunerasi Direksi dan Dewan Komisaris

Amount of Remuneration for Board of Directors and Board of Commissioners

Paket Remunerasi yang Dikelompokkan dalam Tingkat Penghasilan yang Diterima oleh Direksi dan Anggota Dewan Komisaris pada Tahun

Remuneration Packages Categorized by the Level of Income Received by Board of Directors and members of the Board of Commissioners in 2024 and 2025

Penghasilan yang Diterima *Received Income*	2024		2025	
	Jumlah Direksi *Number of Directors*	Jumlah Komisaris*) *Number of Commissioners*)	Jumlah Direksi *Number of Directors*	Jumlah Komisaris*) *Number of Commissioners*)
Di atas Rp2 miliar *Above Rp2 billion*	5	1	5	-
Di atas Rp1 miliar -Rp2 miliar *Above Rp1 billion -Rp2 billion*	-	3	-	4
Di atas Rp 500 juta-Rp 1 miliar *Above Rp500 million-Rp1 billion*	-	-	-	-
Rp500 juta ke bawah *Below Rp500 million*	-	-	-	-

*) Jumlah Komisaris periode 2020–2025 sebanyak 4 orang, terdapat 1 Komisaris yang hanya menjabat sampai RUPST Tahun 2025 tanggal 19 Juni 2025. Berdasarkan putusan RUPSLB Tahun 2025, jumlah Komisaris periode 2025–2030 sebanyak 3 orang.
There are 4 Commissioners for the 2020–2025 term, with 1 Commissioner serving only until the 2025 AGMS dated on June 19, 2025. Based on the 2025 EGMS result, there will be 3 Commissioners for the 2025–2030 term.

Remunerasi Bersifat Variabel

Variable Remuneration

Bentuk Remunerasi yang Bersifat Variabel di Bank Mestika pada dasarnya adalah Bonus (pembagian keuntungan), walaupun dapat dalam diberikan tambahan dalam bentuk lain sesuai keputusan Direksi. Alasan pembentukan Remunerasi yang Bersifat Variabel ini adalah sebagai bentuk penghargaan kepada Pengurus/Pegawai atas kontribusinya terhadap perusahaan, dengan juga memperhatikan kinerjanya yang digambarkan dengan penilaian KPI. Perkalian pemberian bonus ini, selain berdasarkan dengan skala penilaian KPI juga dikaitkan dengan jabatan, misalnya adanya perbedaan faktor perkalian antara jabatan dengan Direktur/Komisaris dengan jabatan Pejabat Eksekutif dan Pejabat Non-Eksekutif begitu juga dengan staf. Selain itu juga faktor perkalian juga dibedakan berdasarkan penilaian KPI masing-masing kantor. Adanya perbedaan ini didasarkan dengan adanya perbedaan fungsi, tanggung jawab ataupun kinerja masing-masing.

Sesuai dengan risiko utama Bank, maka yang menjadi *Material Risk Taker* (MRT) adalah:
- Semua Anggota Direksi
- Kepala Divisi Marketing dan setara
- Kepala Divisi Kredit

Penentuan tersebut berdasarkan pendekatan kualitatif dimana Direksi dan/atau Pegawai yang karena tugas dan tanggung jawabnya mengambil keputusan yang berdampak signifikan terhadap profil risiko Bank.

The form of Variable Remuneration in Bank Mestika is basically Bonus (profit sharing), although it can be given additionally in other forms according to the decision of the Board of Directors. The reason for the establishment of Variable Remuneration is as a form of appreciation to the Management/ Employees for their contribution to the company, by also taking into account their performance as illustrated by KPI assessment. The multiplication of this bonus, in addition to being based on the KPI assessment scale, is also related to the position, for example there is a difference in the multiplication factor between positions with Directors/Commissioners and positions of Executive Officers and Non-Executive Officers as well as staff. In addition, the multiplication factor is also differentiated based on the KPI assessment of each office. This difference is based on differences in functions, responsibilities or performance.

In accordance with the Bank's main risks, the Material Risk Takers (MRT) are:
- *All Members of the Board of Directors*
- *Head of Marketing Division and equivalent*
- *Head of Credit Division*

The determination is based on a qualitative approach where the Directors and/or Employees, due to their duties and responsibilities, make decisions that have a significant impact on the Bank's risk profile.

Remunerasi yang bersifat variabel kepada Komisaris diatur sebagai berikut:
- Kepada Komisaris Independen, pemberian semua remunerasi yang bersifat variable dalam bentuk tunai;
- Kepada Komisaris Non-Independen, pemberian remunerasi yang bersifat variable ditangguhkan sebesar 10% dari jumlah remunerasi yang bersifat variable yang diterima selama setahun.
- Pemberian remunerasi yang bersifat variable kepada Komisaris Non-Independen dan Komisaris Independen, baik yang ditangguhkan ataupun diterima semua dalam bentuk tunai, tidak dikaitkan dengan kebijakan malus dan *clawback*.

Variable remuneration to Commissioners is regulated as follows:
- *For Independent Commissioners, all variable remuneration shall be paid in cash;*
- *To Non-Independent Commissioners, the provision of variable remuneration is deferred at 10% of the total variable remuneration received during the year.*
- *The provision of variable remuneration to Non-Independent Commissioners and Independent Commissioners, whether deferred or received all in cash, is not associated with malus and clawback policies.*

Jumlah Direksi, Dewan Komisaris dan Pegawai yang Menerima Remunerasi Bersifat Variabel
Numbers of Directors, Board of Commissioners, and Employees Receiving Remuneration in Variable Form

Jenis Remunerasi *Type of Remuneration*	Jumlah yang Diterima Tahun 2024 *Amounts Received in 2024*					
	Direksi *Board of Directors*		Dewan Komisaris *Board of Commissioners*		Karyawan *Employee*	
	Orang *Person*	Juta (Rp) *Million (Rp)*	Orang *Person*	Juta (Rp) *Million (Rp)*	Orang *Person*	Juta (Rp) *Million (Rp)*
Remunerasi yang Bersifat Variabel *Variable Remuneration*	5	4,010	4	1,479	990	26,575

Jenis Remunerasi *Type of Remuneration*	Jumlah yang Diterima Tahun 2025 *Amounts Received in 2025*					
	Direksi *Board of Directors*		Dewan Komisaris *Board of Commissioners*		Karyawan *Employee*	
	Orang *Person*	Juta (Rp) *Million (Rp)*	Orang *Person*	Juta (Rp) *Million (Rp)*	Orang *Person*	Juta (Rp) *Million (Rp)*
Remunerasi yang Bersifat Variabel *Variable Remuneration*	5	4,211	3	1,553	1,005	29,290

Jabatan dan Jumlah Pihak yang Menjadi *Material Risk Taker*
Position and Number of Parties That Becoming a Material Risk Taker

Sesuai dengan risiko utama tersebut, maka yang menjadi Material *Risk Taker* adalah:
- Semua Anggota Dewan Direksi;
- Kepala Divisi Marketing dan setara;
- Kepala Divisi Kredit.

In accordance with the main risk, the Material Risk Takers are:
- *All Members of the Board of Directors;*
- *Head of Marketing Division and equivalent;*
- *Head of Credit Division.*

Akhir Tahun 2025, Bank memiliki 10 (sepuluh) MRT, yang terdiri dari 1 (satu) orang Komisaris, 5 (lima) Direksi dan 4 (empat) Pejabat Eksekutif yakni Kadiv. Kredit, Kadiv. *Marketing Commercial & Corporate*, Kadiv. Marketing SME & Retail, dan Kadiv Konsumer.

End of 2025, the Bank has 10 (ten) MRTs, consisting of 1 (one) Commissioners, 5 (five) Directors and 4 (four) Executive Officers, namely the Head of Credit Division, Head of Commercial & Corporate Marketing Division, Head of SME & Retail Marketing Division, and Head of Consumer Division.

Share Option
Share Option

Bank tidak memiliki kebijakan *share option*.

The Bank does not have a share option policy.

2024		Jumlah Saham yang Dimiliki (Lembar Saham) *Number of Shares Held (Shares)*	Jumlah Opsi/*Number of Options*		Harga Opsi (Rp) *Price Option (Rp)*	Jangka Waktu *Time Period*
Keterangan *Description*	**Nama** *Name*		**Yang Diberikan (Lembar Saham)** *Given (Shares)*	**Yang Telah Dieksekusi (Lembar Saham)** *Executed (Shares)*		
Komisaris *Commissioners*	Witarsa Oemar	0	0	0	0	0
	Indra Halim	0	0	0	0	0
	Katio	0	0	0	0	0
	Gardjito Heru	0	0	0	0	0
Direksi *Directors*	Achmad S Kartasasmita	0	0	0	0	0
	Hendra Halim	0	0	0	0	0
	Harun Ansari	0	0	0	0	0
	Andy	0	0	0	0	0
	Yusri Hadi	0	0	0	0	0
Pejabat Eksekutif *Executive Officer*	Jumlah *Amount*	0	0	0	0	0
Total		0	0	0	0	0

2025		Jumlah Saham yang Dimiliki (Lembar Saham) *Number of Shares Held (Shares)*	Jumlah Opsi/*Number of Options*		Harga Opsi (Rp) *Price Option (Rp)*	Jangka Waktu *Time Period*
Keterangan *Description*	**Nama** *Name*		**Yang Diberikan (Lembar Saham)** *Given (Shares)*	**Yang Telah Dieksekusi (Lembar Saham)** *Executed (Shares)*		
Komisaris *Commissioners*	Indra Halim	0	0	0	0	0
	Katio	0	0	0	0	0
	Gardjito Heru	0	0	0	0	0
Direksi *Directors*	Achmad S Kartasasmita	0	0	0	0	0
	Hendra Halim	0	0	0	0	0
	Harun Ansari	0	0	0	0	0
	Andy	0	0	0	0	0
	Yusri Hadi	0	0	0	0	0
Pejabat Eksekutif *Executive Officer*	Jumlah *Amount*	0	0	0	0	0
Total		0	0	0	0	0

Rasio Gaji Tertinggi dan Terendah
Ratio of Highest and Lowest Salary

Rasio Gaji *Salary Ratio*	Rasio 2024 *Ratio 2024*	Rasio 2025 *Ratio 2025*
Rasio Gaji Pegawai yang Tertinggi dan Terendah *Employees Highest and Lowest Salary Ratio*	22 : 1	21 : 1
Rasio Gaji Direksi yang Tertinggi dan Terendah *Directors Highest and Lowest Salary Ratio*	1.92 : 1	1.92 : 1
Rasio Gaji Komisaris yang Tertinggi dan Terendah *Commissioners Highest and Lowest Salary Ratio*	1.56 : 1	1.09 : 1
Rasio Gaji Direksi Tertinggi dan Pegawai Tertinggi *Directors Highest and Employees Highest Salary Ratio*	2.43 : 1	2.39 : 1

Jumlah Penerima dan Jumlah Total Remunerasi yang Bersifat Variabel yang Dijamin Tanpa Syarat akan Diberikan oleh Bank Kepada Calon Direksi, Calon Dewan Komisaris, dan/atau Calon Pegawai Selama 1 (Satu) Tahun Pertama Kerja

Number of Recipients and Total Amount of Variable Remuneration Unconditionally Guaranteed to be Given by the Bank to Prospective Board of Directors, Prospective Board of Commissioners, and/or Prospective Employees During the First 1 (One) Year of Employment

Jenis Remunerasi *Type of Remuneration*	Jumlah yang akan Diberikan Selama 1 (Satu) Tahun Kerja Tahun 2025 *Amount to Be Awarded During 1 (One) Year of Work in 2025*					
	Calon Direksi *Candidates for Board of Directors*		Calon Dewan Komisaris *Candidates for Board of Commissioners*		Calon Pegawai *Employee Candidate*	
	Orang *Person*	Juta (Rp) *Million (Rp)*	Orang *Person*	Juta (Rp) *Million (Rp)*	Orang *Person*	Juta (Rp) *Million (Rp)*
Remunerasi yang Bersifat Variabel yang Dijamin Tanpa Syarat *Unconditionally Guaranteed Variable Remuneration*	-	-	-	-	-	-

Jumlah Pegawai yang Terkena Pemutusan Hubungan Kerja dan Total Nominal Pesangon yang Dibayarkan

Numbers of Employees Affected Work Termination and Total of Severance Pay Nominal Paid

Jenis Nominal Pesangon yang Dibayarkan per Orang dalam 1 Tahun *The Nominal Types of Severance Pay per Person in 1 Year*	Jumlah Pegawai 2024 *Number of Employees 2024*	Jumlah Pegawai 2025 *Number of Employees 2025*
Di atas Rp1 miliar *Above Rp billion*	-	-
Di atas Rp500 juta-Rp 1 miliar *Above Rp500 million-Rp1 billion*	-	-
Rp500 juta ke bawah *Below Rp500 million*	-	-

Jumlah Total Remunerasi yang Bersifat Variabel yang Ditangguhkan, yang Terdiri dari Tunai dan/atau Saham atau Instrument yang Berbasis Saham yang Diterbitkan

Total Amount of Deferred Variable Remuneration, Comprising Cash and/or Shares or Share-Based Instruments Issued by the Bank

Jumlah Total Remunerasi yang Bersifat Variable yang Ditangguhkan, yang Terdiri dari Tunai dan/atau Saham atau Instrument yang Berbasis Saham yang Diterbitkan Bank (dalam Jutaan Rupiah) *Total Amount of Deferred Variable Remuneration, Comprising Cash and/or Share-Based Instruments Issued by the Bank (in Millions Rupiah)*		
Jenis Remunerasi *Type of Remuneration*	2024	2025
Remunerasi yang Bersifat Variabel *Variable Remuneration*	1,551	1,390

Jumlah Total Remunerasi yang Bersifat Variabel yang Ditangguhkan yang Dibayarkan Selama 1 (Satu) Tahun

Total Deferred Variable Remuneration Paid During 1 (One) Year

Ditangguhkan yang Dibayarkan Selama 1 (Satu) Tahun (dalam Jutaan Rupiah) *Deferred Payment During 1 (one) Year (in Millions Rupiah)*		
Jenis Remunerasi *Type of Remuneration*	2024	2025
Remunerasi yang Bersifat Variabel *Variable Remuneration*	884	792

Rincian Jumlah Remunerasi yang Diberikan dalam 1 (Satu) Tahun
Details of Total Remuneration Awarded in 1 (One) Year

A. Remunerasi yang Bersifat Tetap (dalam Jutaan Rupiah)/*Fixed Remuneration (in Million Rupiah)*

No. *No.*	Keterangan *Information*	2024	2025
1	Tunai/*Cash*	23,677	25,069
2	Saham/Instrumen yang Berbasis Saham yang Diterbitkan Bank *Shares/Shares-based Instruments Issued by the Bank*	-	-

B. Remunerasi yang Bersifat Variabel (dalam Jutaan Rupiah)/*Variable Remuneration (in Million Rupiah)*

No. *No.*	Keterangan *Information*	2024		2025	
		Tidak Ditangguhkan *Not Suspended*	Ditangguhkan *Suspended*	Tidak Ditangguhkan *Not Suspended*	Ditangguhkan *Suspended*
1	Tunai/*Cash*	4,993	-	6,366	-
2	Saham/Instrumen yang Berbasis Saham yang Diterbitkan Bank *Shares/Shares-based Instruments Issued by the Bank*	-	554	-	631

Keterangan: Hanya untuk *Material Risk Taker* / *Only for Material Risk Takers*

Informasi Kuantitatif
Quantitative Information

No. *No.*	Jenis Remunerasi yang Bersifat Variabel *Variable Type of Remuneration*	Sisa yang Masih Ditangguhkan *Remaining Still Suspended*		Total Pengurangan Selama Periode Laporan *Total Deductions During the Reporting Period*					
				Disebabkan Penyesuaian Eksplisit *Caused an Explicit Adjustment (A)*		Disebabkan Penyesuaian Implisit *Caused an Implicit Adjustment (B)*		Total (A) + (B)	
		2024	2025	2024	2025	2024	2025	2024	2025
1	Tunai (dalam juta rupiah) *Cash (in million rupiah)*	-	-	-	-	-	-	-	-
2	Saham/Instrumen yang Berbasis Saham yang Diterbitkan Bank (dalam Lembar Saham dan Nominal Juta Rupiah yang merupakan Konversi dari Lembar Saham tersebut) *Shares/Share-based Instruments Issued by the Bank (in Shares and Nominal Value of Million Rupiah which is a Conversion of these Shares)*	1,551	1,390	-	-	-	-	-	-
	Total/*Total*	**1,551**	**1,390**	-	-	-	-	-	-

Keterangan: Hanya untuk *Material Risk Taker* / *Only for Material Risk Takers*

Komite Audit
Audit Commitee

Struktur, Keanggotaan, Keahlian dan Independensi Komite Audit berdasarkan ketentuan pelaksanaan tata kelola, Bank telah memiliki Komite Audit yang bersifat independen dan terdiri dari 3 (tiga) orang yakni 1 (satu) orang Ketua dan 2 (dua) orang Anggota.

Audit Committee Structure, Membership, Expertise and Independence based on the provisions of governance implementation, the Bank has an Audit Committee that is independent and consists of 3 (three) people, namely 1 (one) Chairman and 2 (two) Members.

Sesuai dengan Surat Keputusan No. 019/SK-BMD/DIR/2025 tanggal 27 Agustus 2025, Komite Audit Bank diketuai oleh Komisaris Independen yakni Bapak Gardjito Heru, anggota Komite Audit adalah pihak-pihak Independen yaitu Bapak Rusdy Usman yang memiliki kompetensi dan keahlian di bidang keuangan dan akuntansi, dan Ibu Kiki Farida Ferine memiliki kompetensi dan keahlian di bidang perbankan.

In accordance with Decree No. 019/SK-BMD/DIR/2025 dated August 27th, 2025, the Bank's Audit Committee is chaired by an Independent Commissioner, Mr. Gardjito Heru, the members of the Audit Committee are independent parties, namely Mr. Rusdy Usman who has competence and expertise in finance and accounting, and Ms. Kiki Farida Ferine has competence and expertise in banking.

Dalam upaya meningkatkan pelaksanaan tata kelola yang baik, mengoptimalkan efektivitas kinerja Komite Audit sesuai dengan Anggaran Dasar Perseroan, ketentuan tata kelola dan ketentuan Bank Indonesia atau Otoritas Jasa Keuangan dan Undang Undang Republik Indonesia tentang Perseroan Terbatas, maka Bank telah memiliki Piagam Komite Audit dengan perubahan terakhir yang ditetapkan melalui Surat Keputusan No. 018/SK-BMD/DIR/2025 tanggal 27 Agustus 2025 tentang Piagam Komite Audit.

In an effort to improve the implementation of good governance, optimize the effectiveness of the Audit Committee's performance in accordance with the Company's Articles of Association, governance provisions and provisions of Bank Indonesia or the Financial Services Authority and the Law of the Republic of Indonesia concerning Limited Liability Companies, the Bank has an Audit Committee Charter with the latest amendments stipulated by Decree No. 018/SK-BMD/DIR/2025 dated August 27, 2025 concerning the Audit Committee Charter.

Masa jabatan anggota Komite Audit tidak boleh lebih lama dari masa jabatan Dewan Komisaris sebagaimana diatur dalam Anggaran Dasar dan dapat dipilih kembali hanya untuk 1 (satu) periode berikutnya.

The term of tenure of Audit Committee members shall not exceed the term of office of the Board of Commissioners as stipulated in the Articles of Association and may be re-elected only for 1 (one) subsequent period.

Susunan Anggota Komite Audit
Composition of Audit Committee Members

No *No*	Nama *Name*	Keterangan *Information*
1.	Gardjito Heru	Ketua Komite Audit/*Chairman of Audit Committee* Presiden Komisaris Independen/*Independent President Commissioner*
2.	Rusdy Usman	Anggota Komite Audit/*Member of Audit Committee*
3.	Kiki Farida Ferine	Anggota Komite Audit/*Member of Audit Committee*

Riwayat Anggota Komite Audit
Background of Audit Committee Members

Riwayat pendidikan Ketua Komite Audit, Gardjito Heru disajikan pada Bab 4 Profil Perusahaan.

The educational background of the Chairman of the Audit Committee, Gardjito Heru, is presented in Chapter 4 of the Company Profile.

Drs. Rusdy Usman

Anggota Komite Audit
Member of Audit Committee

Usia
Age

66 Tahun
66 years old

Kewarganegaraan
Citizen

Warga Negara Indonesia
Citizenship Indonesian

Tahun *Year*	Pendidikan Formal	*Formal Education*
1987	S-1 Ekonomi Universitas Dharma Agung	*Bachelor of Economics Dharma Agung University*
2024	*Certification in Audit Committee Practices* (CACP)	*Certification in Audit Committee Practices (CACP)*
2025	Sertifikasi Manajemen Risiko Jenjang 5	*Level 5 Risk Management Certification*

Tahun *Year*	Pengalaman Kerja	*Work Experiences*
1978–1979	Administrator Keuangan Bagian Piutang PT. First Nirwana Photo Co	*Financial Administrator Account Receivable PT. First Nirwana Photo Co*
1979–1981	Asisten Akuntansi PT. Raja Garuda Mas (RGM) Medan	*Accounting Assistant of PT. Raja Garuda Mas (RGM) Medan*
1981–1984	Kepala Bagian Akuntansi PT. Raja Garuda Mas (RGM) Medan	*Head of Accounting of PT. Raja Garuda Mas (RGM) Medan*
1984–1986 April *April, 1984–1986*	Supervisor Holding Company RGM Grup	*Supervisor Holding Company RGM Group*
1986–1987 Januari *January, 1986–1987*	Kepala Bagian Akuntansi PT. Supra Matra Abadi (SMS)	*Head of Accounting of PT. Supra Matra Abadi (SMS)*
1987 Februari-Juni *February-June, 1987*	Manajemen Trainee UniBank Cabang Medan	*Management Trainee UniBank Medan Branch*
1987 Juli-Desember *July-December, 1987*	Staf Audit PT. Raja Garuda Mas (RGM) Medan	*Audit Staff PT. Raja Garuda Mas (RGM) Medan*
1988–1992 Juni *June, 1988–1992*	Staff Keuangan PT. Raja Garuda Mas (RGM) Panel	*Finance Staff of PT. Raja Garuda Mas (RGM) Panel*
1992–1995 Oktober *October, 1992–1995*	Staf Procurement PT. Raja Garuda Mas (RGM) Panel	*Procurement Staff of PT. Raja Garuda Mas (RGM) Panel*
1995–1996 Agustus *August, 1995–1996*	Manager Operasi PT. Paper Aid Indonesia	*Operations Manager PT. Paper Aid Indonesia*
1997 Januari-Juni *January-June, 1997*	Kepala Bagian Akuntansi PT. Jakarta Electronic Center	*Head of Accounting PT. Jakarta Electronic Center*
1997–1999 Juni *June, 1997–1999*	Staf SKAI PT. Bank Mestika Dharma Medan	*Staff SKAI PT. Bank Mestika Dharma Medan*
2001–2003 Mei *May, 2001–2003*	Kepala Bagian Akuntansi PT. Sari Makmur Tunggal Mandiri	*Head of Accounting PT. Sari Makmur Tunggal Mandiri*
2003–2007 November	Finance dan HRD Officer PT. Security Group Indonesia	*Finance and HR Officer PT. Security Group Indonesia*
2009–2016	Kepala Bagian Audit PT. Wirakarya Sakti	*Head of Audit PT. Wirakarya Sakti*
2017 Des-2020 *Dec-2020, 2017*	Anggota Komite Pemantau Risiko PT. Bank Mestika Dharma Tbk	*Member of Risk Oversight Committee PT. Bank Mestika Dharma Tbk*
2020–sekarang *2020–now*	Anggota Komite Audit PT. Bank Mestika Dharma Tbk	*Member of Audit Committee PT. Bank Mestika Dharma Tbk*

Kiki Farida Ferine

Anggota Komite Audit
Member of Audit Committee

Usia
Age

67 Tahun
67 years old

Kewarganegaraan
Citizen

Warga Negara Indonesia
Citizenship Indonesian

Tahun *Year*	Pendidikan Formal	*Formal Education*
1982	S1 Ekonomi	*Bachelor of Economics*
2006	S2 Manajemen	*Master's Degree of Management Science*
2016	S3 Ilmu Manajemen	*Doctoral Degree of Management Sciences*
2024	Sertifikasi Manajemen Risiko Jenjang 5	*Level 5 Risk Management Certification*

Tahun *Year*	Pengalaman Kerja	*Work Experiences*
1982–1986	Analis Perencanaan BNI 1946 Jakarta	*Planning Analyst BNI 1946 Jakarta*
1986–1989	Analis Kredit serta Administration Head PT. Swadharma Bhakti Sedaya Jakarta/Medan	*Credit Analyst and Administration Head PT. Swadharma Bhakti Sedaya Jakarta/Medan*
1991–1994	Agen Asuransi Jiwa Dharmala Manulife Medan	*Dharmala Manulife Life Insurance Agent Medan*
1996–2001	Direktur CV. Tifa Prima Lestari Medan	*Director of CV. Tifa Prima Lestari Medan*
2002–2016	Dosen STIE Harapan Medan	*Lecturer at STIE Harapan Medan*
2007–2020	Anggota Komite Pemantau Risiko PT. Bank Mestika Dharma Tbk	*Member of Risk Oversight Committee PT. Bank Mestika Dharma Tbk*
2017–now *2017–now*	Dosen Universitas Pembangunan Pancabudi	*Lecturer at University of Pancabudi*
2020–sekarang *2020–now*	Anggota Komite Audit PT. Bank Mestika Dharma Tbk	*Member of Audit Committee PT. Bank Mestika Dharma Tbk*
2020 September–sekarang *2020 September–now*	Direktur Pascasarjana Universitas Pembangunan Pancabudi	*Director of Postgraduate Program at Universitas Pembangunan Pancabudi*

Tugas dan Tanggung Jawab komite Audit
Audit Committee Duties and Responsibilities

- Melakukan penelaahan atas informasi keuangan yang akan dikeluarkan Emiten atau Perusahaan Publik kepada publik dan/atau pihak otoritas.
- Melakukan penelaahan atas ketaatan terhadap peraturan perundang-undangan yang berhubungan dengan kegiatan Emiten atau Perusahaan Publik.
- Memberikan pendapat independen dalam hal terjadi perbedaan pendapat antara manajemen dan Akuntan atas jasa yang diberikannya.
- Memberikan rekomendasi kepada Dewan Komisaris mengenai penunjukan Akuntan yang didasarkan pada independensi, ruang lingkup penugasan, dan imbalan jasa.

- *Reviewing the financial information that will be issued by the Issuer or Public Company to the public and/or the authorities.*
- *Reviewing the compliance with laws and regulations related to the activities of the Issuer or Public Company.*
- *Providing an independent opinion in the event of a difference of opinion between management and the Accountant on the services he provides.*
- *Provide recommendations to the Board of Commissioners regarding the appointment of an Accountant based on independence, scope of assignment, and service fees.*

- Melakukan penelaahan atas pelaksanaan pemeriksaan oleh auditor internal dan mengawasi pelaksanaan tindak lanjut oleh Direksi atas temuan auditor internal.
-
- Melakukan penelaahan terhadap aktivitas pelaksanaan manajemen risiko yang dilakukan oleh Direksi, jika Emiten atau Perusahaan Publik tidak memiliki fungsi pemantau risiko di bawah Dewan Komisaris.
- Menelaah pengaduan yang berkaitan dengan proses akuntansi dan pelaporan keuangan Bank. Tata cara penanganan pengaduan atau pelaporan sehubungan dugaan pelanggaran terkait pelaporan keuangan mengacu pada ketentuan Bank.
- Menelaah dan memberikan saran kepada Dewan Komisaris terkait dengan adanya potensi benturan kepentingan Emiten atau Perusahaan Publik.
- Menjaga kerahasiaan dokumen, data dan informasi Emiten atau Perusahaan Publik.
- Memantau dan mengkaji efektivitas pelaksanaan audit intern Bank.
- Mengevaluasi kinerja SKAI.
- Memastikan SKAI melakukan komunikasi dengan Direksi, Dewan Komisaris, auditor ekstern, dan Otoritas Jasa Keuangan.
- Memastikan SKAI bekerja secara independen.
- Memberikan rekomendasi kepada Dewan Komisaris terkait penyusunan rencana audit, ruang lingkup, dan anggaran SKAI.
- Meninjau laporan audit dan memastikan Direksi mengambil tindakan perbaikan yang diperlukan secara cepat untuk mengatasi kelemahan pengendalian, fraud, masalah kepatuhan terhadap kebijakan, undang-undang, dan peraturan, atau masalah lain yang diidentifikasi dan dilaporkan oleh SKAI.
- Memberikan rekomendasi kepada Dewan Komisaris terkait pemberian remunerasi tahunan SKAI secara keseluruhan serta penghargaan kinerja.
- Memastikan SKAI menjunjung tinggi integritas dalam pelaksanaan tugas.
- Melakukan pemantauan dan evaluasi atas:
  - Perencanaan dan pelaksanaan audit.
  - Pemantauan tindak lanjut hasil audit, untuk menilai kecukupan pengendalian intern termasuk kecukupan prosesn pelaporan keuangan.
- Komite Audit wajib melakukan pemantauan dan evaluasi untuk memberikan rekomendasi kepada Dewan Komisaris paling sedikit terhadap:
  - Pelaksanaan tugas satuan kerja audit intern.
  - Kesesuaian laporan keuangan dengan standar akuntansi keuangan.
  - Pelaksanaan tindak lanjut oleh Direksi atas hasil temuan SKAI, auditor ekstern, hasil pengawasan OJK dan/atau hasil pengawasan otoritas dan lembaga lain.

- Komite audit berperan dan melaksanakan tugas serta tanggung jawab membantu memberikan rekomendasi usulan penunjukan Akuntan Publik (AP) dan/atau Kantor Akuntan Publik (KAP) yang diajukan oleh Dewan Komisaris dalam RUPS. Rekomendasi Komite Audit wajib mempertimbangkan:
  - Independensi AP, KAP, dan orang dalam KAP.
  - Ruang lingkup audit.
  - Imbalan jasa audit.
  - Keahlian dan pengalaman AP, KAP, dan tim audit dari KAP.
  - Metodologi, teknik, dan sarana audit yang digunakan KAP.
  - Manfaat sudut pandang baru yang akan diperoleh melalui penggantian AP, KAP, dan tim audit dari KAP.

- *Reviewing the implementation of the audit by the internal auditor and overseeing the implementation of follow-up by the Board of Directors on the findings of the internal auditor.*
- *Reviewing the risk management implementation activities carried out by the Board of Directors, if the Issuer or Public Company does not have a risk monitoring function under the Board of Commissioners.*
- *Review complaints relating to the Bank's accounting and financial reporting processes. The procedure for handling complaints or reports regarding alleged violations related to financial reporting refers to the Bank's provisions.*

- *Review and provide advice to the Board of Commissioners related to the potential conflict of interest of the Issuer or Public Company.*
- *Maintain the confidentiality of documents, data and information of the Issuer or Public Company.*
- *Monitor and review the effectiveness of the Bank's internal audit implementation.*
- *Evaluate the performance of SKAI.*
- *Ensure SKAI communicates with the Board of Directors, Board of Commissioners, external auditors, and the Financial Services Authority.*
- *Ensure SKAI works independently.*
- *Provide recommendations to the Board of Commissioners regarding the preparation of the audit plan, scope, and budget of SKAI.*
- *Review audit reports and ensure the Board of Directors takes the necessary corrective actions expeditiously to address control weaknesses, fraud, compliance issues with policies, laws, and regulations, or other issues identified and reported by SKAI.*

- *Provide recommendations to the Board of Commissioners regarding the provision of SKAI's overall annual remuneration and performance awards.*
- *Ensure SKAI upholds integrity in the performance of duties.*

- *Monitoring and evaluating:*
  - *Audit planning and implementation.*
  - *oMonitoring audit follow-up to assess the adequacy of internal controls, including the adequacy of financial reporting processes.*
- *The Audit Committee is required to monitor and evaluate to provide recommendations to the Board of Commissioners at least on:*
  - *The implementation of internal audit.*
  - *The compliance of financial reports with financial accounting standards.*
  - *The implementation of follow-up by the Board of Directors on the findings of internal auditors, external auditors, FSA supervision results and/or supervision results from other authorities and institutions.*
- *The Audit Committee plays a role and carries out tasks and responsibilities to assist in providing recommendations for the appointment of a Public Accountant (PA) and/or Public Accountant Firm (PAF) proposed by the Board of Commissioners at the GMS. The recommendations must consider:*
  - *Independence of the PA, PAF, and people within the PAF.*
  - *Scope of the audit.*
  - *Audit Fees.*
  - *Expertise and experience of the PA, PAF and their team.*

  - *Audit methodology, techniques, and tools used by the PAF.*
  - *Benefits of a new perspective that will be obtained through the replacement of the PA, PAF, and their team.*

  - Potensi risiko atas penggunaan jasa audit oleh KAP yang sama secara berturut-turut untuk kurun waktu yang cukup panjang.
  - Hasil Evaluasi terhadap pelaksanaan pemberian jasa audit atas informasi keuangan historis tahunan oleh AP dan KAP pada periode sebelumnya, jika ada.
- Melakukan evaluasi terhadap pelaksanaan pemberian jasa audit atas informasi keuangan historis tahunan oleh AP dan/atau KAP paling sedikit melalui:
  - Kesesuaian pelaksanaan audit oleh AP dan/atau KAP dengan standar audit yang berlaku.
  - Kecukupan waktu pekerjaan lapangan.
  - Pengkajian cakupan jasa yang diberikan dan kecukupan uji petik.
  - Rekomendasi perbaikan yang diberikan oleh AP dan/atau KAP.
- Komite Audit Bank wajib melaksanakan tugas dan tanggung jawab untuk melakukan pemantauan dan evaluasi untuk memberikan rekomendasi kepada Dewan Komisaris atas:
  - Penerapan kebijakan dan prosedur pengendalian internal dalam proses pelaporan keuangan Bank.
  - Laporan Keuangan dengan standar akuntansi keuangan dan ketentuan Otoritas Jasa Keuangan mengenai pencatatan transaksi keuangan.

  - *Potential risks of using the same KAP audit services consecutively for a sufficiently long period of time.*
  - *Results of the evaluation of the implementation of audit services on historical annual financial information by the AP and KAP in the previous period, if any.*
- *Evaluate the implementation of the provision of audit services on annual historical financial information by AP and/or KAP at least through:*
  - *Conformity of audit implementation by AP and/or KAP with applicable audit standards.*
  - *Adequacy of field work time.*
  - *Assessment of the scope of services provided and the adequacy of the sampling.*
  - *Recommendations for improvement provided by the AP and/or KAP.*
- *The Bank's Audit Committee shall carry out its duties and responsibilities to conduct monitoring and evaluation to provide recommendations to the Board of Commissioners on:*
  - *Implementation of internal control policies and procedures in the Bank's financial reporting process.*
  - *Financial Statements with financial accounting standards and Financial Services Authority regulations regarding the recording of financial transactions.*

Independensi Komite Audit
Audit Committee Independencies

Seluruh anggota Komite Audit adalah Pihak Independen sehingga tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham dan/atau hubungan keluarga dengan Dewan Komisaris, Direksi dan/atau Pemegang Saham Pengendali atau hubungan dengan Bank yang dapat mempengaruhi kemampuannya untuk bertindak independen.

All members of the Audit Committee are Independent Parties so that they do not have financial, management, share ownership and/or family relationships with the Board of Commissioners, Board of Directors and/or Controlling Shareholders or relationships with the Bank that may affect their ability to act independently.

Rapat Komite Audit
Audit Committee meetings

Berdasarkan Piagam Komite Audit, frekuensi rapat regular Komite Audit diadakan minimal 1 (satu) kali dalam 1 (satu) bulan dan diadakan sebelum pelaksanaan rapat regular Dewan Komisaris. Rapat Komite Audit diselenggarakan jika dihadiri mayoritas anggota komite. Keputusan rapat Komite Audit diambil berdasarkan musyawarah untuk mufakat. Dalam hal tidak terjadi musyawarah untuk mufakat, pengambilan Keputusan dilakukan berdasarkan suara terbanyak. Setiap rapat Komite Audit dituangkan dalam risalah rapat, termasuk apabila terdapat perbedaan pendapat dan alasan perbedaan pendapat, yang ditandatangani oleh seluruh anggota Komite Audit yang hadir dan disampaikan kepada Dewan Komisaris.

Based on the Audit Committee Charter, the frequency of regular Audit Committee meetings is held at least once a month and is held prior to the regular meeting of the Board of Commissioners. Audit Committee meetings are held if attended by the majority of committee members. Decisions of the Audit Committee meetings are made based on deliberation for consensus. In the event that deliberation for consensus does not occur, decisions are made based on a majority vote. Each meeting of the Audit Committee is set forth in the minutes of the meeting, including any dissent and reasons for dissent, signed by all members of the Audit Committee present and submitted to the Board of Commissioners.

Pada tahun 2025, Komite Audit melakukan rapat sebanyak 12 (Dua belas) kali dengan perincian kehadiran sebagai berikut:

In 2025, the Audit Committee met 12 (twelve) times with the following attendance details:

Anggota Komite *Committee Member*	**Jabatan** *Position*	**Jumlah Rapat** *Meeting Frequency*	**Kehadiran** *Attendance*	**%Kehadiran** *%Attendance*
Gardjito Heru	Ketua Komite Audit *Chairman of Audit Committee*	12 (Dua belas) kali *12 (Twelve) times*	12	100%
Rusdy Usman	Anggota Komite Audit *Member of Audit Committee*		12	100%
Kiki Farida Ferine	Anggota Komite Audit *Member of Audit Committee*		7	58%

Program Kerja Komite Audit dan Realisasi Program Kerja Komite Audit

Audit Committee Work Program and Realization of Audit Committee Work Program

Fokus *Focus*	No *No*	Tugas dan Tanggung Jawab *Duties and Responsibilities*	Catatan *Note*
Informasi Keuangan *Financial Information*	1	Bertanggung jawab kepada Dewan Komisaris mengevaluasi kesesuaian informasi pada laporan keuangan dengan standar akuntansi yang berlaku, proyeksi, dan laporan lainnya terkait dengan informasi keuangan Bank. *Responsible to the Board of Commissioners for evaluating the conformity of information in financial statements with applicable accounting standards, projections, and other reports related to the Bank's financial information.*	Evaluasi laporan keuangan dan kinerja Bank sebagai komponen dalam penyusunan Laporan Keuangan telah dilakukan oleh Komite Audit pada rapat tanggal 21 Januari 2025, 22 April 2025, 20 Mei 2025, 22 Juli 2025 dan 28 Oktober 2025. *The Audit Committee evaluated the Bank's financial statements and performance as components in the preparation of the Financial Statements at its meetings on January 21, 2025, April 22, 2025, May 20, 2025, July 22, 2025, and October 28, 2025.*
	2	Menelaah pengaduan yang berkaitan dengan proses akuntansi dan pelaporan keuangan Bank. *Reviewing complaints related to the Bank's accounting and financial reporting processes.*	Pada tahun 2025 tidak adanya pengaduan terkait laporan keuangan. *In 2025 there were no complaints related to the financial statements.*
Audit Internal *Internal Audit*	3	Membantu Dewan Komisaris memantau dan mengevaluasi perencanaan dan pelaksanaan tugas audit internal, tindak lanjut dari Direksi terhadap temuan audit untuk mengatasi kelemahan pengendalian, *fraud*, masalah kepatuhan terhadap kebijakan, undang-undang, dan peraturan, atau masalah lain yang diidentifikasi dan dilaporkan oleh SKAI, rekomendasi dari SKAI Bank maupun Auditor Eksternal, hasil pengawasan OJK (Otoritas Jasa Keuangan) dan/atau hasil pengawasan Pihak Eksternal lainnya. *Assisting the Board of Commissioners in monitoring and evaluating the planning and implementation of internal audit tasks, follow-up by the Board of Directors on audit findings to address control weaknesses, fraud, compliance issues with policies, laws, and regulations, or other issues identified and reported by SKAI, recommendations from the Bank's SKAI and External Auditors, the results of supervision by the OJK (Financial Services Authority) and/or the results of supervision by other External Parties.*	Komite Audit telah melakukan pemantauan dan evaluasi perencanaan dan pelaksanaan tugas Audit Internal, tindak lanjut dari Direksi, rekomendasi dari SKAI Bank maupun Auditor Eksternal dan hasil pengawasan OJK pada rapat setiap bulannya sepanjang tahun 2025. *The Audit Committee has monitored and evaluated the planning and implementation of Internal Audit tasks, follow-up from the Board of Directors, recommendations from the Bank's SKAI and External Auditors and the results of OJK supervision at monthly meetings throughout 2025.*
	4	Membantu Dewan Komisaris memantau dan mengevaluasi kinerja dan efektivitas audit internal yang menilai independensi, fungsi audit internal serta kualitas dan kecukupan sumber daya audit internal. *Assisting the Board of Commissioners in monitoring and evaluating the performance and effectiveness of internal audits that assess the independence, internal audit functions, and the quality and adequacy of internal audit resources.*	Komite Audit telah melakukan pemantauan dan evaluasi kinerja dan efektivitas Audit Internal senantiasa pada rapat sepanjang tahun 2025. *The Audit Committee has monitored and evaluated the effectiveness of the Bank's Internal Audit implementation at each meeting throughout 2025.*
	5	Memberikan rekomendasi kepada Dewan Komisaris dalam memantau dan mengevaluasi Piagam Audit Internal dan pelaksanaannya. *Provide recommendations to the Board of Commissioners in monitoring and evaluating the Internal Audit Charter and its implementation.*	Evaluasi Piagam Audit Internal telah dibahas pada Rapat Komite tanggal 23 September 2025 dan telah dilakukan sesuai ketentuan. The Internal Audit Charter evaluation was discussed at the Committee Meetings on September 23, 2025 and was carried out in accordance with the provisions.

Fokus *Focus*	No *No*	Tugas dan Tanggung Jawab *Duties and Responsibilities*	Catatan *Note*
	6	Memberikan rekomendasi kepada Dewan Komisaris terkait penyusunan rencana audit, ruang lingkup, dan anggaran SKAI. *Provide recommendations to the Board of Commissioners regarding the preparation of the SKAI audit plan, scope, and budget.*	Rekomendasi kepada Dewan Komisaris terkait penyusunan rencana audit, ruang lingkup, dan anggaran SKAI untuk tahun 2026 telah dibahas pada rapat Komite Audit tanggal 17 November 2025 dan tanggal 12 Desember 2025. *Recommendations to the Board of Commissioners regarding the preparation of the audit plan, scope, and budget for SKAI for 2026 were discussed at the Audit Committee meetings on November 17, 2025, and December 12, 2025.*
	7	Memberikan rekomendasi kepada Dewan Komisaris terkait pemberian remunerasi tahunan SKAI secara keseluruhan serta penghargaan kinerja. *Provide recommendations to the Board of Commissioners regarding the provision of overall Internal Audit Division annual remuneration and performance awards.*	Rekomendasi kepada Dewan Komisaris terkait pemberian remunerasi tahunan SKAI telah dibahas pada rapat tanggal 12 Desember 2025. *Recommendations to the Board of Commissioners regarding the annual remuneration of SKAI were discussed at the meeting on December 12th, 2025.*
	8	Memastikan SKAI menjunjung tinggi integritas dalam pelaksanaan tugas. *Ensuring that SKAI upholds integrity in carrying out its duties.*	Dalam setiap rapat Komite Audit sepanjang tahun 2025, Komite Audit senantiasa memastikan SKAI menjunjung tinggi integritas dalam pelaksanaan tugas. *In every Audit Committee meeting throughout 2025, the Audit Committee always ensured that SKAI upholds integrity in carrying out its duties.*
Audit Eksternal *External Audit*	9	Memastikan SKAI melakukan komunikasi dengan Direksi, Dewan Komisaris, Auditor Eksternal, dan Otoritas Jasa Keuangan. *Ensure that SKAI communicates with the Board of Directors, Board of Commissioners, External Auditor, and the Financial Services Authority.*	SKAI senantiasa melakukan komunikasi dengan Direksi, Dewan Komisaris, Auditor Eksternal, dan OJK melalui penyampaian Laporan Hasil Audit dan Laporan Pelaksanaan Pokok-Pokok dan Hasil Audit Intern Semester ke Otoritas Jasa Keuangan. *SKAI always communicates with the Board of Directors, Board of Commissioners, External Auditor, and OJK through the submission of Audit Report and Semester Internal Audit Report to Financial Services Authority.*
	10	Memberikan rekomendasi kepada Dekom mengenai usulan penunjukan Akuntan Publik dan/ atau Kantor Akuntan Publik (KAP) yang didasarkan pada independensi, ruang lingkup penugasan, dan imbalan jasa untuk disampaikan kepada Rapat Umum Pemegang Saham. *Provide recommendations to the Board of Commissioners regarding the proposed appointment of a Public Accountant and/ or Public Accounting Firm (KAP) based on independence, scope of assignment, and remuneration to be submitted to the General Meeting of Shareholders.*	Komite Audit melakukan pembahasan yang menghasilkan rekomendasi kepada Dewan Komisaris atas penunjukan Akuntan Publik pada rapat tanggal 22 April 2025. *The Audit Committee conducted a discussion that resulted in a recommendation to the Board of Commissioners on the appointment of a Public Accountant at the meeting on April 22nd, 2025.*
	11	Membantu Dewan Komisaris memantau dan mengevaluasi kesesuaian pelaksanaan audit oleh KAP (Kantor Akuntan Publik) dengan standar audit yang berlaku.	Komite Audit telah melakukan evaluasi terhadap pelaksanaan pemberian jasa audit oleh AP dan/atau KAP pada Rapat Komite: 1. 18 Maret 2025 Membahas perkembangan pemeriksaan audit keuangan Bank untuk tahun buku 2024; 2. 22 April 2025 Membahas perkembangan pemeriksaan dan tanggapan manajemen atas pemeriksaan audit keuangan Bank untuk tahun buku 2024; 3. 29 Juli 2025 Membahas hasil kaji ulang kinerja SKAI, serta monitoring temuan KAP Leonard, Mulia & Richard.

Fokus *Focus*	No *No*	Tugas dan Tanggung Jawab *Duties and Responsibilities*	Catatan *Note*
		Assist the Board of Commissioners in monitoring and evaluating the suitability of the audit by PAF (Public Accounting Firm) with applicable auditing standards.	*The Audit Committee has evaluated the provision of audit services by AP and/or KAP at the Committee Meeting:* *1. March 18, 2025 Discussed the progress of the Bank's financial audit for the 2024 fiscal year;* *2. April 22, 2025 Discussing the progress of the audit and management's response to the Bank's financial audit for the 2024 fiscal year;* *3. July 29, 2025 Discussing the results of the SKAI performance review, as well as monitoring the findings of KAP Leonard, Mulia & Richard.*
	12	Memberikan pendapat independen dalam hal terjadi perbedaan pendapat antara Manajemen dan Akuntan Publik atas jasa yang diberikannya. *Provide an independent opinion in the event of a difference of opinion between the Management and the Public Accountant on the services they provide.*	Tidak terdapat perbedaan pendapat independen antara Manajemen dan Akuntan Publik. *There is no difference of independent opinion between Management and Public Accountant.*
Pengendalian Internal *Internal Control*	13	Memastikan pengetahuan dan informasi mengenai peraturan serta perkembangan fungsi pengawasan yang terkini. *Ensure knowledge and information regarding regulations and the latest developments in the supervisory function.*	Komite Audit dalam setiap rapat di sepanjang tahun 2025 senantiasa memastikan pengetahuan dan informasi mengenai peraturan serta perkembangan fungsi pengawasan yang terkini. Pada tahun 2025, Komite Audit telah mengikuti pelatihan dan sertifikasi sebagai berikut: 1. Bapak Gardjito Heru: Penguatan Sektor Jasa Keuangan yang Stabil dan Inklusif Untuk Mendukung Program Prioritas Nasional; Pembekalan Sertifikasi Manajemen Risiko Jenjang 6 Komisaris; Sertifikasi Manajemen Risiko Jenjang 6; Pembekalan Fit & Proper Test OJK Komisaris Utama. 2. Bapak Rusdy Usman: Pembekalan Resertifikasi Manajemen Risiko Jenjang 5; Sertifikasi Manajemen Risiko Jenjang 5. 3. Ibu Kiki Farida Ferine: Refreshment Program Sertifikasi Manajemen Risiko Jenjang 5; ESG - Inovasi Produk dan Layanan Keuangan Berkelanjutan Skema Hijau untuk Menangkap Peluang Pendanaan dan Investasi. *The Audit Committee ensured that it had the latest knowledge and information on regulations and developments in the supervisory function at every meeting throughout 2025.* *In 2025, the Audit Committee participated in the following training and certification programs:* *1. Mr. Gardjito Heru: Strengthening a Stable and Inclusive Financial Services Sector to Support National Priority Programs; Level 6 Risk Management Certification Training for Commissioners; Level 6 Risk Management Certification; OJK Fit & Proper Test Training for Chief Commissioners.* *2. Mr. Rusdy Usman: Level 5 Risk Management Recertification Training; Level 5 Risk Management Certification.* *3. Ms. Kiki Farida Ferine: Level 5 Risk Management Certification Refreshment Program; ESG - Innovation in Sustainable Financial Products and Services: Green Schemes to Capture Funding and Investment Opportunities.*

Fokus *Focus*	No *No*	Tugas dan Tanggung Jawab *Duties and Responsibilities*	Catatan *Note*
	14	Melakukan penelahaan atas ketaatan terhadap peraturan perundang-undangan yang berhubungan dengan kegiatan Bank. *Reviewing compliance with laws and regulations related to Bank activities.*	Komite Audit telah melakukan penelaahan atas ketaatan terhadap peraturan dalam kegiatan Bank pada rapat setiap bulan sepanjang tahun 2025. *The Audit Committee has reviewed regulatory compliance in the Bank's activities at monthly meetings throughout 2024.*
	15	Membantu Dewan Komisaris memantau dan mengevaluasi efektivitas pelaksanaan audit internal Bank dalam rangka menilai kecukupan pengendalian intern, termasuk kecukupan proses pelaporan keuangan. *Assisting the Board of Commissioners in monitoring and evaluating the effectiveness of the Bank's internal audit in order to assess the adequacy of internal controls, including the adequacy of the financial reporting process.*	Komite Audit telah melakukan pemantauan dan evaluasi efektivitas pelaksanaan audit internal Bank pada setiap rapat sepanjang tahun 2025. *The Audit Committee monitored and evaluated the effectiveness of the Bank's internal audit at every meeting throughout 2025.*
	16	Menjaga kerahasiaan dokumen, data, dan informasi Bank. *Maintain the confidentiality of Bank documents, data and information.*	Pengendalian internal dalam menjaga kerahasiaan dokumen, data, dan informasi Bank senantiasa diamalkan dan dilaksanakan. *Internal control in maintaining the confidentiality of the Bank's documents, data and information is always practiced and implemented.*
Kepatuhan dan Pengaduan Laporan *Compliance and Complaint Report*	17	Menelaah dan memberikan saran kepada Dewan Komisaris terkait dengan adanya potensi benturan kepentingan. *Reviewing and providing advice to the Board of Commissioners regarding potential conflicts of interest.*	Tidak adanya benturan kepentingan yang terjadi pada Bank sepanjang tahun 2025. *No conflict of interest occurred in the Bank throughout 2025.*
	18	Melakukan evaluasi terhadap kebijakan, proses, dan kerangka kerja kepatuhan dan pengaduan laporan keuangan. *Evaluating policies, processes, and frameworks for compliance and financial reporting complaints.*	Komite Audit telah melakukan evaluasi terhadap kebijakan, proses, dan kerangka kerja kepatuhan pada rapat tanggal 22 September 2025 dan 28 Oktober 2025. *The Audit Committee evaluated compliance policies, processes, and frameworks at meetings on September 22, 2025, and October 28, 2025.*

Pelatihan dan/atau Peningkatan Kompetensi Anggota Komite Audit

Training and/or Competency Improvement of Audit Committee Members

No. *No.*	Judul Pelatihan *Training Topic*	Peserta *Members*
1	Penguatan Sektor Jasa Keuangan yang Stabil dan Inklusif untuk Mendukung Program Prioritas Nasional *Strengthening a Stable and Inclusive Financial Services Sector to Support National Priority Programs*	Gardjito Heru
2	Pembekalan Sertifikasi Manajemen Risiko Jenjang 6 Komisaris *Level 6 Risk Management Certification Briefing for Commissioners*	Gardjito Heru
3	Pembekalan *Fit & Proper Test* OJK Komisaris Utama *Briefing on the OJK Fit & Proper Test for Chief Commissioners*	Gardjito Heru
4	Pembekalan Resertifikasi Manajemen Risiko Jenjang 5 *Level 5 Risk Management Recertification Briefing*	Rusdy Usman
5	Refreshment Program Sertifikasi Manajemen Risiko Jenjang 5 *Level 5 Risk Management Certification Refreshment Program*	Kiky Farida Ferine
6	ESG - Inovasi Produk dan Layanan Keuangan Berkelanjutan Skema Hijau untuk Menangkap Peluang Pendanaan dan Investasi *ESG - Sustainable Financial Products and Services Innovation Green Scheme to Capture Funding and Investment Opportunities*	Kiky Farida Ferine
7	*IT Security Awareness*	Kiky Farida Ferine

Komite Pemantau Risiko
Risk Oversight Committee

Struktur, Keanggotaan, Keahlian dan Independensi Komite Pemantau Risiko
Risk Oversight Committee Structure, Membership, Expertise and Independence

Sesuai dengan regulasi Otoritas Jasa Keuangan dan Surat Keputusan Internal No. 039/SK-BMD/DIR/2023 tanggal 25 September 2023, Komite Pemantau Risiko beranggotakan 3 (tiga) orang. Bapak Katio selaku Komisaris Independen menjabat sebagai Ketua Komite Pemantau Risiko dengan anggota Bapak Adanan Silaban (seorang pihak independen yang memiliki keahlian di bidang manajemen risiko), dan Bapak Chandra Tandiono (seorang dari pihak independen yang memiliki keahlian di bidang keuangan). Anggota Komite Pemantau Risiko diangkat dan diberhentikan oleh Dewan Komisaris.

In accordance with the regulations of the Financial Services Authority and Internal Decree No. 039/SK-BMD/DIR/2023 dated September 25th, 2023, the Risk Monitoring Committee consists of 3 (three) members. Mr. Katio as Independent Commissioner serves as the Chairman of the Risk Monitoring Committee with members Mr. Adanan Silaban (an independent party with expertise in risk management), and Mr. Chandra Tandiono (an independent party with expertise in finance). Members of the Risk Monitoring Committee are appointed and dismissed by the Board of Commissioners.

Anggota Komite Pemantau Risiko diangkat untuk masa tugas 5 (lima) tahun dan dapat dipilih kembali. Keanggotaan Komisaris independen dalam Komite Pemantau Risiko mengikuti masa jabatan Dewan Komisaris yang diatur dalam anggaran dasar Bank. Keanggotaan dan masa tugas pihak independen dalam Komite Pemantau Risiko dapat direview kembali sewaktu-waktu sesuai kebutuhan.

Members of the Risk Oversight Committee are appointed for a term of 5 (five) years and may be re-elected. Membership of independent Commissioners in the Risk Oversight Committee follows the term of office of the Board of Commissioners as stipulated in the Bank's articles of association. The membership and term of office of independent parties in the Risk Oversight Committee can be reviewed at any time as needed.

Susunan Anggota Komite Pemantau Risiko
Composition of Risk Oversight Committee Members

No. *No.*	Nama *Name*	Keterangan *Information*
1.	Katio	Ketua Komite Pemantau Risiko/*Chairman of Risk Oversight Committee* Komisaris Independen/*Independent Commissioner*
2.	Adanan Silaban	Anggota Komite Pemantau Risiko/*Member of Risk Oversight Committee*
3.	Chandra Tandiono	Anggota Komite Pemantau Risiko/*Member of Risk Oversight Committee*

Riwayat Anggota Komite Pemantau Risiko
Background of Risk Oversight Committee Members

Riwayat pendidikan Ketua Komite Pemantau Risiko, Katio disajikan pada Bab 4 Profil Perusahaan.

The educational background of the Chairman of the Risk Oversight Committee, Katio, is presented in Chapter 4 of the Company Profile.

Adanan Silaban

Anggota Komite Pemantau Risiko
Member of Risk Oversight Committee

Usia
Age

63 Tahun
63 Years old

Kewarganegaraan
Citizen

Warga Negara Indonesia
Citizenship Indonesian

Tahun *Year*	Pendidikan Formal	*Formal Education*
1988	S1 Ekonomi	*Bachelor of Economics*
1994	S2 Akuntansi	*Master's Degree of Accounting*
2009	S3 Akuntansi	*Doctoral Degree of Accounting*
2019	*Certification in Audit Committee Practices (CACP)*	*Certified Enterprise Risk Analyst (CERA)*
2024	Sertifikasi Manajemen Risiko Jenjang 7	*Level 7 Risk Management Certification*

Tahun *Year*	Pengalaman Kerja	*Work Experiences*
1987–sekarang *1987–now*	Dosen di Universitas Nomensen Sumatera Utara	*Lecturer at Nomensen University of North Sumatera*
2007–2013 Juli *July, 2007–2013*	Anggota Komite Audit PT. Bank Mestika Dharma	*Member of Audit Committee PT. Bank Mestika Dharma*
2013 Juli-September 2020 *2013 July-September 2020*	Anggota Komite Audit PT. Bank Mestika Dharma Tbk	*Member of Audit Committee PT. Bank Mestika Dharma Tbk*
2020 September-sekarang *2020 September-now*	Anggota Pemantau Risiko PT. Bank Mestika Dharma Tbk	*Member of Risk Oversight Committee PT. Bank Mestika Dharma Tbk*

Chandra Tandiono

Anggota Komite Pemantau Risiko
Member of Risk Oversight Committee

Usia
Age

62 Tahun
62 Years old

Kewarganegaraan
Citizen

Warga Negara Indonesia
Citizenship Indonesian

Tahun *Year*	Pendidikan Formal	*Formal Education*
1989	S1 Ekonomi	*Bachelor of Economics*
2025	Sertifikasi Manajemen Risiko Jenjang 6	*Level 6 Risk Management Certification*

Tahun *Year*	Pengalaman Kerja	*Work Experiences*
1989–1993 *1989–1993*	Kantor Akuntan Publik Haryono Junianto dan Sapto	*Haryono Junianto and Sapto Public Accountant*
1993–2008 *1993–2008*	Kantor Akuntan Publik Drs. Togar Manik	*Drs. Togar Manik Public Accountant*
2013 Juli-September 2020 *2013 July-September 2020*	Anggota Komite Audit PT. Bank Mestika Dharma Tbk	*Member of Audit Committee PT. Bank Mestika Dharma Tbk*
2009–2016 *2009–2016*	Kantor Akuntan Publik Erzito	*Erzito Public Accountant*
2006–2025 *2006–2025*	Advisor Audit Internal dan Perpajakan pada PT. Teguh Metta Internusa	*Advisor Internal Audit and Tax at PT. Teguh Metta Permata*
2011–2025 *2011–2025*	Advisor Audit Internal dan Perpajakan pada PT. Srinaga Permata	*Advisor Internal Audit and Tax at PT. Srinaga Permata*
2020–sekarang *2020–now*	Anggota Komite Pemantau Risiko PT. Bank Mestika Dharma Tbk	*Member of Risk Oversight Committee PT. Bank Mestika Dharma Tbk*
2022–sekarang *2022–now*	Manajer Tax dan Akuntan pada PT. Widasa Jaya Perkasa Group	*Manager Tax and Accountant at PT. Widasa Jaya Perkasa Group*
2022–sekarang *2022–now*	Komisaris Inti Karya Nadira Balikpapan	*Commissioner of Inti Karya Nadira Balikpapan*

Tugas dan Tanggung Jawab komite Pemantau Risiko

Duties and Responsibilities of the Risk Oversight Committee

Bank telah memiliki Pedoman dan Tata Tertib Kerja Komite Pemantau Risiko yang telah ditetapkan melalui SK No. 039/SK-BMD/DIR/2023 tanggal 25 September 2023.

- Melakukan evaluasi kesesuaian antara kebijakan manajemen risiko dan pelaksanaan kebijakan Bank.
- Pemantauan dan evaluasi pelaksanaan tugas Komite Manajemen Risiko dan Bagian Manajemen Risiko.
- Memberikan rekomendasi kepada Dewan Komisaris berdasarkan hasil evaluasi yang telah dilakukan.
- Membantu Dewan Komisaris dalam proses pemberian persetujuan kebijakan manajemen risiko.
- Membantu Dewan Komisaris menyusun laporan-laporan yang dibutuhkan terkait dalam pelaksanaan tugas Komite Pemantau Risiko.
- Komite Pemantau Risiko berwenang melakukan kegiatan dalam pelaksanaan tugas dan tanggung jawab komite.
- Anggota Komite Pemantau Risiko wajib melaksanakan tugas, tanggung jawab, dan wewenang dengan berintegritas, independen, memiliki kompetensi serta menjaga reputasi.

The Bank has a Risk Oversight Committee Charter which has been established through Decree No. 039/SK-BMD/DIR/2023 dated September 25th, 2023.

- *Evaluating the conformity between risk management policies and the implementation of the Bank's policies.*
- *Monitoring and evaluating the implementation of the duties of the Risk Management Committee and Risk Management Section.*
- *Provide recommendations to the Board of Commissioners based on the results of the evaluation that has been carried out.*
- *Assisting the Board of Commissioners in the process of approving risk management policies.*
- *Assisting the Board of Commissioners in preparing required reports related to the implementation of the duties of the Risk Monitoring Committee.*
- *The Risk Monitoring Committee is authorized to carry out activities in the implementation of the committee's duties and responsibilities.*
- *Members of the Risk Monitoring Committee shall carry out their duties, responsibilities and authorities with integrity, independence, competence and reputation.*

Independensi Komite Pemantau Risiko

Risk Oversight Committee Independency

Seluruh anggota Komite Pemantau Risiko adalah Pihak Independen sehingga tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham dan/atau hubungan keluarga dengan Dewan Komisaris, Direksi dan/atau Pemegang Saham Pengendali atau hubungan dengan Bank yang dapat mempengaruhi kemampuannya untuk bertindak independen.

All members of the Risk Oversight Committee are Independent Parties and therefore have no financial, management, share ownership and/or family relationships with the Board of Commissioners, Board of Directors and/or Controlling Shareholders or relationships with the Bank that may affect their ability to act independently.

Rapat Komite Pemantau Risiko
Risk Oversight Committee meetings

Rapat Komite Pemantau Risiko diselenggarakan minimal 1 (satu) kali dalam 1 (satu) bulan, sepanjang tahun 2025 Komite Pemantau Risiko melakukan rapat sebanyak 12 (dua belas) kali. Rapat Komite Pemantau Risiko hanya dapat dilaksanakan jika dihadiri mayoritas anggota komite, yaitu lebih dari 50%. Rapat dapat diselenggarakan baik dengan kehadiran fisik maupun melalui media elektronik atau kombinasi antara keduanya.

Keputusan dalam rapat Komite Pemantau Risiko terlebih dahulu dilakukan berdasarkan musyawarah untuk mufakat. Dalam hal tidak terjadi musyawarah untuk mufakat, pengambilan keputusan dilakukan berdasarkan suara terbanyak. Hasil rapat Komite Pemantau Risiko wajib dituangkan dalam risalah rapat dan didokumentasikan.

Risk Oversight Committee meetings are held at least once a month, throughout 2025 the Risk Oversight Committee met 12 (twelve) times. Risk Oversight Committee meetings can only be held if attended by the majority of committee members, which is more than 50%. Meetings can be held either by physical presence or through electronic media or a combination of both.

Decisions in the Risk Oversight Committee meetings are first made based on deliberation for consensus. In the event that deliberation for consensus does not occur, decision making is based on a majority vote. The results of the Risk Oversight Committee meetings shall be set forth in the minutes of meetings and documented.

Frekuensi Rapat Komite Pemantau Risiko
Frequency of Risk Oversight Committee Meetings

Rapat Komite Pemantau Risiko diselenggarakan minimal 1 (satu) kali dalam 1 (satu) bulan, sepanjang tahun 2025 Komite Pemantau Risiko melakukan rapat sebanyak 12 (dua belas) kali. Rapat Komite Pemantau Risiko hanya dapat dilaksanakan jika dihadiri mayoritas anggota komite, yaitu lebih dari 50%. Rapat dapat diselenggarakan baik dengan kehadiran fisik maupun melalui media elektronik atau kombinasi antara keduanya.

Keputusan dalam rapat Komite Pemantau Risiko terlebih dahulu dilakukan berdasarkan musyawarah untuk mufakat. Dalam hal tidak terjadi musyawarah untuk mufakat, pengambilan keputusan dilakukan berdasarkan suara terbanyak. Hasil rapat Komite Pemantau Risiko wajib dituangkan dalam risalah rapat dan didokumentasikan.

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Decisions in the Risk Oversight Committee meetings are first made based on deliberation for consensus. In the event that deliberation for consensus does not occur, decision making is based on a majority vote. The results of the Risk Oversight Committee meetings shall be set forth in the minutes of meetings and documented.

Anggota Komite *Committee Member*	**Jabatan** *Position*	**Jumlah Rapat** *Meeting Frequency*	**Kehadiran** *Attendance*	**%Kehadiran** *%Attendance*
Katio	Ketua Komite Pemantau Risiko *Chairman of Risk Oversight Committee*	12 (dua belas) kali *12 (twelve) times*	12	100%
Adanan Silaban	Anggota Komite Pemantau Risiko *Member of Risk Oversight Committee*		12	100%
Chandra Tandiono	Anggota Komite Pemantau Risiko *Member of Risk Oversight Committee*		11	91.67%

Program Kerja Komite Pemantau Risiko dan Realisasi Program Kerja Komite Pemantau Risiko

Risk Oversight Committee Work Program and Realization of Risk Oversight Committee Work Program

No. *No.*	Tugas dan Tanggung Jawab *Duties and Responsibilities*	Catatan *Note*
1	Melakukan evaluasi kesesuaian antara kebijakan manajemen risiko dan pelaksanaan kebijakan Bank. *Evaluate the suitability of risk management policies and the implementation of the Bank's policies.*	Komite Pemantau Risiko melakukan evaluasi kesesuaian antara kebijakan manajemen risiko dan pelaksanaan kebijakan Bank pada bulan Desember 2025. Hasil evaluasi menunjukkan bahwa kebijakan tersebut diterapkan secara memadai dengan *output* risiko komposit yang berhasil dikelola pada level "*Low to Moderate*". Kesesuaian kebijakan Manajemen Risiko dengan pelaksanaannya juga dipantau secara berkala pada Rapat Komite Pemantau Risiko yang dilakukan secara bulanan dengan melakukan pemantauan terhadap realisasi eksposur risiko dibandingkan dengan Kebijakan *Risk Appetite Threshold dan Risk Tolerance* yang diatur didalam SK Internal No. 068/SK-BMD/DIR/2024 yang ditetapkan tanggal 17 Desember 2024 yang mulai berlaku pada Januari 2025 dan penyesuaian *Risk Appetite Threshold dan Risk Tolerance* Indikator Penilaian Risiko Inheren yang ditetapkan melalui SK Internal No. 008/SK-BMD/DIR/2025 yang ditetapkan tanggal 20 Maret 2025. *The Risk Oversight Committee evaluated the suitability of the risk management policy and the implementation of the Bank's policy in December 2025. The results of the evaluation showed that the policy was adequately implemented with the output composite risk being successfully managed at the "Low to Moderate" level.* *The suitability of Risk Management policies with their implementation is also monitored regularly at the Risk Oversight Committee Meetings which are conducted on a monthly basis by monitoring the realization of risk exposures compared to the Risk Appetite Threshold and Risk Tolerance Policies stipulated in Internal Decree No. 068/SK-BMD/DIR/2024 stipulated on December 17th, 2024 which came into effect in January 2025 and adjustments to the Risk Appetite Threshold and Risk Tolerance of Inherent Risk Assessment Indicators stipulated through Internal Decree No. 008/SK-BMD/DIR/2025 on March 20th, 2025.*
2	Pemantauan dan evaluasi pelaksanaan tugas Komite Manajemen Risiko dan Bagian Manajemen Risiko. *Monitoring and evaluating the implementation of the duties of the Risk Management Committee and Risk Management Section.*	Komite Manajemen Risiko sepanjang tahun 2025 menyelenggarakan rapat sebanyak 4 (empat) kali, rapat Komite Manajemen Risiko tersebut membahas eksposur risiko Bank, kebijakan internal terkait pengelolaan risiko, penetapan limit-limit transaksi, penetapan *limit* yang tertuang dalam *Risk Appetite Threshold* dan *Risk Tolerance* serta kebijakan-kebijakan Regulator terkait dengan penerapan manajemen risiko. Bagian Manajemen Risiko Bank Mestika telah melaksanakan tugas dan tanggung jawab, yang meliputi: 1. Memberikan masukan kepada Direksi dalam penyusunan kebijakan, strategi dan kerangka manajemen risiko, 2. Mengembangkan prosedur dan alat untuk identifikasi, pengukuran, pemantauan dan pengendalian risiko, 3. Mendesain dan menerapkan perangkat yang dibutuhkan dalam penerapan manajemen risiko, 4. Memantau implementasi kebijakan, strategi dan kerangka manajemen risiko yang direkomendasikan oleh Komite Manajemen Risiko dan yang telah disetujui oleh Direksi, 5. Memantau posisi atau eksposur risiko secara keseluruhan, maupun per risiko termasuk pemantauan kepatuhan terhadap toleransi risiko dan limit yang ditetapkan, 6. Melakukan stress testing guna mengetahui dampak dari implementasi kebijakan dan strategi manajemen risiko terhadap portofolio atau kinerja Bank secara keseluruhan, 7. Mengkaji usulan produk dan/atau aktivitas baru yang dikembangkan oleh suatu unit tertentu Bank yang difokuskan terutama pada aspek kemampuan Bank untuk mengelola produk dan/atau aktivitas baru termasuk kelengkapan sistem dan prosedur yang digunakan serta dampaknya terhadap eksposur risiko Bank secara keseluruhan, 8. Memberikan rekomendasi kepada satuan kerja bisnis dan/atau kepada Komite Manajemen Risiko terkait penerapan manajemen risiko antara lain mengenai besaran atau maksimum eksposur risiko yang dapat dipelihara Bank, 9. Mengevaluasi akurasi dan validitas data yang digunakan oleh Bank untuk mengukur risiko bagi Bank yang menggunakan model untuk keperluan intern, 10. Menyusun dan menyampaikan laporan profil risiko kepada Presiden Direktur, Direktur Kepatuhan, dan Ketua Komite Manajemen Risiko secara triwulanan, 11. Melaksanakan kaji ulang secara berkala dengan frekuensi yang disesuaikan kebutuhan Bank, untuk memastikan: a. Kecukupan kerangka manajemen risiko, b. Keakuratan metodologi penilaian risiko, dan c. Kecukupan sistem informasi manajemen risiko.

No. *No.*	Tugas dan Tanggung Jawab *Duties and Responsibilities*	Catatan *Note*
		The Risk Management Committee held 4 (four) meetings throughout 2025, the Risk Management Committee meetings discussed the Bank's risk exposure, internal policies related to risk management, determination of transaction limits, determination of limits contained in the Risk Appetite Threshold and Risk Tolerance and Regulatory policies related to the implementation of risk management. *Bank Mestika's Risk Management Department has carried out its duties and responsibilities, which include:* *1. Provide inputs to the Board of Directors in the formulation of risk management policies, strategies and framework,* *2. Develop procedures and tools for risk identification, measurement, monitoring and control,* *3. Designing and implementing tools required in the implementation of risk management,* *4. Monitor the implementation of risk management policies, strategies and frameworks recommended by the Risk Management Committee and approved by the Board of Directors,* *5. Monitor the overall risk position or exposure, as well as per risk, including monitoring compliance with risk tolerances and limits set,* *6. Conduct stress testing to determine the impact of the implementation of risk management policies and strategies on the Bank's portfolio or overall performance,* *7. Reviewing the proposed new products and/or activities developed by a particular unit of the Bank, focusing primarily on the Bank's ability to manage new products and/or activities including the completeness of the systems and procedures used and their impact on the Bank's overall risk exposure,* *8. Provide recommendations to business units and/or to the Risk Management Committee regarding the implementation of risk management, among others, regarding the amount or maximum risk exposure that the Bank can maintain,* *9. Evaluate the accuracy and validity of data used by the Bank to measure risk for Banks that use models for internal purposes,* *10. Prepare and submit risk profile reports to President Director, Compliance Director, and Chairman of the Risk Management Committee on a quarterly basis,* *11. Carry out periodic reviews with a frequency adjusted to the needs of the Bank, to ensure:* *a. The adequacy of the risk management framework* *b. The accuracy of the risk assessment methodology, and* *c. Adequacy of risk management information system.*
3	Memberikan rekomendasi kepada Dewan Komisaris berdasarkan hasil evaluasi yang telah dilakukan. *Provide recommendations to the Board of Commissioners based on the results of the evaluation that has been carried out.*	Sepanjang periode tahun 2025, Komite Pemantau Risiko melaksanakan rapat sebanyak 12 (dua belas) kali dengan melakukan berbagai pembahasan terkait dengan: 1. Pemantauan risiko inheren Bank 2. Profil Risiko Bank 3. Tingkat Kesehatan Bank 4. ICAAP 5. Tingkat Keamanan Siber Bank 6. Stress Test Risiko Kredit, Pasar dan Likuiditas 7. Pencapaian Rencana Bisnis Bank 8. Pencapaian Rencana Strategis TI 9. Penyesuaian *Risk Appetite Threshold & Risk Tolerance* Bank 10. Trend Pertumbuhan Bank 11. Limit Transaksi PUAB 12. Limit Transaksi Obligasi 13. Limit Transaksi GMRA 14. Limit Transaksi Forex *15. Climate Risk Management & Scenario Analysis* *16. Risk Capacity* 17. Rencana Bisnis Bank 2026 *18. Risk Appetite Threshold & Risk Tolerance* 2026 19. Kaji Ulang & Evaluasi Pengukuran Risiko 2025 20. Kaji Ulang & Evaluasi Pengukuran Risiko Siber 2025 21. Kaji Ulang & Evaluasi Hak Akses 2025 22. *Due Diligence Counterparty* ATMR Kredit 2025 23. Penyesuaian Kebijakan & Pedoman Manajemen Risiko 24. Kebijakan dan Pedoman Pengelolaan Risiko Terkait Keamanan Siber 25. Evaluasi Kinerja Bagian Manajemen Risiko 2025 26. Evaluasi Komite Manajemen Risiko 2025 27. Evaluasi Komite Pemantau Risiko 2025 28. Evaluasi Pedoman dan Tata Tertib Kerja Komite Pemantau Risiko

No. *No.*	Tugas dan Tanggung Jawab *Duties and Responsibilities*	Catatan *Note*
		Throughout the period of 2025, the Risk Oversight Committee held 12 (twelve) meetings by conducting various discussions related to: *1. Bank Inherent Risk Monitoring* *2. Bank Risk Profile* *3. Health Level of the Bank* *4. ICAAP* *5. Bank Cybersecurity Level* *6. Stress Test of Credit, Market and Liquidity Risk* *7. Achievement of the Bank's Business Plan* *8. Achievement of the IT Strategic Plan* *9. Bank Risk Appetite Threshold & Risk Tolerance adjustments* *10. Bank growth trends* *11. PUAB Transaction Limit* *12. Bond Transaction Limits* *13. GMRA Transaction Limit* *14. Forex Transaction Limits* *15. Climate Risk Management & Scenario Analysis* *16. Risk Capacity* *17. Bank's Business Plan 2026* *18. Risk Appetite Threshold & Risk Tolerance 2026* *19. Review & Evaluation of Risk Measurements 2025* *20. Review & Evaluation of Cyber Risk Measurements 2025* *21. Review & Evaluation of User Access Rights 2025* *22. Due Diligence Counterparty ATMR Credit 2025* *23. Adjustment of Risk Management Policies and Guidelines* *24. Cybersecurity Risk Management Policy and Guidelines* *25. Performance Evaluation of the Risk Management Department 2025* *26. Evaluation of the 2025 Risk Management Committee* *27. Evaluation of the 2025 Risk Oversight Committee* *28. Evaluation of the Risk Management Committee Charter and Rules of Procedure*
		Rapat pada tanggal 21 Januari 2025 menghasilkan rekomendasi: Melakukan pendalaman pasar instrumen keuangan yang dapat digunakan sebagai sumber likuiditas dengan biaya yang minimal. *The meeting on January 21, 2025 resulted in the following recommendation: Conduct in-depth research on financial instruments that can be used as sources of liquidity at minimal cost.*
		Rapat pada tanggal 18 Februari 2025 menghasilkan rekomendasi: Strategi/ pendalaman pasar dalam meningkatkan dana pihak ketiga, terutama untuk mengantisipasi dampak perubahan kebijakan Pemerintah terkait dengan APBN. *The meeting on February 18, 2025 resulted in the following recommendation: Market strategy/ deepening to increase third-party funds, especially to anticipate the impact of changes in government policy related to the state budget.*
		Rapat pada tanggal 18 Maret 2025 menghasilkan rekomendasi: 1. Menetapkan Kebijakan dan Pedoman Manajemen Risiko dan penyesuaian *Risk Appetite Threshold & Risk Tolerance* berdasarkan revisi Rencana Bisnis Bank, 2. Melakukan monitoring terhadap penurunan kualitas debitur inti yang terjadi dengan menilai kemampuan debitur saat ini agar dapat diterapkan penanganan yang memadai termasuk proyeksi penambahan pencadangan yang dibutuhkan. *The meeting on March 18, 2025 resulted in the following recommendations:* *1. Establish Risk Management Policies and Guidelines and adjust Risk Appetite Threshold & Risk Tolerance based on revisions to the Bank's Business Plan.* *2. Monitor the decline in the quality of core debtors by assessing their current capabilities in order to implement appropriate measures, including projections of additional reserves required.*
		Rapat pada tanggal 22 April 2025 menghasilkan rekomendasi: Memperhatikan realisasi RBB yang masih sangat rendah, maka perlu dilakukan upaya yang lebih komprehensif berkaitan dengan penagihan kredit yang telah dihapus bukukan. *The meeting on April 22, 2025 resulted in the following recommendation: Considering the still very low realization of the RBB, more comprehensive efforts need to be made in relation to the collection of written-off credit.*

No. *No.*	Tugas dan Tanggung Jawab *Duties and Responsibilities*	Catatan *Note*
		Rapat pada tanggal 20 Mei 2025 menghasilkan rekomendasi: 1. Mencermati pencapaian laba sampai posisi April 2025 yang hanya mencapai 75,68% dari target, diperlukan evaluasi terhadap deviasi kinerja bisnis dengan proyeksi *business plan*, 2. Mengelola diversifikasi portofolio yang dilakukan saat ini dengan mencermati perkembangan kebijakan geopolitik diantaranya tarif impor US, konflik antar negara yang dapat berimbas terhadap harga komoditas. *The meeting on May 20, 2025 resulted in the following recommendations:* *1. Considering that profits as of April 2025 only reached 75.68% of the target, it is necessary to evaluate the deviation of business performance from the business plan projections,* *2. Manage the current portfolio diversification by monitoring developments in geopolitical policies, including US import tariffs and conflicts between countries that could affect commodity prices.*
		Rapat pada tanggal 23 Juni 2025 menghasilkan rekomendasi: 1. Mencermati tren peningkatan risiko kredit yang ditunjukkan melalui indikator NPL *Gross* 1,44% dan Loan at Risk 7,52% pada posisi Mei 2025, perlu mendapatkan perhatian dari Manajemen, 2. Pencapaian laba sampai dengan bulan Mei 2025 yang hanya sekitar 76,97% dari target, perlu dilakukan evaluasi terutama pada komposisi pendapatan bunga dan biaya bunga. *The meeting on June 23, 2025 resulted in the following recommendations:* *1. Considering the increasing credit risk trend indicated by the Gross NPL indicator of 1.44% and Loans at Risk of 7.52% as of May 2025, management needs to pay attention to this issue,* *2. Profit achievement as of May 2025, which is only around 76.97% of the target, needs to be evaluated, especially in terms of the composition of interest income and interest expenses.*
		Rapat pada tanggal 22 Juli 2025 menghasilkan rekomendasi: Memperhatikan tren kenaikan NPL Gross yang posisi Juni 2025 telah mencapai 1,53% perlu melakukan pemantauan terhadap risiko kredit termasuk dari dampak ekonomi global. *The meeting on July 22, 2025 resulted in the following recommendation: Considering the upward trend in gross NPLs, which reached 1.53% in June 2025, it is necessary to monitor credit risk, including the impact of the global economy.*
		Rapat pada tanggal 26 Agustus 2025 menghasilkan rekomendasi: 1. Menetapkan Kebijakan CRMS, 2. Meningkatkan pengelolaan NPL terutama pada Grup Debitur Inti (Kelompok Teman Setia). *The meeting on August 26, 2025 resulted in the following recommendations:* *1. Establish a CRMS policy,* *2. Improve NPL management, especially for the Core Debtor Group (Loyal Friends Group).*
		Rapat pada tanggal 23 September 2025 menghasilkan rekomendasi: Bagian terkait (Anti-*Fraud*) melakukan evaluasi terhadap indikator dan parameter yang digunakan untuk mengukur kejadian fraud agar mencerminkan eksposur risiko. *The meeting on September 23, 2025 resulted in the following recommendation: The relevant department (Anti-Fraud) should evaluate the indicators and parameters used to measure fraud incidents to reflect risk exposure.*
		Rapat pada 28 Oktober 2025 menghasilkan rekomendasi: Melakukan penyesuaian parameter yang digunakan dalam memproyeksi rencana bisnis, sensitf terhadap asumsi makro ekonomi, perubahan profil pendanaan, komposisi biaya dan pendapatan bunga, dll. *The meeting on October 28, 2025 resulted in the following recommendation: Adjust the parameters used in projecting business plans, sensitive to macroeconomic assumptions, changes in funding profiles, cost composition and interest income, etc.*
		Rapat pada tanggal 17 November 2025 menghasilkan rekomendasi: Tantangan kinerja keuangan terutama pada laba yang relative dibawah target rencana bisnis, yang juga ditunjukkan melalui penurunan rasio pada indikator terkait earning seperti ROA, ROE, NIM dan peningkatan pada rasio CKPN kredit/total kredit. Perlu menetapkan strategi dalam meningkatkan rentabilitas agar sesuai dengan *corporate plan* terutama untuk mencapai modal inti KBMI-2. *The meeting on November 17, 2025 resulted in the following recommendations: Financial performance challenges, particularly in terms of profits that are relatively below the business plan targets, which are also reflected in the decline in ratios related to earnings indicators such as ROA, ROE, NIM, and an increase in the CKPN credit/total credit ratio. It is necessary to establish a strategy to improve profitability in line with the corporate plan, especially to achieve KBMI-2 core capital.*

No. *No.*	Tugas dan Tanggung Jawab *Duties and Responsibilities*	Catatan *Note*
		Rapat pada 12 Desember 2025 menghasilkan rekomendasi: 1. Menetapkan Kebijakan dan Pedoman Manajemen Risiko, 2. Menetapkan Kebijakan dan Pedoman Manajemen Risiko Siber, 3. Menetapkan *Risk Appetite Threshold & Risk Tolerance* risiko inheren. *The meeting on December 12, 2025 resulted in the following recommendations:* *1. Establish Risk Management Policies and Guidelines.* *2. Establish Cyber Risk Management Policies and Guidelines.* *3. Establish Risk Appetite Threshold & Risk Tolerance for inherent risks.*
4	Membantu Dewan Komisaris dalam proses pemberian persetujuan kebijakan Manajemen Risiko. *Assist the Board of Commissioners in the process of approving Risk Management policies.*	Beberapa Kebijakan terkait dengan Manajemen Risiko pada Periode tahun 2025 yang telah melalui evaluasi oleh Komite Pemantau Risiko dan disahkan oleh Dewan Komisaris: 1. SK No. 007/SK-BMD/DIR/2025 perihal Kebijakan dan Pedoman Manajemen Risiko PT Bank Mestika Dharma Tbk. 2. SK No.No. 008/SK-BMD/DIR/2025 perihal *Risk Appetite Threshold* dan *Risk Tolerance* Indikator Penilaian Risiko Inheren. 3. SK No. 034/SK-BMD/DIR/20245 perihal Kebijakan dan Pedoman Manajemen Risiko PT Bank Mestika Dharma,Tbk. 4. SK No. 035/SK-BMD/DIR/2025 perihal Kebijakan dan Pedoman Pengelolaan Risiko Siber PT Bank Mestika Dharma Tbk. 5. SK No. 036/SK-BMD/DIR/2025 perihal *Risk Appetite Threshold* dan *Risk Tolerance* Indikator Penilaian Risiko Inheren. *Several Policies related to Risk Management for the Period of 2025 that have been evaluated by the Risk Oversight Committee and endorsed by the Board of Commissioners:* *1. Decree No. 007/SK-BMD/DIR/2025 regarding Risk Management Policy and Guidelines of PT Bank Mestika Dharma Tbk.* *2. Decree No. 008/SK-BMD/DIR/2025 regarding Risk Appetite Threshold and Risk Tolerance Indicators for Inherent Risk Assessment.* *3. Decree No. 034/SK-BMD/DIR/2025 regarding Risk Management Policy and Guidelines of PT Bank Mestika Dharma Tbk.* *4. Decree No. 036/SK-BMD/DIR/2025 regarding Cyber Risk Management Policy and Guidelines of PT Bank Mestika Dharma Tbk.* *5. Decree No. 036/SK-BMD/DIR/2025 regarding Risk Appetite Threshold and Risk Tolerance Indicators for Inherent Risk Assessment.*
5	Membantu Dewan Komisaris menyusun laporan-laporan yang dibutuhkan terkait dalam pelaksanaan tugas Komite Pemantau Risiko. *Assist the Board of Commissioners in preparing required reports related to the implementation of the duties of the Risk Oversight Committee.*	Membantu *support* data terkait fungsi komite pemantau risiko untuk keperluan Laporan Pengawasan Rencana Bisnis, Laporan Pengawasan Dewan Komisaris yang dilaporkan kepada Otoritas Jasa Keuangan secara semesteran, dan Laporan Hasil Pengawasan Dewan Komisaris Penyedia Jasa Pembayaran yang dilaporkan secara tahunan. *Assist in supporting data related to the risk monitoring committee function for the purposes of the Business Plan Supervisory Report, the Board of Commissioners Supervisory Report reported to the Financial Services Authority on a semi-annual basis, and the Payment Service Provider Board of Commissioners Supervisory Report reported on an annual basis.*
6	Komite Pemantau Risiko berwenang melakukan kegiatan dalam pelaksanaan tugas dan tanggung jawab komite. *The Risk Oversight Committee is authorised to carry out activities in the implementation of the committee's duties and responsibilities.*	Sesuai dengan Pedoman dan Tata Tertib Kerja Komite Pemantau Risiko yang ditetapkan melalui SK Internal No. 39/SK-BMD/DIR/2023 pada tanggal 25 September 2023, Komite Pemantau Risiko berwenang untuk melakukan Rapat sesuai dengan kebutuhan, minimal 1 (satu) kali dalam 1 (satu) bulan dengan dihadiri mayoritas anggota komite yaitu lebih dari 50% dengan kehadiran fisik maupun melalui media elektronik atau kombinasi dari keduanya. *In accordance with the Guidelines and Work Rules of the Risk Oversight Committee established through Internal Decree No. 39/SK-BMD/DIR/2023 on September 25th, 2023, the Risk Oversight Committee is authorised to conduct meetings as needed, at least once a month with the presence of the majority of committee members, which is more than 50% by physical presence or through electronic media or a combination of both.*

No. *No.*	Tugas dan Tanggung Jawab *Duties and Responsibilities*	Catatan *Note*
7	Anggota Komite Pemantau Risiko wajib melaksanakan tugas, tanggung jawab dan wewenang dengan berintegrasi, independent, memiliki kompetensi serta menjaga reputasi. *Members of the Risk Oversight Committee must carry out their duties, responsibilities and authorities with integration, independence, competence and maintain a good reputation.*	Anggota Komite Pemantau Risiko pada periode tahun 2025 ini telah melaksanakan tugas, tanggung jawab dan wewenang sesuai dengan Pedoman dan Tata Tertib Kerja Komite Pemantau Risiko yang ditetapkan melalui SK Internal No. 39/SK-BMD/DIR/2023, terlihat dari partisipasi seluruh Anggota Komite yang hadir dalam rapat yang diselenggarakan sebanyak 12 (dua belas) kali pada tahun ini, serta memberikan rekomendasi-rekomendasi dalam peningkatan penerapan manajemen risiko Bank. Pada tahun 2025 ini, 1 (satu) orang Anggota Komite Pemantau Risiko telah berhasil mendapatkan Sertifikasi Manajemen Risiko Jenjang 6. Sepanjang tahun 2025 ini seluruh anggota Komite Pemantau Risiko juga mengikuti *training* untuk meningkatkan kompetensi dibidang manajemen risiko. *Members of the Risk Monitoring Committee for the 2025 period have carried out their duties, responsibilities, and authorities in accordance with the Guidelines and Work Procedures of the Risk Monitoring Committee as stipulated in Internal Decree No. 39/SK-BMD/DIR/2023, as evidenced by the participation of all Committee Members who attended 12 (twelve) meetings held this year, as well as providing recommendations for improving the implementation of risk management at the Bank. In 2025, one member of the Risk Monitoring Committee successfully obtained Level 6 Risk Management Certification. Throughout 2025, all members of the Risk Monitoring Committee also participated in training to improve their competence in the field of risk management.*

Pelatihan dan/atau Peningkatan Kompetensi Anggota Komite Pemantau Risiko

Training and/or Competency Improvement of Risk Oversight Committee Members

No. *No.*	Judul Pelatihan *Training Topic*	Peserta *Members*
1	Pembekalan Sertifikasi Manajemen Risiko Jenjang 5 *Level 5 Risk Management Certification Training*	Chandra Tandiono
2	Pembekalan Sertifikasi Manajemen Risiko Jenjang 6 *Level 6 Risk Management Certification Training*	Katio
3	Refreshment Program Sertifikasi Manajemen Risiko Jenjang 7 *Level 7 Risk Management Certification Refreshment*	Adanan Silaban
4	ESG - Inovasi Produk dan Layanan Keuangan Berkelanjutan Skema Hijau untuk Menangkap Peluang Pendanaan dan Investasi *ESG - Sustainable Financial Products and Services Innovation Green Scheme to Capture Funding and Investment Opportunities*	Adanan Silaban
5	*The Future of Digital Innovation in Finance*	Adanan Silaban

Komite Remunerasi dan Nominasi

Remuneration and Nomination Committee

Struktur, Keanggotaan, Keahlian dan Independensi Komite Remunerasi dan Nominasi

Remuneration and Nomination Committee Structure, Membership, Expertise and Independence

Komite Remunerasi dan Nominasi Bank terdiri dari 3 (tiga) orang yakni, seorang Komisaris Independen yang mengetuai Komite Remunerasi dan Nominasi (Bapak Katio), seorang Komisaris (Bapak Indra Halim), serta seorang Pejabat Eksekutif yang membawahi Sumber Daya Manusia (Ibu Rita

The Bank's Remuneration and Nomination Committee consists of 3 (three) persons, namely, an Independent Commissioner who chairs the Remuneration and Nomination Committee (Mr. Katio), a Commissioner (Mr. Indra Halim), and an Executive Officer in charge of Human Resources (Ms.

Ana). Anggota Komite Remunerasi dan Nominasi diangkat berdasarkan Surat Keputusan Internal Bank nomor 029/SK-BMD/DIR/2024.

Rita Ana). Members of the Remuneration and Nomination Committee are appointed based on the Bank's Internal Decree number 029/SK-BMD/DIR/2024.

Susunan Anggota Komite Remunerasi dan Nominasi

The Composition of Remuneration and Nomination Committee Members

No. *No.*	Nama *Name*	Keterangan *Information*
1.	Katio	Ketua Komite Remunerasi dan Nominasi/*Chairman of Remuneration and Nomination Committee* Komisaris Independen/*Independent Commissioner*
2.	Indra Halim	Anggota Komite Remunerasi dan Nominasi/*Member of Remuneration and Nomination Committee* Komisaris/*Commissioner*
3.	Rita Ana	Anggota Komite Remunerasi dan Nominasi/*Member of Remuneration and Nomination Committee* Kepala Divisi Human Capital/*Head of Human Capital Division*

Riwayat Pendidikan Anggota Komite Remunerasi dan Nominasi

Education Background of Remuneration and Nomination Committee

Riwayat pendidikan Ketua dan anggota Komite Remunerasi dan Nominasi disajikan pada Bab 4 Profil Perusahaan.

The educational background of the Chairman of the Remuneration and Nomination Committee is presented in Chapter 4 of the Company Profile.

Tugas dan Tanggung Jawab Komite Remunerasi dan Nominasi

Duties and Responsibilities of the Remuneration and Nomination Committee

Komite Remunerasi dan Nominasi telah memiliki Pedoman dan Tata Tertib kerja Komite Remunerasi dan Nominasi yang telah ditetapkan melalui SK No. 029/SK-BMD/DIR/2024 tanggal 02 Mei 2024.

The Remuneration and Nomination Committee has a Charter which has been established through SK No. 029/SK-BMD/DIR/2024 dated May 02, 2024.

Berikut tugas dan tanggung jawab Komite Remunerasi dan Nominasi terkait dengan fungsi nominasi, yakni:

- Memberikan rekomendasi kepada Dewan Komisaris mengenai:
  - Komposisi jabatan anggota Direksi dan/atau Dewan Komisaris;
  - Kebijakan dan kriteria yang dibutuhkan dalam proses Nominasi;
  - Kebijakan evaluasi kinerja bagi anggota Direksi dan/atau anggota Dewan Komisaris.
- Membantu Dewan Komisaris melakukan penilaian kinerja anggota Direksi dan/atau anggota Dewan Komisaris berdasarkan tolak ukur yang telah disusun sebagai bahan evaluasi;
- Memberikan rekomendasi kepada Dewan Komisaris mengenai program pengembangan kemampuan anggota Direksi dan/atau Dewan Komisaris;
- Mengidentifikasi dan memberikan rekomendasi mengenai calon anggota Direksi dan/atau anggota Dewan Komisaris kepada Dewan Komisaris untuk disampaikan kepada RUPS;
- Memberikan rekomendasi mengenai Pihak Independen yang akan menjadi anggota komite-komite Dewan Komisaris lainnya kepada Dewan Komisaris;

The following are the duties and responsibilities of the Remuneration and Nomination Committee related to the nomination function, namely:

- *Provide recommendations to the Board of Commissioners regarding:*
  - *Composition of positions of members of the Board of Directors and/or Board of Commissioners;*
  - *Policies and criteria required in the Nomination process;*
  - *Performance evaluation policy for members of the Board of Directors and/or members of the Board of Commissioners.*
- *Assist the Board of Commissioners in assessing the performance of members of the Board of Directors and/or members of the Board of Commissioners based on benchmarks that have been prepared as evaluation material;*
- *Provide recommendations to the Board of Commissioners regarding capacity building programs for members of the Board of Directors and/or Board of Commissioners;*
- *Identify and provide recommendations regarding candidates for members of the Board of Directors and/or members of the Board of Commissioners to the Board of Commissioners to be submitted to the GMS;*
- *Provide recommendations regarding Independent Parties who will become members of other Board of Commissioners committees to the Board of Commissioners;*

- Dalam melaksanakan fungsi diatas Komite Remunerasi & Nominasi wajib melakukan prosedur sebagai berikut:
  - Menyusun komposisi dan proses nominasi anggota Direksi dan/atau anggota Dewan Komisaris;
  - Menyusun mekanisme dan melakukan penilaian kinerja Direksi dan Dewan Komisaris;
  - Menyusun kebijakan dan kriteria yang dibutuhkan dalam proses nominasi calon anggota Direksi dan/atau anggota Dewan Komisaris;
  - Membantu pelaksanaan evaluasi atas kinerja anggota Direksi dan/atau anggota Dewan Komisaris;
  - Menyusun program pengembangan kemampuan anggota Direksi dan/atau anggota Dewan Komisaris;
  - Menelaah dan mengusulkan calon yang memenuhi syarat sebagai anggota Direksi dan/atau anggota Dewan Komisaris kepada Dewan Komisaris untuk disampaikan kepada RUPS.

Berikut tugas dan tanggung jawab Komite Remunerasi dan Nominasi terkait dengan fungsi remunerasi, yakni:

- Memberikan rekomendasi kepada Dewan Komisaris mengenai:
  - Struktur remunerasi;
  - Kebijakan atas remunerasi;
  - Besaran atas remunerasi.
- Membantu Dewan Komisaris melakukan penilaian kinerja dengan kesesuaian Remunerasi yang diterima masing-masing anggota Direksi dan/atau Dewan Komisaris;
- Membantu Dewan Komisaris dalam 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 perundang-undangan dan potensi pendapatan Bank di masa yang akan datang;
- Menyampaikan hasil evaluasi dan rekomendasi kepada Dewan Komisaris mengenai:
  - Kebijakan Remunerasi bagi Direksi dan Dewan Komisaris untuk disampaikan kepada Rapat Umum Pemegang Saham;
  - Kebijakan Remunerasi bagi Pegawai secara keseluruhan untuk disampaikan kepada Direksi.
- Memastikan bahwa kebijakan Remunerasi telah sesuai dengan ketentuan yang berlaku;
- Dalam melaksanakan fungsi diatas Komite Remunerasi & Nominasi wajib melakukan prosedur sebagai berikut:
  - Menyusun struktur remunerasi bagi anggota Direksi dan/atau anggota Dewan Komisaris. Struktur tersebut dapat berupa:
    - Gaji;
    - Honorarium;
    - Insentif;
    - Tunjangan yang bersifat tetap dan/atau variable.
  - Menyusun kebijakan atas remunerasi bagi anggota Direksi dan/atau anggota Dewan Komisaris;
  - Menyusun besaran atas remunerasi bagi anggota Direksi dan/atau anggota Dewan Komisaris;

- *In carrying out the above functions, the Remuneration & Nomination Committee shall perform the following procedures:*
  - *Develop the composition and nomination process for members of the Board of Directors and/or members of the Board of Commissioners;*
  - *Develop mechanisms and conduct performance appraisals of the Board of Directors and the Board of Commissioners;*
  - *Develop policies and criteria required in the nomination process of candidates for members of the Board of Directors and/or members of the Board of Commissioners;*
  - *Assist in the evaluation of the performance of members of the Board of Directors and/or members of the Board of Commissioners;*
  - *Develop a capacity building program for members of the Board of Directors and/or members of the Board of Commissioners;*
  - *Review and propose candidates who qualify as members of the Board of Directors and/or members of the Board of Commissioners to the Board of Commissioners to be submitted to the GMS.*

The following are the duties and responsibilities of the Remuneration and Nomination Committee related to the remuneration function, namely:

- *Provide recommendations to the Board of Commissioners regarding:*
  - *Remuneration structure;*
  - *Policy on remuneration;*
  - *Amount of remuneration.*
- *Assist the Board of Commissioners in assessing performance with the suitability of remuneration received by each member of the Board of Directors and or Board of Commissioners;*
- *Assist the Board of Commissioners in evaluating the Remuneration policy based on performance, risk, fairness with peer groups, goals, and long-term strategies of the Bank, fulfillment of reserves as stipulated in the legislation and potential future income of the Bank.*
- *Submit evaluation results and recommendations to the Board of Commissioners regarding:*
- *Remuneration Policy for the Board of Directors and Board of Commissioners to be submitted to the General Meeting of Shareholders;*
- *Remuneration Policy for Employees as a whole to be submitted to the Board of Directors.*
- *Ensure that the Remuneration policy is in accordance with applicable regulations;*
- *In carrying out the above functions, the Remuneration & Nomination Committee shall perform the following procedures:*
  - *Develop a remuneration structure for members of the Board of Directors and/or members of the Board of Commissioners. The structure can be in the form of:*
    - *Salary;*
    - *Honorarium;*
    - *Incentives;*
    - *Allowances that are fixed and/or variable.*
  - *Develop a policy on remuneration for members of the Board of Directors and/or members of the Board of Commissioners*
  - *Arrange the amount of remuneration for members of the Board of Directors and/or members of the Board of Commissioners;*

- Penyususan struktur, kebijakan dan besaran remunerasi harus memperhatikan:
  - Remunerasi yang berlaku pada industri sesuai dengan kegiatan usaha Emiten atau Perusahaan Publik sejenis dan skala usaha dari Emiten atau Perusahaan Publik dalam industrinya;
  - Tugas, tanggung jawab, dan wewenang anggota Direksi dan/atau anggota Dewan Komisaris dikaitkan dengan pencapaian tujuan dan kinerja Emiten atau Perusahaan Publik;
  - Target kinerja atau kinerja masing-masing anggota Direksi dan/atau anggota Dewan Komisaris; dan
  - Keseimbangan tunjangan antara yang bersifat tetap dan bersifat variabel.
- Struktur, kebijakan dan besaran remunerasi tersebut harus dievaluasi oleh Komite Remunerasi & Nominasi paling kurang 1 (satu) kali dalam 1 (satu) tahun.

- *The structure, policy and amount of remuneration must consider:*
  - *Remuneration applicable in the industry in accordance with the business activities of similar Issuers or Public Companies and the scale of business of the Issuer or Public Company in the industry;*
  - *Duties, responsibilities and authorities of members of the Board of Directors and/or members of the Board of Commissioners in relation to the achievement of goals and performance of the Issuer or Public Company;*
  - *Performance targets or performance of each member of the Board of Directors and/or member of the Board of Commissioners; and*
  - *Balance of benefits between fixed and variable.*
- *The structure, policy and amount of remuneration must be evaluated by the Remuneration & Nomination Committee at least once a year.*

Independensi Komite Remunerasi dan Nominasi

Independence of Remuneration and Nomination Committee

Ketua Komite Remunerasi dan Nominasi merupakan pihak independen, dengan anggota yang berasal dari Komisaris Non-Independen dan Pejabat Eksekutif yang membawahkan Sumber Daya Manusia.

The Chairman of the Remuneration and Nomination Committee is an independent party, with members coming from Non-Independent Commissioners and Executive Officers in charge of Human Resources.

Masa jabatan Komite Remunerasi dan Nominasi

Tenure of the Remuneration and Nomination Committee

Masa jabatan anggota Komite Remunerasi dan Nominasi tidak lebih lama dari masa jabatan Dewan Komisaris.

The tenure of the Remuneration and Nomination Committee members shall not exceed the tenure of the Board of Commissioners.

Rapat Komite Remunerasi dan Nominasi

Remuneration and Nomination Committee Meetings

Rapat Komite Remunerasi & Nominasi diselenggarakan secara berkala paling kurang 1 (satu) kali dalam 3 (tiga) bulan. Rapat Komite Remunerasi hanya dapat diselenggarakan apabila dihadiri oleh mayoritas dari jumlah anggota Komite Remunerasi & Nominasi; atau salah satu dari mayoritas jumlah anggota Komite remunerasi dan Nominasi merupakan Ketua Komite Remunerasi & Nominasi.

Remuneration & Nomination Committee Meetings are held periodically at least once in 3 (three) months. Remuneration Committee meetings can only be held if attended by a majority of the total number of members of the Remuneration & Nomination Committee; or one of the majority of the total number of members of the Remuneration & Nomination Committee is the Chairman of the Remuneration & Nomination Committee.

Keputusan Rapat Komite Remunerasi dan Nominasi dilakukan berdasarkan musyawarah untuk mufakat. Dalam hal tidak terjadi musyawarah untuk mufakat sebagaimana dimaksud, pengambilan keputusan dilakukan berdasarkan suara terbanyak dengan prinsip 1 (satu) orang 1 (satu) suara. Jika dalam pengambilan keputusan yang dilakukan dengan cara pemungutan suara terjadi suara yang sama banyaknya, maka keputusan diambil melalui mekanisme pengambilan keputusan langsung oleh Ketua Komite Remunerasi & Nominasi.

Decisions of the Remuneration and Nomination Committee Meetings are made based on deliberation for consensus. In the event that there is no deliberation for consensus as intended, decision making shall be based on a majority vote with the principle of 1 (one) person 1 (one) vote. If in the decision-making process carried out by voting there are equal votes, the decision is taken through a direct decision-making mechanism by the Chairman of the Remuneration & Nomination Committee.

Perbedaan pendapat (*dissenting opinion*) yang terjadi dalam rapat komite wajib dicantumkan secara jelas dalam risalah rapat beserta alasan perbedaan pendapat. Hasil rapat komite wajib dituangkan dalam risalah rapat dan didokumentasikan sesuai peraturan perundang-undangan.

Dissenting opinions that occur in committee meetings must be clearly stated in the minutes of the meeting along with the reasons for dissenting opinions. The results of committee meetings shall be set forth in the minutes of meetings and documented in accordance with laws and regulations.

Frekuensi Rapat Komite Remunerasi dan Nominasi

Frequency of Remuneration and Nomination Committee Meetings

Anggota Komite *Committee Member*	**Jabatan** *Position*	**Jumlah Rapat** *Meeting Frequency*	**Kehadiran** *Attendance*	**%Kehadiran** *%Attendance*
Katio	Ketua Komite Remunerasi dan Nominasi *Chairman of Remuneration and Nomination Committee*	7 (tujuh) kali *7 (seven) times*	7	100%
Indra Halim	Anggota Komite Remunerasi dan Nominasi *Member of Remuneration and Nomination Committee*		7	100%
Rita Ana	Anggota Komite Remunerasi dan Nominasi *Member of Remuneration and Nomination Committee*		6	85.71%

Program Kerja dan Realisasi Program Kerja Komite Remunerasi dan Nominasi

Work Program and Realization of Remuneration and Nomination Committee Work Program

No. *No.*	Tugas dan Tanggung Jawab *Duties and Responsibilities*	Catatan *Note*
	Terkait dengan fungsi nominasi: *Related to the nomination function:*	
1	Memberikan rekomendasi kepada Dewan Komisaris mengenai: 1) Komposisi jabatan anggota Direksi dan/atau Dewan Komisaris; 2) Kebijakan dan kriteria yang dibutuhkan dalam proses Nominasi; 3) Kebijakan evaluasi kinerja bagi anggota Direksi dan/atau anggota Dewan Komisaris. *Provide recommendations to the Board of Commissioners regarding:* *1) Composition of positions for members of the Board of Directors and/or Board of Commissioners;* *2) Policies and criteria required in the Nomination process;* *3) Performance evaluation policies for members of the Board of Directors and/or members of the Board of Commissioners.*	Komposisi jabatan anggota Direksi dan Komisaris telah tercakup dalam Pedoman dan Tata Tertib Kerja Direksi dan/atau Dewan Komisaris. Kebijakan dan kriteria yang dibutuhkan dalam proses nominasi telah tercakup dalam SK No. 024/SK-BMD/DIR/2023 terkait Kebijakan Suksesi Direksi dan Komisaris. Bank telah memiliki kebijakan terkait evaluasi kinerja bagi anggota Direksi dan/atau anggota Dewan Komisaris yang telah ditetapkan melalui SK No. 043/SK-BMD/DIR/2024 perihal Kebijakan penilaian kinerja Direksi & Komisaris. *The composition of the Board of Directors and Board of Commissioners is covered in the Guidelines and Rules of Procedure for the Board of Directors and/or Board of Commissioners. The policies and criteria required in the nomination process are covered in Decree No. 024/SK-BMD/DIR/2023 regarding the Succession Policy for the Board of Directors and Board of Commissioners. The Bank has a policy regarding performance evaluation for members of the Board of Directors and/or members of the Board of Commissioners, which has been stipulated in Decree No. 043/SK-BMD/DIR/2024 concerning the Performance Assessment Policy for the Board of Directors & Board of Commissioners.*
2	Membantu Dewan Komisaris melakukan penilaian kinerja anggota Direksi dan/atau anggota Dewan Komisaris berdasarkan tolok ukur yang telah disusun sebagai bahan evaluasi. *Assist the Board of Commissioners in assessing the performance of members of the Board of Directors and/or members of the Board of Commissioners based on benchmarks that have been prepared as evaluation material.*	Komite remunerasi akan menjalankan hal tersebut sesuai dengan SK No. 043/SK-BMD/DIR/2024 untuk penilaian terkait kinerja anggota Direksi dan/atau Komisaris. Penilaian kinerja Direksi dan Dewan Komisaris telah dilakukan pada rapat tanggal 17 Februari 2025 untuk penilaian kinerja tahun 2024. *The remuneration committee will carry out this task in accordance with Decree No. 043/SK-BMD/DIR/2024 for the assessment of the performance of members of the Board of Directors and/or Board of Commissioners. The performance assessment of the Board of Directors and Board of Commissioners was conducted at a meeting on February 17, 2025, for the 2024 performance assessment.*
3	Memberikan rekomendasi kepada Dewan Komisaris mengenai program pengembangan kemampuan anggota Direksi dan/atau Dewan Komisaris. *Provide recommendations to the Board of Commissioners regarding capacity building programs for members of the Board of Directors and/or Board of Commissioners.*	Pada rapat Komite Remunerasi dan Nominasi tanggal 25 November 2025 telah disampaikan rekomendasi kepada Dewan Komisaris terkait program pengembangan kemampuan anggota Direksi dan/atau Dewan Komisaris yakni terkait *Economic Review, Sustainable Finance* & ESG, *Strategic Leadership* dan *Risk Management*. *At the Remuneration and Nomination Committee meeting on November 25, 2025, recommendations were submitted to the Board of Commissioners regarding the competency development program for members of the Board of Directors and/or Board of Commissioners, namely related to Economic Review, Sustainable Finance & ESG, Strategic Leadership, and Risk Management.*
4	Mengidentifikasi dan memberikan rekomendasi mengenai calon anggota Direksi dan/atau anggota Dewan Komisaris kepada Dewan Komisaris untuk disampaikan kepada RUPS. *Identify and provide recommendations regarding candidates for members of the Board of Directors and/or members of the Board of Commissioners to the Board of Commissioners to be submitted to the GMS.*	Pada rapat tanggal 22 April 2025 dan 7 Mei 2025 telah dilakukan rapat Komite Remunerasi dan Nominasi yang mengusulkan calon anggota Direksi dan/atau anggota Dewan Komisaris kepada Dewan Komisaris untuk disampaikan kepada RUPS. *At meetings held on April 22, 2025 and May 7, 2025, the Remuneration and Nomination Committee proposed candidates for the Board of Directors and/or Board of Commissioners to the Board of Commissioners for submission to the GMS.*

No. *No.*	Tugas dan Tanggung Jawab *Duties and Responsibilities*	Catatan *Note*
5	Memberikan rekomendasi mengenai Pihak Independen yang akan menjadi anggota komite-komite Dewan Komisaris lainnya kepada Dewan Komisaris. *Provide recommendations regarding Independent Parties who will become members of other Board of Commissioners committees to the Board of Commissioners.*	Komite Remunerasi dan Nominasi telah memberikan rekomendasi calon pihak independen yang dapat menjadi anggota Komite Audit pada rapat Komite Remunerasi dan Nominasi tanggal 26 Agustus 2025. *The Remuneration and Nomination Committee has recommended independent candidates to become members of the Audit Committee at the Remuneration and Nomination Committee meeting on August 26, 2025.*
6	Dalam melaksanakan fungsi diatas Komite Remunerasi & Nominasi wajib melakukan prosedur sebagai berikut: 1) Menyusun komposisi dan proses nominasi anggota Direksi dan/atau anggota Dewan Komisaris; 2) Menyusun mekanisme dan melakukan penilaian kinerja Direksi dan Dewan Komisaris; 3) Menyusun kebijakan dan kriteria yang dibutuhkan dalam proses nominasi calon anggota Direksi dan/atau anggota Dewan Komisaris; 4) Membantu pelaksanaan evaluasi atas kinerja anggota Direksi dan/atau anggota Dewan Komisaris; 5) Menyusun program pengembangan kemampuan anggota Direksi dan/atau anggota Dewan Komisaris; 6) Menelaah dan mengusulkan calon yang memenuhi syarat sebagai anggota Direksi dan/atau anggota Dewan Komisaris kepada Dewan Komisaris untuk disampaikan kepada RUPS. *In carrying out the above functions, the Remuneration & Nomination Committee shall perform the following procedures:* *1) Arrange the composition and nomination process of members of the Board of Directors and/or members of the Board of Commissioners;* *2) Developing mechanisms and conducting performance appraisals of the Board of Directors and the Board of Commissioners;* *3) Developing policies and criteria needed in the nomination process of candidates for members of the Board of Directors and/or members of the Board of Commissioners;* *4)Assisting the implementation of evaluation of the performance of members of the Board of Directors and/or members of the Board of Commissioners;* *5) Develop a capacity building program for members of the Board of Directors and/or members of the Board of Commissioners;* *6) Reviewing and proposing candidates who qualify as members of the Board of Directors and/or members of the Board of Commissioners to the Board of Commissioners to be submitted to the GMS.*	1. Proses nominasi anggota Direksi dan/atau Komisaris telah tercakup dalam SK No. 024/SK-BMD/DIR/2023 terkait Kebijakan Suksesi Direksi dan Komisaris, dan telah dijalankan sesuai ketentuan. 2. Bank telah memiliki ketentuan terkait hal tersebut. Penilaian kinerja Direksi dan Dewan Komisaris untuk periode tahun 2024 telah dilaksanakan pada rapat tanggal 17 Februari 2025, dan telah dijalankan sesuai ketentuan. 3. Proses nominasi anggota Direksi dan/atau Komisaris telah tercakup dalam SK No. 024/SK-BMD/DIR/2023 terkait Kebijakan Suksesi Direksi dan Komisaris, dan telah dijalankan sesuai ketentuan. 4. Telah dilakukan pada rapat tanggal 17 Februari 2025 dan penandatanganan hasil penilaian kinerja anggota Direksi dan anggota Dewan Komisaris dilakukan pada tanggal 26 Februari 2025. 5. Telah dilakukan pada rapat Komite Remunerasi dan Nominasi tanggal 25 November 2025. 6. Pada rapat tanggal 22 April 2025 dan 7 Mei 2025 telah dilakukan rapat Komite Remunerasi dan Nominasi yang mengusulkan calon anggota Direksi dan/atau anggota Dewan Komisaris kepada Dewan Komisaris untuk disampaikan kepada RUPS. *1. The nomination process for members of the Board of Directors and/or Board of Commissioners is covered in Decree No. 024/SK-BMD/DIR/2023 concerning the Succession Policy for the Board of Directors and Board of Commissioners, and has been carried out in accordance with the provisions.* *2. The Bank already has provisions regarding this matter. The performance appraisal of the Board of Directors and Board of Commissioners for the 2024 period was conducted at a meeting on February 17, 2025, and was carried out in accordance with the provisions.* *3. The nomination process for members of the Board of Directors and/or Board of Commissioners is covered in Decree No. 024/SK-BMD/DIR/2023 concerning the Succession Policy for the Board of Directors and Board of Commissioners, and has been carried out in accordance with the provisions.* *4. This was carried out at the meeting on February 17, 2025, and the signing of the performance assessment results of the members of the Board of Directors and the Board of Commissioners was carried out on February 26, 2025.* *5. This was carried out at the Remuneration and Nomination Committee meeting on November 25, 2025.* *6. At the meetings on April 22, 2025 and May 7, 2025, the Remuneration and Nomination Committee held meetings to propose candidates for members of the Board of Directors and/or members of the Board of Commissioners to the Board of Commissioners to be submitted to the GMS.*

No. *No.*	Tugas dan Tanggung Jawab *Duties and Responsibilities*	Catatan *Note*
	Terkait dengan fungsi remunerasi: *Related to the remuneration function:*	
7	Memberikan Rekomendasi kepada Dewan Komisaris mengenai: 1) Struktur Remunerasi; 2) Kebijakan atas Remunerasi; 3) Besaran atas Remunerasi. *Provide recommendations to the Board of Commissioners regarding:* *1) Remuneration structure;* *2) Policy on Remuneration;* *3) Amount of Remuneration.*	Komite Remunerasi dan Nominasi telah melakukan *review* terhadap kebijakan remunerasi yang mencakup struktur Remunerasi dan kebijakan atas Remunerasi pada rapat Komite Remunerasi dan Nominasi tanggal 25 November 2025. Besaran Remunerasi telah dilakukan pembahasan pada rapat Komite Remunerasi dan Nominasi tanggal 10 April 2025. *The Remuneration and Nomination Committee reviewed the remuneration policy, including the Remuneration structure and remuneration policy, at the Remuneration and Nomination Committee meeting on November 25, 2025.* *The amount of remuneration was discussed at the Remuneration and Nomination Committee meeting on April 10, 2025.*
8	Membantu Dewan Komisaris melakukan penilaian kinerja dengan kesesuaian Remunerasi yang diterima masing- masing anggota Direksi dan/atau Dewan Komisaris. *Assist the Board of Commissioners in assessing performance with the suitability of remuneration received by each member of the Board of Directors and/or the Board of Commissioners.*	Pada rapat tanggal 17 Februari 2025 dan 12 Maret 2025 telah dilakukan pembahasan dan usulan terkait bonus, rapel gaji beserta rapel THR Direksi dan Komisaris, serta Tantiem Direksi dan Dewan Komisaris. *At the meetings on February 17, 2025 and March 12, 2025, discussions and proposals were made regarding bonuses, salary arrears and THR arrears for the Board of Directors and Board of Commissioners, as well as bonuses for the Board of Directors and Board of Commissioners.*
9	Membantu Dewan Komisaris dalam 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 perundang-undangan dan potensi pendapatan Bank di masa yang akan datang.	Telah dilakukan pada rapat tanggal 25 November 2025 dan Komite mengusulkan pembaruan Surat Keputusan yang mencantumkan rujukan regulasi terbaru yaitu SEOJK No. 14/SEOJK.03/2025 sebagai dasar hukum tambahan dengan tidak mengubah isi kebijakan mengingat substansi dianggap telah memenuhi ketentuan yang berlaku.
	Assist the Board of Commissioners in evaluating the Remuneration policy based on performance, risk, fairness with peer groups, goals, and long-term strategies of the Bank, fulfillment of reserves as stipulated in the legislation and potential future income of the Bank.	*It was done at the meeting on November 25, 2025, and the Committee proposed an update to the Decree that includes the latest regulatory reference, namely SEOJK No. 14/SEOJK.03/2025, as additional legal basis without changing the content of the policy, considering that the substance is deemed to have met the applicable provisions.*
10	Menyampaikan hasil evaluasi dan rekomendasi kepada Dewan Komisaris mengenai: 1) Kebijakan Remunerasi bagi Direksi dan Dewan Komisaris untuk disampaikan kepada Rapat Umum Pemegang Saham; 2) Kebijakan Remunerasi bagi Pegawai secara keseluruhan untuk disampaikan kepada Direksi. *Submit evaluation results and recommendations to the Board of Commissioners regarding:* *1) Remuneration Policy for the Board of Directors and Board of Commissioners to be submitted to the General Meeting of Shareholders;* *2) Remuneration Policy for Employees as a whole to be submitted to the Board of Directors.*	Rapat Komite Remunerasi dan Nominasi tanggal 17 Februari 2025 dan 12 Maret 2025, telah disampaikan usulan terkait Remunerasi bagi Direksi dan Komisaris untuk disampaikan kepada RUPS. Rapat tanggal 17 Februari 2025 dan 10 April 2025, usulan remunerasi bagi Pegawai secara keseluruhan untuk disampaikan kepada Direksi. *The Remuneration and Nomination Committee meetings on February 17, 2025, and March 12, 2025, presented proposals regarding remuneration for the Board of Directors and Board of Commissioners to be submitted to the GMS. The meetings on February 17, 2025, and April 10, 2025, presented proposals regarding remuneration for all employees to be submitted to the Board of Directors.*

No. *No.*	Tugas dan Tanggung Jawab *Duties and Responsibilities*	Catatan *Note*
11	Memastikan bahwa kebijakan Remunerasi telah sesuai dengan ketentuan yang berlaku. *Ensure that the Remuneration policy is in accordance with applicable regulations.*	Telah dilakukan pada rapat tanggal 25 November 2025 dan Komite mengusulkan pembaruan Surat Keputusan yang mencantumkan rujukan regulasi terbaru yaitu SEOJK No. 14/SEOJK.03/2025 sebagai dasar hukum tambahan dengan tidak mengubah isi kebijakan mengingat substansi dianggap telah memenuhi ketentuan yang berlaku. *It was done at the meeting on November 25, 2025, and the Committee proposed an update to the Decree that includes the latest regulatory reference, namely SEOJK No. 14/SEOJK.03/2025, as additional legal basis without changing the content of the policy, considering that the substance is deemed to have met the applicable provisions.*
12	Dalam melaksanakan fungsi diatas Komite Remunerasi & Nominasi wajib melakukan prosedur sebagai berikut: 1) Menyusun struktur remunerasi bagi anggota Direksi dan/atau anggota Dewan Komisaris. Struktur tersebut dapat berupa: a. Gaji; b. Honorarium; c. Insentif; d. Tunjangan yang bersifat tetap dan/atau variabel. 2) Menyusun kebijakan atas remunerasi bagi anggota Direksi dan/atau anggota Dewan Komisaris; 3) Menyusun besaran atas remunerasi bagi anggota Direksi dan/atau anggota Dewan Komisaris.	Struktur remunerasi bagi anggota Direksi dan Komisaris telah dievaluasi secara berkala, terakhir pada tanggal 17 Februari 2025 dan 12 Maret 2025. Rapat Komite Remunerasi dan Nominasi tanggal 17 Februari 2025 dan 12 Maret 2025, telah disampaikan usulan terkait remunerasi bagi Direksi dan Komisaris untuk disampaikan kepada RUPS. Besaran Remunerasi bagi anggota Direksi dan/atau Komisaris dievaluasi pada rapat tanggal 17 Februari 2025 dan 12 Maret 2025. Telah dilakukan pada tanggal 17 Februari 2025 dan 10 April 2025. Besaran kebijakan telah mempertimbangkan peer group, tugas dan tanggung jawab, kinerja Direksi dan/atau Komisaris, termasuk untuk Remunerasi yang bersifat tetap dan variabel. Telah dilakukan pada rapat tanggal 17 Februari 2025, 12 Maret 2025, dan 10 April 2025.
	4) Penyusunan struktur, kebijakan dan besaran remunerasi harus memperhatikan: a. Remunerasi yang berlaku pada industri sesuai dengan kegiatan usaha Emiten atau Perusahaan Publik sejenis dan skala usaha dari Emiten atau Perusahaan Publik dalam industrinya; b. Tugas, tanggung jawab, dan wewenang anggota Direksi dan/atau anggota Dewan Komisaris dikaitkan dengan pencapaian tujuan dan kinerja Emiten atau perusahaan publik; c. Target kinerja atau kinerja masing-masing anggota Direksi dan/atau anggota Dewan Komisaris; dan d. Keseimbangan tunjangan antara yang bersifat tetap dan bersifat variabel. 5) Struktur, kebijakan dan besaran remunerasi tersebut harus dievaluasi oleh Komite Remunerasi & Nominasi paling kurang 1 (satu) kali dalam 1 (satu) tahun.	*The Remuneration structure for members of the Board of Directors and Board of Commissioners has been evaluated periodically, most recently on February 17, 2025, and March 12, 2025. At the Remuneration and Nomination Committee meetings on February 17, 2025, and March 12, 2025, proposals regarding remuneration for the Board of Directors and Board of Commissioners were submitted to the General Meeting of Shareholders. The amount of remuneration for members of the Board of Directors and/or Board of Commissioners was evaluated at meetings on February 17, 2025 and March 12, 2025. This was carried out on February 17, 2025 and April 10, 2025. The amount of the policy has taken into account the peer group, duties and responsibilities, performance of the Board of Directors and/or Board of Commissioners, including for fixed and variable remuneration. This was done at meetings on February 17, 2025, March 12, 2025, and April 10, 2025.*

No. *No.*	Tugas dan Tanggung Jawab *Duties and Responsibilities*	Catatan *Note*
	In carrying out the above functions, the Remuneration & Nomination Committee shall perform the following procedures: *1) Develop a remuneration structure for members of the Board of Directors and/or members of the Board of Commissioners. The structure can be in the form of:* *a. Salary;* *b. Honorarium;* *c. Incentives;* *d. Allowances of a fixed and/or variable nature.* *2) Develop a policy on remuneration for members of the Board of Directors and/or members of the Board of Commissioners;* *3) Arrange the amount of remuneration for members of the Board of Directors and/or members of the Board of Commissioners.* *4) The preparation of the structure, policy and amount of remuneration must pay attention to:* *a. Remuneration prevailing in the industry in accordance with the business activities of similar Issuers or Public Companies and the scale of business of the Issuers or Public Companies in the industry;* *b. Duties, responsibilities and authorities of members of the Board of Directors and/or members of the Board of Commissioners in relation to the achievement of objectives and performance of the Issuer or public company;* *c. Performance targets or performance of each member of the Board of Directors and/or member of the Board of Commissioners; and* *d. Balance of benefits between fixed and variable.* *5) The structure, policy and amount of remuneration must be evaluated by the Remuneration & Nomination Committee at least once a year.*	

Pelatihan dan/atau Peningkatan Kompetensi Anggota Komite Remunerasi dan Nominasi
Training and/or competency Improvement of Remuneration and Nomination Committee Members

No. *No.*	Judul Pelatihan *Training Topic*	Peserta *Members*
1	Pembekalan Resertifikasi Manajemen Risiko Jenjang 5 *Level 5 Risk Management Recertification Training*	Rita
2	Pembekalan Resertifikasi Manajemen Risiko Jenjang 6 *Level 6 Risk Management Recertification Training*	Indra Halim Katio
3	*Sustainable Finance Awareness - Global and National Recent Updates*	Indra Halim
4	Sosialisasi Aplikasi *Event Management* *Event Management Application Socialization*	Rita
5	*Economic Outlook*	Rita
6	*Refreshment* Sosialisasi Ketentuan Penerapan Tata Kelola bagi Bank Umum *Batch* 1 *Refreshment Socialization of Governance Implementation Provisions for Commercial Banks Batch 1*	Rita
7	IT Security *Awareness*	Rita
8	*Digital Leader dan Digital Culture*	Rita
9	Sosialisasi Undang-Undang No. 1 Tahun 2023 *Socialization of Law No. 1 of 2023*	Rita

Remunerasi yang Telah Dibayarkan kepada Anggota Komite Remunerasi selama 1 (Satu) Tahun

Remuneration Paid to Remuneration Committee Members for 1 (One) Year

Jenis Remunerasi dan Fasilitas *Type of Remuneration and Facilities*	Jumlah yang Diterima Tahun 2024 *Amount Received in 2024*		Jumlah yang Diterima tahun 2025 *Amount Received in 2025*	
	Anggota Komite Remunerasi *Remuneration Committee Member*		Anggota Komite Remunerasi *Remuneration Committee Member*	
	Orang *Persons*	Juta (Rp) *Million (Rp)*	Orang *Persons*	Juta (Rp) *Million (Rp)*
Gaji, bonus, tunjangan rutin, tantiem dan fasilitias lain dalam bentuk nonnatura *Salary, bonus, routine allowance, tantiem, other nonnatura facility*	3	4,969	3	5,222
Fasilitas lain dalam bentuk natura (perumahan, asuransi kesehatan, dsb) yang: *Other natura facilities (housing, health insurance, etc) that:* a. Dapat dimiliki *Can be owned*	-	-	-	-
b. Tidak dapat dimiliki *Cannot be owned*	-	-	-	-
Total/*Total*	**3**	**4,969**	**3**	**5,222**

ALCO

Asset Liability Committee

Struktur ALCO

ALCO Structure

Pembentukan ALCO berdasarkan Surat Keputusan Internal Bank nomor 062/SK-BMD/DIR/2024 tanggal 6 Desember 2024 tentang Keanggotaan ALCO dan Pedoman dan Tata Tertib Kerja Komite ALCO (Piagam Komite ALCO). Untuk penerapan Kebijakan *Asset and Liability Committee* (ALCO) dan *Asset Liability Management* (ALMA) berdasarkan Surat Edaran Internal Bank nomor 161/SE-BMD/DIR/2024 tanggal 6 Desember 2024.

The establishment of ALCO is based on the Bank's Internal Decision Letter number 062/SK-BMD/DIR/2024 dated December 6th, 2024 concerning ALCO Membership and ALCO Committee Charter. For the implementation of Asset and Liability Committee (ALCO) and Asset Liability Management (ALMA) policies based on the Bank's Internal Circular Letter number 161/SE-BMD/DIR/2024 dated December 6th, 2024.

Susunan Keanggotaan ALCO Bank Mestika sebagai Berikut:
The Composition of ALCO Membership of Bank Mestika Is as Follows:

No. *No.*	Jabatan *Position*	Nama *Name*
1	Ketua *Chairman*	Presiden Direktur *President Director*
2	Wakil Ketua *Vice Chairman*	Wakil Presiden Direktur *Vice President Director*
3	Sekretaris *Secretary*	Kepala Bagian Treasury *Head of Treasury Department*
4	Anggota Tetap *Permanent Member*	Direktur Operasional *Director of Operations*
5	Anggota Tetap *Permanent Member*	Direktur Kepatuhan *Director of Compliance*

No. *No.*	Jabatan *Position*	Nama *Name*
6	Anggota Tetap *Permanent Member*	Direktur Umum *Director of General Affairs*
7	Anggota Tetap *Permanent Member*	Kepala Divisi SKAI *Head of SKAI Division*
8	Anggota Tetap *Permanent Member*	Kepala Bagian Manajemen Risiko *Head of Risk Management Department*
9	Anggota Tetap *Permanent Member*	Kepala Bagian Kepatuhan *Head of Compliance Department*
10	Anggota Tetap *Permanent Member*	Kepala Divisi Kredit *Head of Credit Division*
11	Anggota Tetap *Permanent Member*	Kepala Divisi *Marketing* SME & *Retail* *Head of SME & Retail Marketing Division*
12	Anggota Tetap *Permanent Member*	Kepala Divisi Marketing *Commercial* & *Corporate* *Head of Commercial & Corporate Marketing Division*
13	Anggota Tetap *Permanent Member*	Kepala Divisi Konsumer *Head of Consumer Division*
14	Anggota Tetap *Permanent Member*	Kepala Divisi Operasional *Head of Operations Division*
15	Anggota Tetap *Permanent Member*	Kepala Bagian Pengembangan Produk *Lending* *Head of Lending Product Development Department*
16	Anggota Tetap *Permanent Member*	Kepala Bagian Akuntansi *Head of Accounting Department*
17	Anggota Tetap *Permanent Member*	Kepala Bagian Admin Kredit dan Portfolio *Head of Admin Credit and Portfolio Department*
18	Anggota Tidak Tetap *Non-Permanent Member*	Seluruh Kepala Divisi/Kepala Bagian Lainnya *All Other Division Heads/Section Heads*

Tanggung Jawab, Tugas, dan Wewenang ALCO
Responsibilities, Duties, and Authority of ALCO

- Tanggung jawab umum ALCO:
  - Menetapkan kebijakan dan pedoman pelaksanaan *Asset and Liability Management* (ALMA),
  - Membuat keputusan ALMA,
  - Melakukan evaluasi terhadap hasil kegiatan Bank, dan
  - Mengadakan rapat, dengan frekuensi minimal 1 (satu) bulan sekali atau lebih (tergantung kebutuhan/arahan/ intruksi dari Manajemen).
- Tugas dan wewenang umum ALCO
  - Menetapkan tujuan ALMA,
  - Menetapkan Kebijakan dan Pedoman ALMA,
  - Memberikan keputusan ALMA, dan
  - Memantau pelaksanaan keputusan dan hasil kegiatan Bank.

- *General responsibilities of ALCO:*
  - *Establish policies and guidelines for the implementation of Asset and Liability Management (ALMA),*
  - *Make ALMA decisions,*
  - *Evaluate the results of the Bank's activities, and*
  - *Hold meetings, with a minimum frequency of 1 (one) month or more (depending on the need/direction/ instruction from Management).*
- *General duties and authority of ALCO*
  - *Establish the purpose of ALMA,*
  - *Establish ALMA Policies and Guidelines,*
  - *Make ALMA decisions, and*
  - *Monitor the implementation of decisions and results of the Bank's activities.*

Rapat ALCO
ALCO Meetings

Rapat ALCO diadakan dengan frekuensi minimal 1 (satu) bulan sekali atau lebih (tergantung kebutuhan/arahan/instruksi) dari Manajemen, dengan memperhatikan perubahan kondisi ekonomi nasional, kondisi Bank dan profil risiko, terutama risiko pasar dan likuiditas. Rapat Komite ALCO hanya dapat

ALCO meetings are held with a minimum frequency of 1 (one) month or more (depending on the need/direction/ instruction) from Management, taking into account changes in national economic conditions, the Bank's condition and risk profile, especially market and liquidity risks. ALCO Committee

diselenggarakan apabila dihadiri oleh mayoritas dari jumlah anggota Komite. Kuorum penyelenggaraan rapat adalah dihadiri ½ (satu per dua) jumlah anggota Direktur.

Keputusan rapat Komite ALCO dilakukan berdasarkan musyawarah untuk mufakat. Dalam hal tidak terjadi musyawarah untuk mufakat, pengambilan Keputusan dilakukan berdasarkan suara terbanyak dengan prinsip 1 (satu) orang 1 (satu) suara. Jika dalam pengambilan Keputusan yang dilakukan dengan cara pemungutan suara terjadi suara yang sama banyaknya, maka Keputusan diambil melalui mekanisme pengambilan Keputusan langsung oleh Ketua ALCO. Hasil rapat komite ALCO dituangkan dalam risalah rapat dan didokumentasikan.

Sepanjang tahun 2025, ALCO menyelenggarakan 12 (dua belas) kali rapat.

meetings can only be held if attended by a majority of the Committee members. The quorum for the meeting is ½ (one-half) of the total number of Directors.

Decisions made at ALCO Committee meetings are based on deliberation to reach a consensus. In the event that deliberation for consensus does not occur, the decision shall be made based on a majority vote with the principle of 1 (one) person 1 (one) vote. If in the decision-making process conducted by voting, there are equal votes, then the decision is made through a direct decision-making mechanism by the Chairman of ALCO. The results of the ALCO committee meeting are set forth in the minutes of the meeting and documented.

During 2025, ALCO has conducted 12 (twelve) meetings.

Tabel Kehadiran Peserta ALCO
ALCO Participant Attendance Table

No.	Position	Meetings Frequency	Attendances	Attendance Percentage
1	*President Director* (Achmad S Kartasasmita)	12	9	75.00%
2	*Vice President Director* (Hendra Halim)	12	12	100.00%
3	*Operational Director* (Harun Ansari)	12	11	91.67%
4	*General Affair Director* (Yusri Hadi)	12	12	100.00%
5	*Compliance Director* (Andy)	12	9	75.00%
6	*Head of Treasury Department* (Ali Sakti)	12	11	91.67%
7	*Head of Internal Audit Division* (Limin)	12	10	83.33%
8	*Head of Credit Division* (Kornelus Damanik)	12	10	83.33%
9	*Head of SME & Retail Marketing Division* (Edwar)	12	12	100.00%
10	*Head of Commercial & Corporate Marketing Division* (Ratna Juwita)	12	4	33.33%
11	*Head of Operational Division* (Johan)	12	11	91.67%
12	*Head of Consumer Division* (Siska Nurindah Sari)	12	10	83.33%
13	*Head of Risk Management Department* (Hendrik)	12	10	83.33%
14	*Head of Lending Product Development Department* (Ajan)	12	12	100.00%
15	*Head of Accounting Department* (Oh Ek Tjuan)	12	11	91.67%
16	*Head of Compliance Department* (Sukini)	12	10	83.33%
17	*Head of Credit Administration & Portfolio Department* (Andreas)	12	8	66.67%

Program Kerja dan Realisasi Komite ALCO
ALCO Committee Work Program and Realization

Pada tahun 2025 program kerja dan realisasi Komite ALCO mencakup: *monitor* portofolio *Asset dan Liability*, strategi dan penetapan *pricing* dalam bidang *Lending* dan *Funding*, strategi dan pencapaian *income*/pendapatan Bank, pengelolaan *cashflow*/arus kas dan likuiditas intra hari (*intraday liquidity risk*), manajemen Gap/maturitas, posisi Aset Likuid Bank, Data Portofolio per masing-masing Cabang, pembahasan rapat lalu, *Financial Market*, Suku Bunga Dasar Kredit (SBDK) dan informasi lainnya.

In 2025 the work program and realization of the ALCO Committee includes: monitoring of Asset and Liability portfolios, strategy and pricing in Lending and Funding, strategy and achievement of the Bank's income/revenue, cash flow management and intraday liquidity risk, Gap/maturity management, the Bank's Liquid Asset position, Portfolio Data per each Branch, discussion of past meetings, Financial Market, Prime Lending Rate (SBDK) and other information.

Pendidikan atau Pelatihan yang Diikuti dalam TahunBuku
Education or Training Attended in the Financial Year

Anggota Komite senantiasa mengikuti pendidikan atau pelatihan yang diikuti dalam tahun buku, yakni Sertifikasi Manajemen Risiko dan *Treasury*; *Economic Outlook*; Membangun Kapasitas Bank untuk Era *Central Counterparty* (CCP): Konsep, Fungsi dan Manfaat bagi Industri Perbankan; *Secure Issuance, Unified Strengthening Operational Resilience for Indonesia Banks; Sustainability Accounting and Reporting in the Financial Services Sector; Sustainable Finance Awareness - Global and National Recent Updates;* Trump Trade War: Menyelamatkan Pasar Modal, Menyehatkan Ekonomi Indonesia; Sosialisasi ketentuan-ketentuan dari regulator; dan lainnya.

Committee members continuously participate in education or training throughout the fiscal year, namely Risk Management and Treasury Certification; Economic Outlook; Building Bank Capacity for the Central Counterparty (CCP) Era: Concepts, Functions, and Benefits for the Banking Industry; Secure Issuance, Unified Strengthening of Operational Resilience for Indonesian Banks; Sustainability Accounting and Reporting in the Financial Services Sector; Sustainable Finance Awareness - Recent Global and National Updates; Trump Trade War: Saving the Capital Market, Revitalizing the Indonesian Economy; Dissemination of regulatory provisions; and others.

Penilaian Direksi terhadap Kinerja Komite
Directors' Assessment of Committee Performance

Komite ALCO memiliki tugas dan tanggungjawab untuk membantu Direksi dalam memberikan rekomendasi-rekomendasi yang dibutuhkan dalam pengelolaan aset dan liabilitas Bank. Direksi menilai bahwa komite ALCO telah menjalankan tugas dan tanggung jawabnya dengan baik.

The ALCO Committee has the duty and responsibility to assist the Board of Directors in providing recommendations needed in managing the Bank's assets and liabilities. The Board of Directors considers that the ALCO Committee has performed its duties and responsibilities well.

Komite Manajemen Risiko
Risk Management Committee

Struktur Komite Manajemen Risiko
Risk Management Committee

Komite Manajemen Risiko bertanggung jawab langsung kepada Presiden Direktur ditetapkan melalui Surat Keputusan Internal Bank nomor 040/SK-BMD/DIR/2024 perihal Komite Manajemen Risiko.

The Risk Management Committee is directly responsible to the President Director as stipulated in the Bank's Internal Decision Letter number 040/SK-BMD/DIR/2024 regarding the Risk Management Committee.

Susunan keanggotaan Komite Manajemen Risiko dapat dilihat pada tabel di bawah ini:

The composition of the Risk Management Committee can be seen in the table below:

Jabatan/*Position*	**Nama/***Name*
Ketua ***Chairman***	Direktur Umum *Director of General Affairs*
Anggota Tetap ***Permanent Member***	Seluruh Anggota Direksi *All Directors*
	Kepala Divisi SKAI *Head of Internal Audit Division*
	Kepala Divisi *Marketing Corporate Commercial* *Head of Corporate Commercial Marketing Division*
	Kepala Divisi Marketing SME & Retail *Head of SME & Retail Marketing Division*
	Kepala Divisi Marketing Konsumer *Head of Consumer Marketing Division*
	Kepala Divisi Operasional *Head of Operational Division*

Jabatan/*Position*	Nama/*Name*
Anggota Tetap ***Permanent Member***	Kepala Divisi *Human Capital* *Head of Human Capital Division*
	Kepala Divisi Kredit *Head of Credit Division*
	Kepala Divisi TI *Head of IT Division*
	Kepala Bagian Manajemen Risiko *Head of Risk Management Department*
	Kepala Bagian Kepatuhan *Head of Compliance Department*
	Kepala Bagian Akuntansi *Head of Accounting Department*
	Kepala Bagian *Treasury* *Head of Treasury Department*
	Kepala Bagian APU-PPT PPPSPM *Head of AML/CFT Department*
	Kepala Bagian Pelindungan Data Pribadi dan Konsumen *Head of Personal and Consumer Data Protection Department*
	Kepala Bagian IT *Security* *Head of IT Security*
Anggota Tidak Tetap ***Non-Permanent Member***	Seluruh Kepala Bagian Eksekutif maupun Non-Eksekutif lainnya yang belum termasuk anggota tetap *All other Executive and Non-Executive Heads of Department who are not permanent members*

Tugas dan Tanggung Jawab Komite Manajemen Risiko

Duties and Responsibilities of the Risk Management Committee

Tugas dan tanggung jawab Komite Manajemen Risiko pada Pedoman dan Tata Tertib Kerja Komite Manajemen Risiko, diantaranya:

- Membantu dan mendukung pelaksanaan tugas dan tanggung jawab Direksi dibidang manajemen risiko.
- Memberikan rekomendasi kepada Presiden Direktur terhadap evaluasi kebijakan dan pelaksanaan manajemen risiko Bank.
- Bersama-sama dengan Pejabat Eksekutif yang terkait dengan Bagian Manajemen Risiko menyusun kebijakan manajemen risiko serta perubahannya apabila diperlukan, termasuk strategi manajemen risiko, tingkat risiko yang diambil dan toleransi risiko, kerangka manajemen risiko serta rencana kontijensi untuk mengantisipasi terjadi nya kondisi tidak normal.
- Secara berkala maupun bersifat insidentil melakukan perbaikan dan penyempurnaan penerapan manajemen risiko karena suatu perubahan kondisi internal dan eksternal Bank yang mempengaruhi kecukupan permodalan dan profil risiko Bank atas dasar hasil evaluasi terhadap efektifitas penerapan manajemen risiko.
- Menetapkan *justification* atas hal-hal yang terkait dengan keputusan-keputusan bisnis yang menyimpang dari prosedur dan kebijakan Bank.

Duties and responsibilities of the Risk Management Committee in the Risk Management Committee Charter, including:

- *Assist and support the implementation of the duties and responsibilities of the Board of Directors in the field of risk management.*
- *Provide recommendations to the President Director on the evaluation of the Bank's risk management policies and implementation.*
- *Together with the Executive Officers associated with the Risk Management Section, develop risk management policies and amendments if necessary, including risk management strategies, the level of risk taken and risk tolerance, risk management framework and contingency plans to anticipate the occurrence of abnormal conditions.*
- *Periodically or incidentally make improvements and refinements to the implementation of risk management due to changes in the Bank's internal and external conditions that affect the adequacy of the Bank's capital and risk profile based on the results of the evaluation of the effectiveness of risk management implementation.*
- *Establish justification for matters related to business decisions that deviate from the Bank's procedures and policies.*

Rapat Komite Manajemen Risiko

Risk Management Committee Meetings

Rapat Komite Manajemen Risiko diselenggarakan sesuai dengan kebutuhan, minimal 1 (satu) kali dalam 3 (tiga) bulan. Keputusan dalam rapat Komite Manajemen Risiko terlebih dahulu dilakukan berdasarkan musyawarah untuk mufakat. Dalam hal tidak terjadi musyawarah untuk mufakat, pengambilan keputusan dilakukan berdasarkan suara terbanyak. Hasil rapat Komite Manajemen Risiko wajib dituangkan dalam risalah rapat dan didokumentasikan. Perbedaan pendapat yang terjadi dalam rapat komite wajib dicantumkan secara jelas dalam risalah rapat beserta alasan perbedaan pendapat.

Risk Management Committee meetings are held as needed, at least once in 3 (three) months. Decisions in the Risk Management Committee meetings are first made based on deliberation for consensus. In the event that deliberation for consensus does not occur, decision making is based on a majority vote. The results of the Risk Management Committee meetings shall be set forth in the minutes of meetings and documented. Differences of opinion that occur in committee meetings must be clearly stated in the minutes of the meeting along with the reasons for the differences of opinion.

Rapat dapat diselenggarakan baik dengan kehadiran fisik maupun melalui media elektronik atau kombinasi antara keduanya. Rapat Komite Manajemen Risiko hanya dapat dilaksanakan jika dihadiri mayoritas anggota komite, yaitu lebih dari 50% dari keanggotaan tetap. Pada tahun 2025 Komite Manajemen Risiko melakukan rapat sebanyak 4 (empat) kali.

Meetings may be held either by physical presence or through electronic media or a combination of both. Risk Management Committee meetings can only be held if attended by a majority of committee members, i.e. more than 50% of the permanent membership. In 2025, the Risk Management Committee met 4 (four) times.

Tabel Kehadiran Peserta Komite Manajemen Risiko

Risk Management Committee Participant Attendance Table

No.	Position	Meetings Frequency	Attendances	Attendance Percentage
1	*President Director (Achmad S Kartasasmita)*	4	4	100.00%
2	*Vice President Director (Hendra Halim)*	4	4	100.00%
3	*Operational Director (Harun Ansari)*	4	4	100.00%
4	*General Affair Director (Yusri Hadi)*	4	4	100.00%
5	*Compliance Director (Andy)*	4	3	75.00%
6	*Head of Internal Audit Division (Limin)*	4	3	75.00%
7	*Head of Commercial & Corporate Marketing Division (Ratna Juwita)*	4	3	75.00%
8	*Head of SME & Retail Marketing Division (Edwar)*	4	2	50.00%
9	*Head of Consumer Division (Siska Nurindah Sari)*	4	3	75.00%
10	*Head of Operational Division (Johan)*	4	4	100.00%
11	*Head of Human Capital Division (Rita Ana)*	4	2	50.00%
12	*Head of Credit Division (Kornelus Damanik)*	4	4	100.00%
13	*Head of IT Division (Rudy Utomo)*	4	2	50.00%
14	*Head of Risk Management Department (Hendrik)*	4	4	100.00%
15	*Head of Compliance Department (Sukini)*	4	4	100.00%
16	*Head of Accounting Department (Oh Ek Tjuan)*	4	2	50.00%
17	*Head of Treasury Department (Ali Sakti)*	4	2	50.00%
18	*Head of AML CFT Department (David)*	4	1	25.00%
19	*Head of Personal and Consumer Data Protection Department (Jeffry)*	4	4	100.00%
20	*Head of IT Security and GRC Department (Hendy Lianto)*	4	2	50.00%

Program Kerja dan Realisasi Komite Manajemen Risiko

Work Program and Realization of Risk Management Committee

Program kerja dan realisasi Komite Manajemen Risiko selama tahun 2025 mencakup: Tingkat Kesehatan Bank, Pemantauan Eksposur Risiko, Penyesuaian Kebijakan dan Pedoman Manajemen Risiko, Penyesuaian Kebijakan dan Pedoman Manajemen Risiko, Resolution Plan (LPS), Kebijakan CRMS, Limit-limit transaksi, Review Kebijakan Internal Bank, RBB 2026, *Risk Capacity*, RAT & RT Risiko Inheren, RAT & RT Keamanan Siber, Kaji Ulang Pengukuran Risiko, Kaji Ulang Pengukuran Risiko Siber, Kaji Ulang Hak Akses, Kebijakan dan Pedoman Manajemen Risiko Siber, Penyesuaian Pedoman Pelaksanaan *Risk Assessment*, Evaluasi Kinerja Bagian Manajemen Risiko, Evaluasi Kinerja Komite Manajemen Risiko, dan *Due Diligence Counterparty* ATMR Kredit.

The work program and implementation of the Risk Management Committee during 2025 includes: Bank Health Rating, Risk Exposure Monitoring, Adjustment of Risk Management Policies and Guidelines, Resolution Plan (LPS), CRMS Policy, Transaction Limits, Review of Internal Bank Policy, RBB 2026, Risk Capacity, RAT & RT Inherent Risk, RAT & RT Cyber Security, Review of Risk Measurement, Review of Cyber Risk Measurement, Review of Access Rights, Cyber Risk Management Policy and Guidelines, Adjustment of Risk Assessment Implementation Guidelines, Risk Management Division Performance Evaluation, Risk Management Committee Performance Evaluation, and ATMR Credit Counterparty Due Diligence.

Pendidikan atau Pelatihan yang Diikuti dalam Tahun Buku

Education or Training Attended in the Financial Year

Anggota Komite senantiasa mengikuti pendidikan atau pelatihan yang diikuti dalam tahun buku, yakni Kelangsungan Bisnis di 2025: Pendekatan Risiko Hukum dan Manajemen Kepatuhan, *Balancing Inovation and Privacy, The Impact of AI on Data Protection in Indonesia, Data Minimization & Incident Response: Pelindungan Data di Era Digital, Digital Innovation in Finance for Rapid and Sustainable Economic Growth, Digital Leader dan Digital Culture, Economic Outlook,* Efek Domino Tarif Trump: Ancaman atau Peluang bagi Ekonomi Indonesia, Evaluasi dan Penguatan Implementasi Peraturan OJK terkait LCR & NSFR, *Focus Group Discussion* (FGD) Peraturan Otoritas Jasa Keuangan Nomor 24 Tahun 2025 tentang Pengelolaan Rekening pada Bank Umum (POJK Pengelolaan Rekening BU), *From Compliance to Competence: Strengthening Internal Control over Financial Reporting* (ICoFR) *under the New Regulation, IT Security Awareness, Key Factors in Recording and Managing Personal Data Processing,* Tata Kelola, Manajemen Risiko, Pengendalian Internal, Membangun Kesadaran Keamanan Informasi Berbasis SKKNI, *Navigating Crisis with Confidence: Recovery & Resolution Plan* sebagai Pilar Ketahanan Bank, *Risk & Governance Summit* 2025: *Empowering the GRC Ecosystem to Drive Economic Growth and National Resilience, Risk Appetite and Risk Culture*: Pilar Utama dalam Penguatan Manajemen Risiko di Sektor Keuangan, *Sustainability Accounting and Reporting in the Financial Services Sector, Sustainable Finance Awareness - Global and National Recent Updates, Sustainable Financing* dan Analisa Pembiayaan Sektor Penunjang Industri Kelapa Sawit, *The Future of Cybersecurity: Threats, Challenges, and Innovations*, Trump Trade War: Menyelamatkan Pasar Modal, Menyehatkan Ekonomi Indonesia, Undangan Forum SERASI dan SIGUNA dalam Rangka Mitigasi Risiko Operasional Layanan SP beserta TI dan Siber, pada Periode Libur Panjang Natal dan Tahun Baru, UU PDP Indonesia dalam Masa Transisi: Pandangan Pakar dari KOMDIGI Tentang Kepatuhan, Kesenjangan, dan Manajemen Insiden, *Workshop Climate Risk Management & Scenario Analysis* (CRMS): Kelanjutan Proses Pelaporan, *Workshop* Implementasi Perhitungan Emisi Gas Rumah Kaca (GHG *Inventory Scope* 1-3 dan *Financed Emission*) serta Memastikan Kepatuhan terhadap Persyaratan CRMS berbasis OJK, dan *Workshop* Penerapan *Climate Risk Management and Scenario Analysis.*

Business Sustainability in 2025: Legal Risk and Compliance Management Approaches, Balancing Innovation and Privacy, The Impact of AI on Data Protection in Indonesia, Data Minimization & Incident Response: Data Protection in the Digital Age, Digital Innovation in Finance for Rapid and Sustainable Economic Growth, Digital Leaders and Digital Culture, Economic Outlook, The Domino Effect of Trump's Tariffs: A Threat or Opportunity for the Indonesian Economy, Evaluation and Strengthening of the Implementation of OJK Regulations related to LCR & NSFR, Focus Group Discussion (FGD) on Financial Services Authority Regulation Number 24 of 2025 concerning Account Management at Commercial Banks (POJK Account Management BU), From Compliance to Competence: Strengthening Internal Control over Financial Reporting (ICoFR) under the New Regulation, IT Security Awareness, Key Factors in Recording and Managing Personal Data Processing, Governance, Risk Management, Internal Control, Building Information Security Awareness Based on SKKNI, Navigating Crisis with Confidence: Recovery & Resolution Plan as a Pillar of Bank Resilience, Risk & Governance Summit 2025: Empowering the GRC Ecosystem to Drive Economic Growth and National Resilience, Risk Appetite and Risk Culture: Main Pillars in Strengthening Risk Management in the Financial Sector, Sustainability Accounting and Reporting in the Financial Services Sector, Sustainable Finance Awareness - Global and National Recent Updates, Sustainable Financing and Financing Analysis of the Palm Oil Industry Support Sector, The Future of Cybersecurity: Threats, Challenges, and Innovations, Trump Trade War: Saving the Capital Market, Revitalizing the Indonesian Economy, Invitation to the SERASI and SIGUNA Forum on Mitigating Operational Risks in SP Services, IT, and Cybersecurity during the Christmas and New Year Holidays, Indonesia's PDP Law in Transition: Expert Views from KOMDIGI on Compliance, Gaps, and Incident Management, Climate Risk Management & Scenario Analysis (CRMS) Workshop: Continuation of the Reporting Process, Workshop on the Implementation of Greenhouse Gas Emissions Calculation (GHG Inventory Scope 1–3 and Financed Emissions) and Ensuring Compliance with OJK-based CRMS Requirements, and Workshop on the Application of Climate Risk Management and Scenario Analysis.

Penilaian Direksi terhadap Kinerja Komite
Directors' Assessment of Committee Performance

Komite Manajemen Risiko memiliki tugas dan tanggung jawab untuk membantu Direksi dalam memberikan rekomendasi-rekomendasi yang dibutuhkan dalam mengevaluasi pelaksanaan manajemen risiko Bank. Direksi menilai bahwa komite Manajemen Risiko telah menjalankan tugas dan tanggung jawabnya dengan baik.

The Risk Management Committee has the duty and responsibility to assist the Board of Directors in providing recommendations needed in evaluating the implementation of the Bank's risk management. The Board of Directors considers that the Risk Management Committee has performed its duties and responsibilities well.

Komite Pengarah Teknologi Informasi
Information Technology Steering Committee

Struktur Komite Pengarah Teknologi Informasi
Information Technology Steering Committee Structure

Dalam proses tata Kelola Teknologi Informasi, perlu dibentuk Komite Pengarah Teknologi Informasi untuk memastikan hubungan yang sinergis antara satuan kerja dalam pengelolaan inisiatif Teknologi Informasi. Pembentukan Komite Pengarah Teknologi Informasi berdasarkan Surat Keputusan Internal Bank nomor 030/SK-BMD/DIR/2025 tentang Komite Pengarah Teknologi Informasi.

In the process of Information Technology Governance, it is necessary to establish an Information Technology Steering Committee to ensure a synergistic relationship between work units in managing Information Technology initiatives. The establishment of the Information Technology Steering Committee is based on the Bank's Internal Decision Letter number 030/SK-BMD/DIR/2025 concerning the Information Technology Steering Committee.

Perincian Struktur serta keanggotaan dari Komite Pengarah Teknologi Informasi (untuk selanjutnya disebut "TI") dapat dilihat pada tabel di bawah ini:

Details of the structure and membership of the Information Technology Steering Committee (hereinafter referred to as "IT") can be seen in the table below:

No. *No.*	Jabatan *Position*	Nama *Name*
1	Ketua *Chairman*	Direktur Operasional *Operational Director*
2	Wakil Ketua *Vice Chairman*	Wakil Presiden Direktur *Vice President Director*
3	Anggota Tetap *Permanent Member*	Presiden Direktur *President Director*
4	Anggota Tetap *Permanent Member*	Direktur Umum *General Affair Director*
5	Anggota Tetap *Permanent Member*	Direktur Kepatuhan *Compliance Director*
6	Anggota Tetap *Permanent Member*	Kepala Divisi TI (Penyelenggara TI) *Head of IT Division*
7	Anggota Tetap *Permanent Member*	Kepala Divisi SKAI *Head of Internal Audit Division*
8	Anggota Tetap *Permanent Member*	Kepala Divisi *Human Capital* *Head of Human Capital Division*
9	Anggota Tetap *Permanent Member*	Kepala Divisi Operasional *Head of Operational Division*
10	Anggota Tetap *Permanent Member*	Kepala Bagian Manajemen Risiko *Head of Risk Management Department*
11	Anggota Tetap *Permanent Member*	Kepala Bagian Kepatuhan *Head of Compliance Department*
12	Anggota Tetap *Permanent Member*	Kepala Bagian IT Security & GRC *Head of IT Security & GRC*

Anggota Tidak Tetap
Non-Permanent Members

Pemimpin Divisi/Bagian yang berkaitan dengan pembahasan agenda Rapat Komite.

Heads of Divisions/Sections related to the discussion of the Committee Meeting agenda.

Tugas dan Tanggung Jawab Komite Pengarah Teknologi Informasi dalam memberikan Rekomendasi kepada Direksi

Duties and Responsibilities of the Information Technology Steering Committee in providing Recommendations to the Board of Directors

- Rencana Strategis Teknologi Informasi yang sejalan dengan rencana strategis kegiatan usaha Bank dan/atau korporasi Bank. Dalam memberikan rekomendasi, komite pengarah Teknologi Informasi harus memperhatikan faktor efisiensi, efektivitas, dan hal-hal lain, yaitu:
  - Peta jalan (*road-map*) untuk mencapai kebutuhan Teknologi Informasi yang mendukung strategi bisnis Bank. Peta jalan (*road-map*) terdiri dari kondisi saat ini (current state), kondisi yang ingin dicapai (*future state*), dan langkah-langkah yang akan dilakukan untuk mencapai kondisi yang ingin dicapai;
  - Sumber daya yang dibutuhkan;
  - Manfaat yang akan diperoleh saat Rencana Strategis Teknologi Informasi diterapkan; dan
  - Kendala yang mungkin timbul dalam penerapan Rencana Strategis Teknologi Informasi.
- Perumusan kebijakan, standar, dan prosedur Teknologi Informasi yang utama, misalnya kebijakan Teknologi Informasi yang utama yaitu kebijakan pengamanan Teknologi Informasi dan manajemen risiko terkait penggunaan Teknologi Informasi di Bank.
- Kesesuaian antara Rencana Pengembangan Teknologi Informasi dan Rencana Strategis Teknologi Informasi.
- Kesesuaian antara pelaksanaan pengembangan Teknologi Informasi dan rencana pengembangan Teknologi Informasi.

- Evaluasi atas efektivitas biaya Teknologi Informasi terhadap pencapaian manfaat yang direncanakan.
- Kesesuaian antara proyek Teknologi Informasi yang disetujui dengan Rencana Strategis Teknologi Informasi. Komite pengarah Teknologi Informasi juga menetapkan status prioritas proyek Teknologi Informasi yang bersifat kritikal yang berdampak signifikan terhadap kegiatan operasional Bank, misalnya pergantian *core banking application, server production*, dan topologi jaringan.
- Kesesuaian antara pelaksanaan proyek Teknologi Informasi dengan rencana proyek yang disepakati (*project charter*). Komite pengarah Teknologi Informasi harus melengkapi rekomendasi dengan hasil analisis dari proyek Teknologi Informasi yang utama sehingga memungkinkan Direksi mengambil keputusan secara efisien.
- Kesesuaian antara Teknologi Informasi dengan kebutuhan sistem informasi manajemen serta kebutuhan kegiatan usaha Bank.
- Efektivitas langkah-langkah dalam meminimalisasi risiko atas investasi Bank pada sektor Teknologi Informasi agar investasi Bank pada sektor Teknologi Informasi memberikan kontribusi terhadap pencapaian tujuan bisnis Bank.
- Pemantauan atas kinerja Teknologi Informasi dan upaya peningkatan kinerja Teknologi Informasi, misalnya pendeteksian keusangan infrastruktur Teknologi Informasi dan pengukuran efektivitas dan efisiensi penerapan kebijakan pengamanan Teknologi Informasi

- *An Information Technology Strategic Plan that is in line with the strategic plan for the Bank's business activities and/or the Bank's corporation. In providing recommendations, the Information Technology steering committee must consider factors such as efficiency, effectiveness, and other matters, namely:*
  - *A road map for achieving the Information Technology requirements that support the Bank's business strategy. The road map consists of the current state, the desired future state, and the steps to be taken to achieve the desired state;*
  - *The resources required;*
  - *The benefits to be gained when the Information Technology Strategic Plan is implemented; and*
  - *The obstacles that may arise in the implementation of the Information Technology Strategic Plan.*
  - *Formulation of key information technology policies, standards, and procedures, such as key information technology policies, namely information technology security policies and risk management related to the use of information technology at the Bank.*
- *Alignment between the Information Technology Development Plan and the Information Technology Strategic Plan.*
- *Alignment between the implementation of Information Technology development and the Information Technology development plan.*
- *Evaluation of the cost effectiveness of Information Technology in achieving the planned benefits.*
- *Alignment between approved IT projects and the IT Strategic Plan. The IT Steering Committee also determines the priority status of critical IT projects that have a significant impact on the Bank's operational activities, such as the replacement of core banking applications, production servers, and network topology.*

- *The alignment of the implementation of the Information Technology project with the agreed project plan (project charter). The Information Technology steering committee must supplement its recommendations with the results of an analysis of the main Information Technology projects so that the Board of Directors can make decisions efficiently.*
- *The compatibility between Information Technology and the needs of the management information system as well as the needs of the Bank's business activities.*
- *The effectiveness of measures to minimize the risks of the Bank's investments in the Information Technology sector so that the Bank's investments in the Information Technology sector contribute to the achievement of the Bank's business objectives.*
- *Monitoring of Information Technology performance and efforts to improve Information Technology performance, such as detecting obsolete Information Technology infrastructure and measuring the effectiveness and efficiency of implementing Information Technology security policies.*

- Upaya penyelesaian berbagai masalah terkait Teknologi Informasi yang tidak dapat diselesaikan oleh satuan kerja pengguna dan penyelenggara Teknologi Informasi secara efektif, efisien, dan tepat waktu.
- Kecukupan dan alokasi sumber daya terkait Teknologi Informasi yang dimiliki Bank. Dalam hal sumber daya yang dimiliki tidak memadai dan Bank akan menggunakan jasa pihak lain dalam penyelenggaraan Teknologi Informasi, komite pengarah Teknologi Informasi harus memastikan Bank telah memiliki kebijakan dan prosedur yang dibutuhkan.
- Perancangan arsitektur Teknologi Informasi yang selaras dengan strategi bisnis dan kebutuhan bisnis Bank.

- *Efforts to resolve various issues related to Information Technology that cannot be resolved effectively, efficiently, and in a timely manner by user work units and Information Technology providers.*
- *The adequacy and allocation of the Bank's Information Technology resources. In the event that the Bank's resources are inadequate and it will use the services of other parties in the implementation of Information Technology, the Information Technology steering committee must ensure that the Bank has the necessary policies and procedures in place.*
- *Information Technology architecture design that is aligned with the Bank's business strategy and business needs.*

Rapat Komite Pengarah Teknologi Informasi

Information Technology Steering Committee Meeting

Rapat Komite Pengarah TI diselenggarakan minimal 2 (dua) kali dalam setahun atau dapat diselenggarakan setiap saat sesuai kebutuhan. Keputusan rapat Komite dilakukan berdasarkan musyawarah mufakat, dalam hal tidak terjadi musyawarah mufakat pengambilan keputusan dilakukan secara voting (suara terbanyak).

Hasil rapat harus dituangkan dalam risalah rapat Komite Pengarah TI dan disampaikan kepada Direksi. Pada tahun 2025, Komite Pengarah TI melakukan rapat sebanyak 6 (enam) kali.

IT Steering Committee meetings are held at least twice a year or can be held at any time as needed. Decisions of the Committee meetings are made based on deliberation to reach a consensus, in the event that no deliberation to reach a consensus occurs, the decision is made by voting (majority vote).

The results of the meeting must be outlined in the minutes of the IT Steering Committee meeting and submitted to the Board of Directors. In 2025, the IT Steering Committee met 6 (six) times.

Tabel Kehadiran peserta Komite Pengarah TI
IT Steering Committee Participant Attendance Table

No.	Position	Meetings Frequency	Attendances	Attendance Percentage
1	*President Director* (Achmad S Kartasasmita)	6	6	100.00%
2	*Vice President Director* (Hendra Halim)	6	6	100.00%
3	*Operational Director* (Harun Ansari)	6	6	100.00%
4	*General Affair Director* (Yusri Hadi)	6	6	100.00%
5	*Compliance Director* (Andy)	6	6	100.00%
6	*Head of IT Division* (Rudy Utomo)	6	6	100.00%
7	*Head of Human Capital Division* (Rita Ana)	6	6	100.00%
8	*Head of Operational Division* (Johan)	6	6	100.00%
9	*Head of Internal Audit Division* (Limin)	6	6	100.00%
10	*Head of Risk Management Department* (Hendrik)	6	6	100.00%
11	*Head of Compliance Department* (Sukini)	6	6	100.00%
12	*Head of IT Security & GRC Department* (Hendy Lianto)	6	6	100.00%

Program Kerja dan Realisasi Komite Pengarah Teknologi Informasi

Work Program and Realization of Information Technology Steering Committee

Adapun program kerja dan realisasi Komite Pengarah TI selama tahun 2025 mencakup Standarisasi perangkat IT, *Application owner* dan data *owner*, ATM/CRM, Penginian Kebijakan, Standar dan Prosedur TI, Revisi RPTI 2025, *Progress New Core Banking*, *Upgrade Internet Banking* dan *Mobile Banking* Bank, Struktur Organisasi TI, Rencana Pengembangan Teknologi Informasi 2026, Rencana Strategis Teknologi Informasi 2024 -2028, QRIS, Program *Campaign Anti-Social Engineering*.

The work program and realization of the IT Steering Committee during 2025 includes IT device standardization, Application owner and data owner, ATM/CRM, Policy Implementation, IT Standards and Procedures, Revision of RPTI 2025, Progress of New Core Banking, Upgrade of Internet Banking and Mobile Banking, IT Organizational Structure, 2026 Information Technology Development Plan, Information Technology Strategic Plan 2024-2028, QRIS, Anti-Social Engineering Campaign Program.

Pendidikan atau pelatihan yang Diikuti dalam Tahun Buku
Education or Training Attended in the Financial Year

Anggota Komite senantiasa mengikuti pendidikan atau pelatihan yang diikuti dalam tahun buku, yakni *Digital Leader* dan *Digital Culture*, Diseminasi Ketentuan dan Aspek Keamanan Sistem BI-FAST, Forum Sinergi Erat Kolaborasi dan Pelindungan Konsumen untuk Indonesia Dalam Rangka Mitigasi Risiko Operasional TI dan Siber pada periode Libur Hari Kemerdekaan RI, IT *Security Awareness*, dan sosialisasi ketentuan regulator.

Committee members continuously participate in education or training throughout the fiscal year, namely Digital Leader and Digital Culture, Dissemination of BI-FAST System Requirements and Security Aspects, Close Collaboration and Consumer Protection Synergy Forum for Indonesia in the Context of IT and Cyber Operational Risk Mitigation during the Indonesian Independence Day Holiday period, IT Security Awareness, and dissemination of regulatory requirements.

Penilaian Direksi terhadap Kinerja Komite
Directors' Assessment of Committee Performance

Komite Pengarah TI memiliki tugas dan tanggung jawab untuk membantu Direksi dalam memberikan rekomendasi-rekomendasi yang dibutuhkan dalam evaluasi rencana strategis TI, penetapan kebijakan, Standar dan Prosedur TI, pemantauan kinerja TI, dan upaya penyelesaian masalah TI. Direksi menilai bahwa komite Pengarah TI telah menjalankan tugas dan tanggung jawabnya dengan baik.

The IT Steering Committee has duties and responsibilities to assist the Board of Directors in providing recommendations needed in evaluating the IT strategic plan, establishing IT policies, Standards and Procedures, monitoring IT performance, and resolving IT issues. The Board of Directors considers that the IT Steering Committee has performed its duties and responsibilities well.

Komite Kebijakan Perkreditan dan Komite Kredit
Credit Policy Committee and Credit Committee

Struktur Komite Kebijakan Perkreditan
Credit Policy Committee Structure

Pembentukan Komite Kebijakan Perkreditan (KKP) berdasar pada Surat Keputusan Internal Bank nomor 010/SK-BMD/DIR/2025 tanggal 2 Juni 2025.

The establishment of the Credit Policy Committee (KKP) is based on the Bank's Internal Decision Letter number 010/SK-BMD/DIR/2025 dated on Jun 2, 2025.

Perincian Struktur serta keanggotaan dari Komite Kebijakan Perkreditan dapat dilihat pada tabel di bawah ini:

Details of the structure and membership of the Credit Policy Committee can be seen in the table below:

No. *No.*	Jabatan *Position*	Nama *Name*
1	Ketua *Chairman*	Presiden Direktur *President Director*
2	Anggota Tetap *Permanent Member*	Wakil Presiden Direktur *Vice President Director*
3	Anggota Tetap *Permanent Member*	Direktur Operasional *Operational Director*
4	Anggota Tetap *Permanent Member*	Direktur Kepatuhan *Compliance Director*
5	Anggota Tetap *Permanent Member*	Direktur Umum *General Affair Director*
6	Anggota Tetap *Permanent Member*	Kepala Divisi Kredit *Head of Credit Division*
7	Anggota Tetap *Permanent Member*	Kepala Divisi *Marketing Commercial & Corporate* *Head of Commercial & Corporate Marketing Division*
8	Anggota Tetap *Permanent Member*	Kepala Divisi Marketing SME & *Retail* *Head of SME & Retail Marketing Division*

No. *No.*	Jabatan *Position*	Nama *Name*
9	Anggota Tetap *Permanent Member*	Kepala Divisi Konsumer *Head of Consumer Division*
10	Anggota Tetap *Permanent Member*	Kepala Divisi SKAI *Head of Internal Audit Division*
11	Anggota Tetap *Permanent Member*	Kepala Bagian Admin Kredit dan Portofolio *Head of Credit and Portfolio Admin Department*
12	Anggota Tidak Tetap *Non-Permanent Member*	Kepala Bagian Kredit *Review* *Head of Credit Review Department*
13	Anggota Tidak Tetap *Non-Permanent Member*	Kepala Bagian Remedial *Head of Remedial Department*
14	Anggota Tidak Tetap *Non-Permanent Member*	Kepala Bagian Manajemen Risiko *Head of Risk Management Department*
15	Anggota Tidak Tetap *Non-Permanent Member*	Kepala Bagian Kepatuhan *Head of Compliance Department*
16	Anggota Tidak Tetap *Non-Permanent Member*	Kepala Bagian Marketing *Commercial & Corporate* *Head of Commercial & Corporate Marketing Department*
17	Anggota Tidak Tetap *Non-Permanent Member*	Kepala Bagian Analis Kredit *Head of Credit Analysis Department*
18	Anggota Tidak Tetap *Non-Permanent Member*	Kepala Bagian Marketing SME & *Retail* *Head of SME & Retail Marketing Department*
19	Anggota Tidak Tetap *Non-Permanent Member*	Kepala Bagian Konsumer *Head of Consumer Department*
20	Anggota Tidak Tetap *Non-Permanent Member*	Kepala Bagian Pengembangan Produk Lending *Head of Lending Product Development Department*
21	Anggota Tidak Tetap *Non-Permanent Member*	Kepala Bagian Legal *Head of Legal Department*

Struktur Keanggotaan Komite Kredit

Credit Committee Membership Structure

Dalam rangka membantu Direksi melaksanakan evaluasi dan/atau memutuskan permohonan kredit yang sesuai dengan Kebijakan Perkreditan Bank, Direksi telah menginikan Komite Kredit untuk kredit produktif melalui SK No. 026/SK-BMD/DIR/2025 tentang Komite Kredit Kantor Pusat Operasional dan seluruh Kantor Cabang & Capem PT Bank Mestika Dharma, Tbk. Komite Kredit bertanggung jawab memberikan persetujuan atau penolakan kredit sesuai dengan batas kewenangan yang ditetapkan. Selain itu, Direksi juga telah menetapkan SK No. 023/SK-BMD/DIR/2024 tentang Matriks Wewenang Persetujuan Kredit pada Aplikasi *Loan System* yang mengatur mekanisme persetujuan untuk pengajuan kredit konsumsi yang telah dijalankan melalui aplikasi.

In order to assist the Board of Directors in evaluating and/or deciding on credit applications in accordance with the Bank's Credit Policy, the Board of Directors has established a Credit Committee for productive credit through Decree No. 026/SK-BMD/DIR/2025 concerning the Credit Committee of the Operational Head Office and all Branches & Capem of PT Bank Mestika Dharma, Tbk. The Credit Committee is responsible for approving or rejecting credit in accordance with the limits of authority set. In addition, the Board of Directors has also issued Decree No. 023/SK-BMD/DIR/2024 concerning the Credit Approval Authority Matrix in the Loan System Application, which regulates the approval mechanism for consumer credit applications that have been submitted through the application.

Tugas dan Tanggung Jawab Komite Kebijakan Perkreditan

Duties and Responsibilities of the Credit Policy Committee

Rapat Komite Pengarah TI diselenggarakan minimal 2 (dua) kali dalam setahun atau dapat diselenggarakan setiap saat sesuai kebutuhan. Keputusan rapat Komite dilakukan berdasarkan musyawarah mufakat, dalam hal tidak terjadi musyawarah mufakat pengambilan keputusan dilakukan secara voting (suara terbanyak).

Hasil rapat harus dituangkan dalam risalah rapat Komite Pengarah TI dan disampaikan kepada Direksi. Pada tahun 2025, Komite Pengarah TI melakukan rapat sebanyak 6 (enam) kali.

IT Steering Committee meetings are held at least twice a year or can be held at any time as needed. Decisions of the Committee meetings are made based on deliberation to reach a consensus, in the event that no deliberation to reach a consensus occurs, the decision is made by voting (majority vote).

The results of the meeting must be outlined in the minutes of the IT Steering Committee meeting and submitted to the Board of Directors. In 2025, the IT Steering Committee met 6 (six) times.

- Memberi masukan kepada Direksi dalam rangka penyusunan Kebijakan Perkreditan Bank, terutama yang berkaitan dengan perumusan prinsip kehati-hatian dalam perkreditan.
- Mengawasi agar Kebijakan Perkreditan Bank dapat diterapkan secara konsekuen dan konsisten serta merumuskan pemecahan apabila hambatan/kendala dalam penerapan Kebijakan Perkreditan Bank, selanjutnya melakukan kajian secara berkala terhadap Kebijakan Perkreditan Bank dan memberikan saran kepada Direksi apabila diperlukan perubahan atau perbaikan.
- Memantau dan mengevaluasi:
  - Perkembangan dan kualitas portofolio perkreditan secara keseluruhan,
  - Kebenaran pelaksanaan kewenangan memutus kredit,
  - Kebenaran proses pemberian, perkembangan dan kualitas kredit yang diberikan kepada pihak yang terkait dengan Bank dan debitur-debitur besar tertentu,
  - Kebenaran pelaksanaan ketentuan Batas Maksimum Pemberian Kredit,
  - Ketaatan terhadap ketentuan perundang-undangan dan peraturan lainnya dalam pelaksanaan pemberian kredit,
  - Penyelesaian kredit bermasalah sesuai dengan yang ditetapkan dalam Kebijakan Perkreditan Bank,
  - Upaya Bank dalam memenuhi kecukupan jumlah penyisihan penghapusan kredit.
- Menyampaikan laporan tertulis secara berkala kepada Direksi dengan tembusan kepada Dewan Komisaris mengenai:
  - Hasil pengawasan atas penerapan dan pelaksanaan Kebijakan Perkreditan Bank, dan
  - Hasil pemantauan dan evaluasi mengenai hal-hal yang dimaksud pada poin di atas, dan
  - Memberikan saran langkah-langkah perbaikan jika diperlukan.

- *Provide input to the Board of Directors in the preparation of the Bank's Credit Policy, especially with regard to the formulation of prudential principles in credit.*
- *Supervise that the Bank's Credit Policy can be applied consequently and consistently and formulate solutions if obstacles / constraints in the application of the Bank's Credit Policy, then conduct periodic reviews of the Bank's Credit Policy and provide advice to the Board of Directors if changes or improvements are needed.*
- *Monitor and evaluate:*
  - *The development and quality of the overall credit portfolio,*
  - *The correctness of the implementation of the authority to decide credit,*
  - *The correctness of the process of granting, development and quality of loans granted to parties related to the Bank and certain large debtors,*
  - *Correct implementation of the provisions of the Maximum Lending Limit,*
  - *Adherence to statutory provisions and other regulations in the implementation of credit granting,*
  - *Resolution of non-performing loans in accordance with the Bank's Credit Policy, and*
  - *The Bank's efforts to fulfill the adequacy of the amount of allowance for loan losses.*
- *Submit periodic written reports to the Board of Directors with a copy to the Board of Commissioners regarding:*
  - *The results of supervision over the implementation and execution of the Bank's Credit Policy,*
  - *Results of monitoring and evaluation regarding the matters referred to in the above points, and*
  - *Provide suggestions for corrective measures if necessary.*

Tugas dan Tanggung Jawab Komite Kredit

Duties and Responsibilities of the Credit Committee

- Memberikan persetujuan atau penolakan kredit sesuai dengan batas wewenang yang telah ditetapkan.
- Melakukan koordinasi dengan ALCO dalam aspek pendanaan perkreditan.
- Melaksanakan tugasnya terutama dalam kaitannya dengan profesionalnya secara jujur, objektif, cermat, dan seksama.
- Menolak permintaan dan/atau pengaruh pihak-pihak yang berkepentingan dengan permohonan kredit untuk memberikan persetujuan kredit yang bersifat formalitas.

- *Granting or rejecting credit in accordance with the established authority limits.*
- *Coordinating with ALCO in aspects of credit financing.*
- *Performing duties, especially in relation to their profession, honestly, objectively, carefully, and thoroughly.*
- *Reject requests and/or influences from parties with an interest in credit applications to grant formal credit approvals.*

Rapat Komite Kebijakan Perkreditan

Credit Policy Committee Meeting

Pada tahun 2025, Komite Kebijakan Perkreditan melakukan rapat sebanyak 4 (empat) kali.

In 2025, the Credit Policy Committee met 4 (four) times

Tabel Kehadiran Peserta Komite Kebijakan Perkreditan

Credit Policy Committee Participants Attendance Table

No.	Position	Meetings Frequency	Attendances	Attendance Percentage
1	*President Director* (Achmad S. Kartasasmita)	4	4	100.00%
2	*Vice President Director* (Hendra Halim)	4	3	75.00%
3	*Operational Director* (Harun Ansari)	4	4	100.00%

No.	Position	Meetings Frequency	Attendances	Attendance Percentage
4	*General Affair Director* (Yusri Hadi)	4	3	75.00%
5	*Compliance Director* (Andy)	4	4	100.00%
6	*Head of Credit Division* (Kornelus Damanik)	4	4	100.00%
7	*Head of Commercial & Corporate Marketing Division* (Ratna Juwita)	4	2	50.00%
8	*Head of SME & Retail Marketing Division* (Edwar)	4	4	100.00%
9	*Head of Consumer Division* (Siska Nurindah Sari)	4	2	50.00%
10	*Head of Internal Audit Division* (Limin)	4	4	100.00%
11	*Head of Credit Administration & Portfolio Department* (Andreas)	4	2	50.00%

Program Kerja dan Realisasi Komite Kebijakan Perkreditan

Work Program and Realization of Credit Policy Committee

Rapat Komite Kebijakan Perkreditan disepanjang tahun 2025 mengenai pembahasan pertumbuhan kredit, portofolio kredit, rasio debitur inti, NPL, Hapus Buku, Perubahan Limit Komite Kredit, Penyesuaian Pedoman Produk Kredit, Laporan Keuangan Audited, Cadangan Kerugian Penurunan Nilai (CKPN), Pengembangan Produk Kredit, tindak lanjut temuan audit intern dan OJK, evaluasi Pedoman Kerja Komite Kebijakan Perkreditan, dan evaluasi limit komite kredit.

Credit Policy Committee meetings throughout 2025 regarding discussions on credit growth, credit portfolio, core debtor ratio, NPL, Write-Offs, changes to Credit Committee limits, Adjustments to Credit Product Guidelines, Audited Financial Statements, Allowance for Impairment Losses (AIL), Credit Product Development, follow-up on internal audit and OJK findings, evaluation of the Credit Policy Committee Work Guidelines, and evaluation of credit committee limits.

Pendidikan atau Pelatihan yang Diikuti dalam Tahun Buku

Education or Training Attended in the Financial Year

Refreshment Manajemen Risiko, Aspek Hukum dalam Pengambilalihan Piutang (Cessie) dan Variasinya, *Digital Leader* dan *Digital Culture*, Digitalisasi Dokumen Pertanahan, *Economic Outlook*, Pedoman Penerapan Taksonomi untuk Keuangan Berkelanjutan Indonesia Versi 2, *Refreshment* Ketentuan POJK Nomor 19 Tahun 2025 tentang Kemudahan Akses Pembiayaan kepada Usaha Mikro, Kecil dan Menengah, *Risk & Governance Summit 2025: Empowering the GRC Ecosystem to Drive Economic Growth and National Resilience, Sustainability Accounting and Reporting in the Financial Services Sector, Sustainable Finance Awareness - Global and National Recent Updates, Sustainable Financing* dan Analisa Pembiayaan Sektor Penunjang Industri Kelapa Sawit, Trump Trade War: Menyelamatkan Pasar Modal, Menyehatkan Ekonomi Indonesia, *Workshop* Implementasi Perhitungan Emisi Gas Rumah Kaca (GHG *Inventory Scope* 1-3 dan *Financed Emission*), serta Memastikan Kepatuhan terhadap Persyaratan CRMS berbasis OJK.

Risk Management Refreshment, Legal Aspects of Debt Assignment (Cessie) and Its Variations, Digital Leaders and Digital Culture, Land Document Digitization, Economic Outlook, Guidelines for Implementing Taxonomy for Sustainable Finance in Indonesia Version 2, Refreshment of POJK Number 19 of 2025 concerning Ease of Access to Financing for Micro, Small and Medium Enterprises, Risk & Governance Summit 2025: Empowering the GRC Ecosystem to Drive Economic Growth and National Resilience, Sustainability Accounting and Reporting in the Financial Services Sector, Sustainable Finance Awareness - Global and National Recent Updates, Sustainable Financing and Financing Analysis of the Palm Oil Industry Support Sector, Trump Trade War: Saving the Capital Market, Revitalizing the Indonesian Economy, Workshop on the Implementation of Greenhouse Gas Emissions Calculation (GHG Inventory Scope 1-3 and Financed Emissions), and Ensuring Compliance with OJK-based CRMS Requirements.

Penilaian Direksi terhadap Kinerja Komite

Directors' Assessment of Committee Performance

Komite Kebijakan Perkreditan memiliki tugas dan tanggung jawab untuk membantu Direksi dalam penyusunan dan pemantauan terhadap implementasi kebijakan Perkreditan Bank. Direksi menilai bahwa Komite Kebijakan Perkreditan telah menjalankan tugas dan tanggung jawabnya dengan baik.

The Credit Policy Committee has the duty and responsibility to assist the Board of Directors in the preparation and monitoring of the implementation of the Bank's credit policy. The Board of Directors considers that the Credit Policy Committee has performed its duties and responsibilities well.

Sekretaris Perusahaan
Corporate Secretary

Suharto Kurniawan

Sekretaris Perusahaan
Corporate Secretarry

Usia *Age*	Domisili *Domicile*	Kewarganegaraan *Citizen*
52 Tahun *52 Years Old*	Medan, Sumatera Utara *North Sumatera, Medan*	Warga Negara Indonesia *Citizenship Indonesian*

Memperoleh gelar S-2 Magister Manajemen di Institut Pertanian Bogor pada tahun 2009 dan gelar S-1 Ekonomi di Universitas Islam Bandung.

He obtained his S-2 Master of Management degree at Bogor Agricultural University in 2009 and his S-1 Economics degree at Bandung Islamic University.

Karir profesional beliau dimulai di Bank Bukopin dari tahun 1997 sampai dengan tahun 2019. Beliau berkarir pertama kali dalam Marketing Development Program Bukopin hingga jabatan terakhir yang beliau jabat adalah sebagai Branch Manager kota Medan.

His professional career began at Bank Bukopin from 1997 to 2019. His first career was in Bukopin's Marketing Development Program until the last position he held was as Branch Manager of Medan.

Ditunjuk menjadi sekretaris perusahaan berdasarkan Surat Keputusan Internal Bank nomor 001/SK-BMD/DIR/2020 tanggal 2 Januari 2020. Beliau ditunjuk menjadi sekretaris perusahaan menggantikan sekretaris perusahaan sebelumnya yang telah berakhir masa tugasnya.

Appointed as corporate secretary based on the Bank's Internal Decision Letter number 001/SK-BMD/DIR/2020 dated January 2nd, 2020. He was appointed as corporate secretary to replace the previous corporate secretary who had ended his term of office.

Uraian Tugas dan Tanggung Jawab
Description of Duties and Responsibilities

Menunjuk peraturan Otoritas Jasa keuangan Sekretaris Perusahaan nomor 35/POJK.04/2014, tugas dan tanggung jawab sekretaris perusahaan adalah sebagai berikut:

- Mengikuti perkembangan pasar modal khususnya peraturan perundang-undangan yang berlaku di bidang Pasar Modal.
- Memberikan masukan kepada Direksi dan Dewan Komisaris emiten atau perusahaan publik untuk mematuhi ketentuan perundang-undangan di bidang Pasar Modal.
- Membantu Direksi dan Dewan Komisaris dalam pelaksanaan tata kelola perusahaan yang meliputi:
  - Menyampaikan keterbukaan informasi kepada masyarakat, termasuk ketersediaan informasi pada Situs Web Emiten atau Perusahaan Publik atau media cetak dan elektronik.
  - Penyampaian laporan kepada Otoritas Jasa Keuangan tepat waktu.
  - Penyelenggaraan dan dokumentasi Rapat Umum Pemegang Saham.
  - Penyelenggaraan dan dokumentasi rapat Direksi dan/atau Dewan Komisaris.
  - Pelaksanaan program orientasi terhadap perusahaan bagi Direksi dan/atau Dewan Komisaris.

Referring to the regulation of the Financial Services Authority Corporate Secretary number 35/POJK.04/2014, the duties and responsibilities of the corporate secretary are as follows:

- *Keeping abreast of capital market developments, especially the prevailing laws and regulations in the Capital Market sector.*
- *Provide input to the Board of Directors and Board of Commissioners of issuers or public companies to comply with statutory provisions in the Capital Market sector*
- *Assisting the Board of Directors and Board of Commissioners in the implementation of corporate governance which includes:*
  - *Delivering information disclosure to the public, including the availability of information on the Website of the Issuer or Public Company or print and electronic media.*
  - *Timely submission of reports to the Financial Services Authority.*
  - *Organization and documentation of General Meeting of Shareholders.*
  - *Organization and documentation of meetings of the Board of Directors and/or Board of Commissioners.*
  - *Implementation of company orientation program for the Board of Directors and/or Board of Commissioners.*

- Sebagai penghubung antara Emiten atau Perusahaan Publik dengan pemegang saham Emiten atau Perusahaan Publik, Otoritas Jasa Keuangan dan pemangku kepentingan lainnya.
- Selain itu, melihat perkembangan regulasi yang berlaku terkait Perbankan, Emiten dan Perusahaan Publik, untuk pemenuhan kepatuhan terhadap keterbukaan informasi kepada seluruh pemegang saham dan pemangku kepentingan, sekretaris perusahaan juga menangani hal-hal sebagai berikut:
  - Pelaksanaan Literasi Keuangan.
  - Pelaksanaan *Corporate Social Responsibility* (CSR).
  - Penyusunan Laporan Tahunan.
  - Pembelian Kembali Saham dan Pengalihan Saham yang telah dibeli Kembali.
  - Pembukaan/Penutupan/Relokasi Jaringan Kantor.
  - Keuangan Berkelanjutan (Penyusunan Rencana Keuangan Berkelanjutan dan Laporan Keuangan Berkelanjutan).

- *As a liaison between the Issuer or Public Company and the shareholders of the Issuer or Public Company, the Financial Services Authority and other stakeholders.*
- *In addition, seeing the development of applicable regulations related to Banking, Issuers and Public Companies, to fulfill compliance with information disclosure to all shareholders and stakeholders, the company secretary also handles the following matters:*
  - *Financial Literacy Implementation.*
  - *Implementation of Corporate Social Responsibility (CSR).*
  - *Preparation of Annual Report.*
  - *Buyback of Shares and Transfer of Shares that have been bought back.*
  - *Opening/Closing/Relocation of Office Network.*
  - *Sustainable Finance (Preparation of Sustainable Finance Plan and Sustainable Finance Report).*

Literasi Keuangan adalah kegiatan edukasi yang menyasar masyarakat atau sasaran yang telah ditetapkan dalam Strategi Nasional Literasi Keuangan Indonesia (SNLKI) yang ditetapkan oleh Pemerintah dan Regulator.

Financial literacy is an educational initiative targeting the public or specific groups identified in the Indonesian National Financial Literacy Strategy (SNLKI) established by the government and regulators.

Lembaga Jasa Keuangan yang kegiatan bisnisnya berupa menghimpun dana dan menyalurkan dana masyarakat wajib berkontribusi dalam meningkatkan literasi masyarakat akan produk dan layanan jasa Lembaga Jasa Keuangan.

Financial Services Institutions whose business activities involve raising and channeling public funds are required to contribute to improving public literacy regarding the products and services of Financial Services Institutions.

Dengan meningkatnya literasi keuangan masyarakat, dapat meningkatkan rasa percaya terhadap Lembaga Jasa Keuangan dan dapat mengurangi pengaduan kepada regulator dikarenakan kurangnya pemahaman masyarakat atas produk/jasa keuangan yang dipilih.

As public financial literacy increases, it can enhance trust in Financial Services Institutions and reduce complaints to regulators due to the public's lack of understanding of the financial products or services they have chosen.

Pada tahun 2025, Perseroan telah melakukan 12 (dua belas) kali kegiatan edukasi keuangan dengan sasaran pelajar, mahasiswa/I, Profesi (Guru) dan masyarakat umum. Total peserta dalam kegiatan ini sebanyak 1.588 orang, dilakukan secara tatap muka dengan sasaran di beberapa kota yakni Medan, Kisaran, Padang, Lampung, Pekanbaru dan Palembang.

In 2025, the Company conducted 12 (twelve) financial education sessions targeting students, university students, professionals (teachers), and the general public. A total of 1,588 participants took part in these activities, which were conducted in person in several cities, namely Medan, Kisaran, Padang, Lampung, Pekanbaru, and Palembang.

Pelatihan dan/atau Peningkatan Kompetensi yang Diikuti

Training and/or Competency Improvement Attended

No. *No.*	Judul Pelatihan *Training Topic*	Peserta *Member*
1	*Regulatory Framework: Carbon Trading Compliance for Listed Companies*	Suharto Kurniawan
2	Menangkap Peluang di Tengah Perlambatan Ekonomi Global *Capturing Opportunities Amidst Global Economic Slowdown*	
3	*Refreshment* (Pengkinian) dan Resertifikasi Manajemen Risiko J5 *Risk Management Refreshment and Recertification J5*	
4	*Capacity Building Sustainable Finance Event Forum*	
5	*Creative, Innovative and Team Work for Productivity*	
6	Sosialisasi Pengenalan Fungsi Perlindungan Data Pribadi *Socialization of Personal Data Protection Function Introduction*	
7	Peluncuran Studi Laporan Keberlanjutan 2022 Perusahaan Publik di Indonesia *Launch of 2022 Sustainability Report Study Public Companies in Indonesia*	

No. *No.*	Judul Pelatihan *Training Topic*	Peserta *Member*
8	Webinar Standar Pelaporan Keberlanjutan GRI 13: *Agriculture, Aquaculture, Fisheries & GRI 101: Biodiversity* dalam rangka Pelaporan Keberlanjutan untuk Ketahanan Pangan yang Lebih Baik *GRI 13 Sustainability Reporting Standards Webinar: Agriculture, Aquaculture, Fisheries & GRI 101: Biodiversity in the context of Sustainability Reporting for Better Food Security*	
9	Sosialisasi Pelindungan Konsumen terkait POJK Nomor 22 tahun 2023 tentang Pelindungan Konsumen dan Masyarakat di Sektor Jasa Keuangan *Socialization of Consumer Protection related to POJK Number 22 of 2023 concerning Consumer and Community Protection in the Financial Services Sector*	
10	*Embracing Innovation for The Future of Central Banking Services*	
11	*Training* Implementasi dan Model Penerapan Undang-Undang Pelindungan Data Pribadi *Implementation Training and Implementation Model of Personal Data Protection Law*	Suharto Kurniawan
12	Sosialisasi IT *Security Awareness* *IT Security Awareness Socialization*	
13	*Economic Outlook* dan Rencana Bisnis Bank (RBB) *Economic Outlook and Bank Business Plan*	
14	Video *Learning* Transformasi Digital *Digital Transformation Video Learning*	
15	Evaluasi Program Kerja dan *Capacity Building* TPAKD se-Sumatera Utara *Evaluation of Work Program and Capacity Building of TPAKD throughout North Sumatra*	
16	*Call for Papers* Sumatera Utara *Economic & Financial Insight* 2024 (SEFI 2024)	

Fungsi Kepatuhan
Compliance Function

Penerapan Fungsi Kepatuhan
Implementation of Compliance Function

Semakin kompleksnya bisnis perbankan yang ditunjang dengan perkembangan produk bank dan inovasi teknologi informasi, diperlukan penguatan penerapan tata kelola bank dalam penerapan fungsi kepatuhan agar mampu mendorong peningkatan kualitas pengelolaan bank yang sehat. Bank wajib memastikan kepatuhan terhadap ketentuan Otoritas Jasa Keuangan dan ketentuan peraturan perundang-undangan. Untuk itu, diperlukan penerapan fungsi kepatuhan sebagaimana diatur dalam ketentuan POJK nomor 46/POJK.03/2017 tanggal 12 Juli 2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum. Bank telah mewujudkan Budaya Kepatuhan dan menerapkan fungsi kepatuhan yang meliputi tindakan sebagai berikut:

- Mewujudkan terlaksananya Budaya Kepatuhan pada semua tingkatan organisasi dan kegiatan usaha Bank,
- Mengelola risiko kepatuhan yang dihadapi oleh Bank,
- Memastikan agar kebijakan, ketentuan, sistem, dan prosedur serta kegiatan usaha yang dilakukan oleh Bank telah sesuai dengan ketentuan Otoritas Jasa Keuangan dan/atau ketentuan peraturan perundang-undangan, dan
- Memastikan kepatuhan Bank terhadap komitmen yang dibuat oleh Bank kepada Otoritas Jasa Keuangan dan/atau otoritas pengawas lain yang berwenang.

The growing complexity of the banking business, supported by the development of banking products and innovations in information technology, requires the strengthening of bank governance in the implementation of compliance functions in order to promote the improvement of sound bank management. Banks are required to ensure compliance with the provisions of the Financial Services Authority and the provisions of laws and regulations. To that end, it is necessary to implement compliance functions as stipulated in the provisions of POJK No. 46/POJK.03/2017 dated July 12th, 2017 concerning the Implementation of Compliance Function of Commercial Banks, the Bank has realized Compliance Culture and implemented compliance function which includes the following actions:

- *Realizing the implementation of Compliance Culture at all levels of the organization and business activities of the Bank,*
- *Managing compliance risks faced by the Bank,*
- *Ensuring that policies, provisions, systems, and procedures as well as business activities carried out by the Bank are in accordance with the provisions of the Financial Services Authority and / or provisions of laws and regulations, and*
- *Ensure the Bank's compliance with commitments made by the Bank to the Financial Services Authority and/or other authorized supervisory authorities.*

Aktivitas Kepatuhan selama Tahun 2025

Compliance Activities During 2025

- Melakukan kajian kepatuhan terhadap Rancangan/ Penyempurnaan kebijakan, Pedoman, Standar, Prosedur, dan/atau Produk Bank.
- Melakukan kajian/*review* aspek kepatuhan kredit dengan memperhatikan aspek kehati-hatian Bank dengan limit kumulatif kredit ≥Rp.10 miliar dan penyediaan dana bagi pihak terkait >Rp.1 miliar.
- Melakukan pengelolaan mengenai risiko kepatuhan yang dihadapi dalam rangka penerapan manajemen risiko Bank.
- Memastikan bahwa komitmen Bank kepada Otoritas Jasa Keuangan dan/atau Otoritas Pengawas Bank yang berwenang agar ditindaklanjuti dengan benar dan tepat waktu.
- Memantau dan memastikan agar seluruh laporan ke Regulator disampaikan secara tepat waktu sesuai dengan ketentuan regulator yang berlaku, serta melakukan *Compliance Report Monitoring* untuk memitigasi terjadinya keterlambatan pelaporan kepada Regulator.
- Membuat Laporan Kepatuhan secara berkala kepada Direksi, Dewan Komisaris dan Otoritas Jasa Keuangan.
- Melakukan pemantauan/review pelaksanaan kepatuhan di unit kerja dan mengkaji apakah ada permasalahan kepatuhan di unit kerja.
- Melakukan sosialisasi dan/atau *refreshment* atas ketentuan-ketentuan dari Regulator yang baru diterbikan kepada unit kerja terkait.
- Mengikutsertakan Sumber Daya Manusia di Satuan Kerja Kepatuhan dalam berbagai pelatihan/seminar/webinar/ sosialisasi peraturan dari regulator, Eksternal maupun Internal.
- Melakukan koordinasi dalam penyediaan data/dokumen terkait pemeriksaan Internal dan Eksternal.
- Memberikan masukan/tanggapan atas pertanyaan dari unit kerja terkait pelaksanaan peraturan Otoritas Jasa Keuangan/Bank Indonesia.
- Melakukan kegiatan lainnya yang terkait dengan Fungsi Kepatuhan.

- *Conducting compliance review on the design/ improvement of Bank policies, guidelines, standards, procedures, and/or products.*
- *Conduct a review of credit compliance aspects by considering the prudential aspects of the Bank with a cumulative credit limit of ≥Rp.10 billion and the provision of funds to related parties >Rp.1 billion.*
- *Manage compliance risks faced in the context of implementing the Bank's risk management.*
- *Ensure that the Bank's commitments to the Financial Services Authority and/or the authorized Bank Supervisory Authority are properly and timely followed up.*
- *Monitor and ensure that all reports to the Regulator are submitted in a timely manner in accordance with applicable regulatory requirements, and conduct Compliance Report Monitoring to mitigate delays in reporting to the Regulator.*
- *Make periodic Compliance Reports to the Board of Directors, Board of Commissioners and Financial Services Authority.*
- *Monitor/review the implementation of compliance in the work unit and assess whether there are compliance issues in the work unit.*
- *Conduct socialization and/or refreshment of newly issued regulatory provisions to related work units.*
- *Participate in various training sessions/seminars/webinars/ socialization of regulations from external and internal regulators with Human Resources in the Compliance Unit.*
- *Coordinate the provision of data/documents related to internal and external audits.*
- *Provide input/response to questions from work units related to the implementation of Financial Services Authority/Bank Indonesia regulations.*
- *Perform other activities related to the Compliance Function.*

Pemenuhan Bank terhadap Regulatory Parameter Tahun 2025

Bank's Compliance with Regulatory Parameters by 2025

- Rasio Kewajiban Penyediaan Modal Minimum (KPMM) mencakup risiko kredit, risiko pasar dan risiko operasional adalah sebesar 46.16% berada di atas ketentuan yang berlaku.
- Tidak ada pelanggaran atau pelampauan terhadap Batas Maksimum Pemberian Kredit (BMPK).
- Rasio NPL (gross) adalah 1.56% berada dalam batas yang diperkenankan ketentuan yang berlaku maksimal sebesar 5% (gross).
- Giro Wajib Minimum (GWM) Rupiah adalah sebesar 5.22% sudah sesuai dengan ketentuan yang berlaku mengenai GWM Rupiah.
- Giro Wajib Minimum (GWM) Valuta Asing adalah sebesar 3.83% sudah sesuai dengan ketentuan yang berlaku mengenai GWM Valuta Asing.
- Posisi Devisa Neto (PDN) 0.43% berada jauh dalam batas yang diperkenankan ketentuan yang berlaku maksimal sebesar 20% dari modal.
- Komitmen terhadap Otoritas Jasa Keuangan dan Bank Indonesia telah terpenuhi.

- *The Capital Adequacy Ratio (CAR) covering credit risk, market risk and operational risk was 46.16%, which is above the applicable regulations.*
- *There were no violations or exceedances of the Maximum Lending Limit*
- *The NPL ratio (gross) of 1.56% is within the limit allowed by the prevailing regulations of a maximum of 5% (gross).*
- *The Rupiah Statutory Reserve Requirement (GWM) of 5.22% is in accordance with the applicable provisions regarding the Rupiah Statutory Reserve Requirement.*
- *The Foreign Currency Reserve Requirement (GWM) of 3.83% is in accordance with the applicable provisions regarding Foreign Currency Reserve Requirement.*
- *The Net Open Position (NOP) of 0.43% is well within the limit allowed by the prevailing regulations of a maximum of 20% of capital.*
- *Commitments to the Financial Services Authority and Bank Indonesia have been fulfilled.*

Anti Pencucian Uang, Pencegahan Pendanaan Terorisme dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (APU, PPT, dan PPPSPM)

Anti-Money Laundering, Countering the Financing of Terrosism, and Countering the Financing of Proliferation of Weapons of Mass Destruction (AML/CFT, and PFPWMD)

Perkembangan produk, aktivitas dan teknologi informasi Bank yang semakin cepat dan dinamis memberikan kemudahan untuk melakukan transaksi dan mengakses layanan yang diberikan oleh Bank. Hal ini menjadikan Bank sangatlah rentan terhadap kemungkinan dimanfaatkan sebagai media pencucian uang, pendanaan terorisme dan/atau pendanaan proliferasi senjata pemusnah massal. Untuk itu Bank perlu menerapkan program APU, PPT dan PPPSPM yang konsisten, optimal dan efektif pada produk, layanan maupun transaksi Bank. Penerapan program tersebut tidak saja penting untuk pemberantasan TPPU, TPPT dan PPSPM melainkan juga untuk mendukung penerapan *prudential banking* yang dapat melindungi Bank dari aktivitas ilegal dan dari berbagai risiko yang mungkin timbul antara lain risiko kepatuhan, risiko hukum, risiko reputasi dan risiko operasional serta meningkatkan Tata Kelola Perusahaan (GCG) Bank sendiri.

The rapid and dynamic development of the Bank's products, activities, and information technology has made it easier to conduct transactions and access the services provided by the Bank. This makes the Bank highly vulnerable to the possibility of being used as a medium for money laundering, terrorism financing, and/or proliferation financing of weapons of mass destruction. For this reason, the Bank needs to implement consistent, optimal, and effective AML, CFT, and WMD programs in the Bank's products, services, and transactions. The implementation of these programs is not only important for combating ML, FT, and WMD, but also for supporting the implementation of prudential banking that can protect the Bank from illegal activities and various risks that may arise, including compliance risks, legal risks, reputational risks, and operational risks, as well as improving the Bank's own Corporate Governance (GCG).

Pedoman Penerapan Program APU, PPT, dan PPPSPM

Guidelines for the Implementation of AML, CFT, and PFPWMD Programs

- Peraturan Otoritas Jasa Keuangan Republik Indonesia Nomor 8 Tahun 2023 tentang Penerapan Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Masaal di Sektor Jasa Keuangan.
- Undang-Undang Nomor 8 Tahun 2010 tentang Pencegahan dan Pemberantasan Tindak Pidana Pencucian Uang.
- Undang-Undang Nomor 9 Tahun 2013 tentang Pencegahan dan Pemberantasan Tindak Pidana Pendanaan Terorisme.
- Peraturan Kepala Pusat Pelaporan dan Analisis Transaksi Keuangan atau peraturan OJK lainnya yang terkait dengan penerapan program APUPPT dan PPPSPM.

- *Regulation of the Financial Services Authority of the Republic of Indonesia Number 8 of 2023 concerning the Implementation of Anti-Money Laundering Program, Prevention of Financing of Terrorism, and Prevention of Financing of Proliferation of Weapons of Mass Destruction in the Financial Services Sector.*
- *Law Number. 8 of 2010 on the Prevention and Eradication of the Crime of Money Laundering.*
- *Law Number 9 of 2013 on the Prevention and Eradication of the Criminal Acts of Financing Terrorism.*
- *Regulation of the Head of the Financial Transaction Reports and Analysis Center or other OJK regulations related to the implementation of AML CFT and PFPWMD programs.*

Adapun Langkah-Langkah yang Ditempuh oleh Bank dalam Melaksanakan Program APU, PPT, dan PPPSPM

The Steps Taken by the Bank in Implementing AML, CFT and PFP, WMD programs

- *Monitoring* dan pengawasan pelaksanaan Program APU, PPT, dan PPPSPM seluruh kantor Bank sebagaimana yang telah diatur dalam Kebijakan Internal Bank.
- Melakukan pemantauan transaksi harian dan analisa kewajaran transaksi serta penginian data Nasabah secara berkesinambungan (*on-going management*).
- Penyampaian kewajiban pelaporan kepada Pusat Pelaporan dan Transaksi Keuangan (PPATK) yang terdiri dari Laporan Transaksi Keuangan Tunai (LTKL), Laporan Transaksi Keuangan Mencurigakan (LTKM) dan Laporan Transaksi Keuangan Transfer Dana dari dan ke Luar Negeri (LTKL).

- *Monitoring and supervising the implementation of AML, CFT, and PFPWMD programs in all Bank offices as stipulated in the Bank's Internal Policies.*
- *Monitoring daily transactions and analyzing the reasonableness of transactions and updating customer data on an ongoing basis (on-going management).*
- *Submission of reporting obligations to the Financial Transaction and Reporting Center (PPATK) consisting of Cash Financial Transaction Reports, Suspicious Financial Transaction Reports and Financial Transaction Reports on Fund Transfers from and to Overseas.*

- Penyampaian kewajiban pelaporan Sistem Informasi Pengguna Jasa Terpadu (SIPJT) secara triwulan kepada PPATK (Pusat Pelaporan dan Analisis Transaksi Keuangan).
- Pemeliharaan database Daftar Terduga Teroris dan Organisasi Teroris (DTTOT) dan Daftar Pendanaan Proliferasi Senjata Pemusnah Massal (DPPSPM) yang dipublikasikan melalui Aplikasi SIGAP OJK serta melakukan pengecekan (*customer screening*) atas kesamaan data dan identitas didalam database Nasabah (baik individu maupun korporasi) oleh petugas pelaksana pada saat melakukan hubungan usaha dengan Calon Nasabah maupun WIC.
- Penyampaian laporan PDKT (Penyampaian Data Khusus Tematik) dan PIKT (Penyampaian Informasi Khusus Tematik) kepada PPATK melalui aplikasi GoAML dalam rangka pengawasan dan pemantauan terhadap Pemilihan Umum dan Pemilihan Kepala Daerah sebagai bagian dari Tim Kerja Analisis Kolaboratif.
- Pengayaan informasi Daftar Pantau Pengkinian (*Updating Watchlist*) dan Pengayaan Informasi (*Inquiry*) Normal dengan status "Tidak Ditemukan" melalui aplikasi SIPENDAR (Sistem Informasi Terduga Pendanaan Terorisme) yang disediakan oleh PPATK.
- Pemanfaatan data PEP (*Politcally Exposed Person*) pada aplikasi PEP dari PPATK dengan akses melalui web-portal untuk melakukan identifikasi dan verifikasi terhadap Nasabah baru Bank.
- Pelaksanaan reviu berkala (*periodical review*) terhadap Kebijakan dan Prosedur Tertulis APU, PPT, dan PPPSPM sehubungan dengan adanya penyesuaian terhadap struktur organisasi dari Bagian APU, PPT, dan PPPSPM serta rekomendasi dari hasil *Financial Integrity Rating* (FIR) yang dilakukan oleh PPATK.
- Penyampaian Laporan Realisasi Rencana Pengkinian Data Nasabah tahun 2024 melalui aplikasi SIPENA yang disediakan oleh OJK.
- Menindaklanjuti realisasi pengkinian data nasabah tahun 2024 yang tidak terselesaikan dengan mengirimkan SMS (SMS *Blast*)/*email* yang berisikan himbauan untuk melakukan pengkinian data.
- Menindaklanjuti hasil pemeriksaan OJK posisi 31 Maret 2024 terkait pengkinian data untuk CIF dengan status rekening inaktif/pasif (Disampaikan ke OJK melalui surat No. 072/DIR/2025 tanggal 24 Januari 2025).
- Penyampaian Laporan Anti Pencucian Uang, Pencegahan Pendanaan Terorisme dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (APU, PPT, dan PPPSPM) Bank Umum periode semester I 2025 dan semester II 2025 melalui Aplikasi Pelaporan *Online* OJK (APOLO).
- Pembaharuan Daftar Negara Berisiko Tinggi (*High Risk Countries*) agar menjadi rujukan bagi petugas pelaksana untuk melaksanakan prosedur EDD (*Enhanced Due Diligence*) dan mewaspadai transaksi-transaksi yang terkait dengan Negara-Negara tersebut.
- Menindaklanjuti penyampaian update data atas pihak yang diduga terkait dengan judi *online* dengan data Nomor Induk Kependudukan (NIK) kepada OJK melalui Sistem Informasi Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (SIGAP).
- Menindaklanjuti permintaan penghentian sementara transaksi dan perpanjangan penghentian sementara transaksi atas rekening *dormant* atau *inactive* berdasarkan permintaan PPATK.
- Melakukan penilaian risiko TPPU, TPPT, dan PPPSPM konsolidasi Bank posisi 31 Desember 2024 dan penilaian risiko TPPU, TPPT, dan PPPSPM pada masing-masing kantor cabang.

- *Submission of quarterly Integrated Service User Information System (SIPJT) reporting obligations to PPATK (Financial Transaction Reports and Analysis Center).*
- *Maintenance of the database of the List of Suspected Terrorists and Terrorist Organizations and the List of Funding for the Proliferation of Weapons of Mass Destruction published through SIGAP and customer screening for similarity of data and identity in the Customer database (both individuals and corporations) by implementing officers when conducting business relations with prospective customers and WIC.*
- *Submission of Special Thematic Data Submission and Special Thematic Information Submission reports to PPATK through the GoAML application for the purpose of supervising and monitoring general elections and regional head elections as part of the Collaborative Analysis Working Team.*
- *Updating Watchlist information and enriching Normal Information (Inquiry) with "Not Found" status through the SIPENDAR application (Suspected Terrorism Financing Information System) provided by PPATK.*
- *Utilization of PEP (Politcally Exposed Person) data in the PEP application from PPATK with access through the web-portal to identify and verify new Bank Customers.*
- *Conducting periodic reviews of the Written Policies and Procedures of AML, CFT, and PFPWMD in connection with adjustments to the organizational structure of the AML, CFT, and PFPWMD Department and recommendations from the results of the Financial Integrity Rating (FIR) conducted by PPATK.*
- *Submission of the Customer Data Updating Plan Realization Report in 2024 through the SIPENA application provided by OJK.*
- *Follow up the realization of customer data updates in 2024 that are not completed by sending SMS (SMS Blast)/email containing an appeal to update the data.*
- *Follow up on the results of the OJK audit as of March 31, 2024, regarding data updates for CIFs with inactive/passive account status (Submitted to the FSA via letter No. 072/DIR/2025 dated January 24, 2025).*
- *Submission of AML, CFT, and PFPWMD Reports for Commercial Banks for the first half of 2025 and second half of 2025 through the OJK Online Reporting Application (APOLO).*
- *Updating the List of High Risk Countries to serve as a reference for implementing officers to carry out EDD (Enhanced Due Diligence) procedures and be aware of transactions related to these countries.*
- *Follow-up on the submission of updated data on parties suspected of being involved in online gambling with their National Identification Number (NIK) to the OJK through the Anti-Money Laundering and Counter-Terrorism Financing Program Information System (SIGAP).*
- *Follow-up on requests for temporary suspension of transactions and extension of temporary suspension of transactions on dormant or inactive accounts based on PPATK requests.*
- *Conduct a consolidated risk assessment of ML, FT, and WMD for the Bank as of December 31, 2024, and a risk assessment of ML, FT, and WMD at each branch office.*

- Menyampaikan dokumen penilaian risiko tindak pidana pencucian uang, tindak pidana pendanaan terorisme, dan tindak pidana pendanaan proliferasi senjata pemusnah massal kepada OJK.
- Penunjukkan Pejabat Penanggung Jawab Program APU, PPT dan PPPSPM Kantor Cabang berdasarkan hasil penilaian risiko melalui Surat Edaran internal No. 112/SE-BMD/DIR/2025.
- Menindaklanjuti permintaan penghentian sementara transaksi dan perpanjangan penghentian sementara transaksi berdasarkan surat dari PPATK.
- Penyampaian laporan kepada Otoritas Jasa Keuangan (OJK) melalui surat No. 673/DIR/2025 tanggal 28 Juli 2025 terkait penyesuaian atas Kebijakan dan Prosedur Tertulis APU, PPT dan PPPSPM yang ditetapkan melalui Surat Keputusan No. 014/SK-BMD/DIR/2025 tanggal 22 Juli 2025.
- Penetapan parameter *screening watchlist* untuk kebutuhan pemeriksaan/pengecekan kesamaan identitas Calon Nasabah/ Nasabah/ WIC/ *Beneficial Owner* dengan Daftar Terduga Teroris dan Organisasi Teroris (DTTOT), Daftar Pendanaan Proliferasi Senjata Pemusnah Massal (DPPSPM), Daftar Terduga Pendanaan Terorisme dari Aplikasi SIPENDAR, dan Daftar Pihak Terduga Terkait dengan Judi Daring.
- Penyampaian Laporan SIPINA (Sistem Penyampaian Informasi Nasabah Asing) periode tahun 2024 kepada Otoritas Jasa Keuangan (OJK).
- Penetapan klasifikasi risiko Calon Nasabah/Nasabah merujuk pada NRA (*National Risk Assessment*), SRA (*Sectoral Risk Assessment*) dan IRA (*Individual Risk Assessment*).
- Melakukan kaji ulang hak akses sistem/ aplikasi APU, PPT, dan PPPSPM Tahun 2025 guna memastikan bahwa konfigurasi hak akses sistem/ aplikasi APU, PPT, dan PPSPPM oleh Divisi IT dan/ atau Bagian IT *Security* & GRC telah sesuai dengan dokumen *User Access Matrix* (UAM).

- Penyusunan Laporan Hasil *Monitoring* Penerapan Sistem Informasi Manajemen (SIM) dan/atau Program APU, PPT, dan PPPSPM periode Triwulan III 2025 dengan cakupan/ area yang menjadi fokus pemantauan berupa pemantauan terhadap penginputan data nasabah, pemantauan hasil pengkinian data dari laporan pengkinian data nasabah periode Juli 2025 sampai dengan September 2025, dan pemantauan tindak lanjut laporan berstatus ditolak pada aplikasi GoAML PPATK guna meningkatkan efektivitas penerapan SIM dan/atau program APU, PPT, dan PPPSPM.

- Merencanakan penyesuaian parameter laporan pemantauan transaksi harian atau *Unusual Transaction Report* (UTR).
- Pelaksanaan *review* terhadap *Screening List SWIFT Transaction Screeening* dengan hasil berupa penambahan 4 (empat) list terbaru yang terdiri dari 2 (dua) *Majesty's Treasury List*, 1 (satu) *Ukraine Sanction List*, dan 1 (satu) *Home Office Proscribed Terrorist List*.
- Implementasi sosialisasi *online* APU, PPT, dan PPPSPM periode pertama, kedua dan ketiga tahun 2025 sebagai upaya meningkatkan pemahaman serta kesadaran (*awareness*) terkait pentingnya pelaksanaan program APU, PPT, dan PPPSPM dalam rangka pencegahan Tindak Pidana Pencucian Uang (TPPU), Tindak Pidana Pendanaan Terorisme (TPPT), dan Tindak Pidana Pendanaan Proliferasi Senjata Pemusnah Massal (PPSPM) yang dilaksanakan secara berkala dan rutin. Adapun peserta sosialisasi *online* APU, PPT, dan PPPSPM adalah sebagai berikut:

- *Submitting risk assessment documents on money laundering, terrorism financing, and weapons of mass destruction proliferation financing to the FSA.*

- *Appointing the Officer in Charge of the AML, CFT, and PFPWMD Programs at the Branch Office based on the results of the risk assessment through Internal Circular Letter No. 112/SE-BMD/DIR/2025.*
- *Follow-up on requests for temporary suspension of transactions and extension of temporary suspension of transactions based on letters from the PPATK.*
- *Submission of a report to the Financial Services Authority through letter No. 673/DIR/2025 dated July 28, 2025, regarding adjustments to the Written Policies and Procedures for AML, CFT and PFPWMD as stipulated in Decree No. 014/SK-BMD/DIR/2025 dated July 22, 2025.*

- *Establishment of watchlist screening parameters for the purpose of examining/checking the identity of Prospective Customers / Customers / WIC / Beneficial Owners against the List of Suspected Terrorists and Terrorist Organizations, the List of Proliferation of Weapons of Mass Destruction Financing, the List of Suspected Terrorism Financing from the SIPENDAR Application, and the List of Parties Suspected of Being Related to Online Gambling.*
- *Submission of the Foreign Customer Information Submission System report for the 2024 period to the Financial Services Authority.*
- *Determination of risk classification for Prospective Customers/Customers refers to NRA (National Risk Assessment), SRA (Sectoral Risk Assessment) and IRA (Individual Risk Assessment).*
- *Reviewing system/application access rights for AML, CFT, and PFPWMD in 2025 to ensure that the configuration of system/application access rights for AML, CFT, and PFPWMD by the IT Division and/or IT Security & GRC Department is in accordance with the User Access Matrix document.*
- *Prepare a report on the results of monitoring the implementation of the Management Information System (SIM) and/or AML, CFT, and PFPWMD programs for the third quarter of 2025, with the scope/area of focus being monitoring of customer data entry, monitoring of data updates from customer data update reports for the period July 2025 to September 2025, and monitoring of follow-up reports with rejected status on the GoAML PPATK application to improve the effectiveness of the implementation of SIM and/or the AML, CFT, and PFPWMD programs.*
- *Planning adjustments to the parameters of the daily transaction monitoring report or Unusual Transaction Report (UTR).*
- *Conducting a review of the SWIFT Transaction Screening List, resulting in the addition of 4 (four) new lists consisting of 2 (two) Majesty's Treasury Lists, 1 (one) Ukraine Sanction List, and 1 (one) Home Office Proscribed Terrorist List.*

- *Implementation of online socialization of AML, CFT, and PFPWMD for the first, second, and third periods of 2025 as an effort to increase understanding and awareness of the importance of implementing the AML, CFT, and PFPWMD programs in the context of preventing Money Laundering Crimes, Terrorism Financing Crimes, and Weapons of Mass Destruction Proliferation Financing crimes, which are carried out periodically and routinely. The participants of the online socialization of AML, CFT, and PFPWMD are as follows:*

- Periode pertama tahun 2025 ditujukan kepada Staf, Kanit, dan Kasie. *Customer Service* (termasuk CS SDB), *Head Teller, Staf International Banking*.
- Periode kedua tahun 2025 ditujukan kepada *Head Teller/Asisten Head Teller dan Teller.*
- Periode ketiga tahun 2025 ditujukan kepada Staf, Kanit, dan Kasie *Customer Service* (termasuk CS SDB), *Head Teller/Asisten Head Teller, Staf International Banking*, dan seluruh karyawan Bank Mestika dengan tanggal masuk kerja mulai dari Januari 2025 s.d. Desember 2025.
- Menyampaikan Laporan Rencana Pengkinian Data untuk Tahun 2026 kepada Otoritas Jasa Keuangan (OJK) melalui Surat Nomor 1243/DIR/2025 tanggal 29 Desember 2025.

- *The first period of 2025 is intended for staff, unit heads, and section heads. Customer Service (including SDB CS), Head Teller, International Banking Staff.*
- *The second period of 2025 is intended for Head Tellers/ Assistant Head Tellers and Tellers.*
- *The third period of 2025 is intended for Staff, Unit Heads, and Section Heads of Customer Service (including SDB CS), Head Tellers/Assistant Head Tellers, International Banking Staff, and all Bank Mestika employees with start dates from January 2025 to December 2025.*
- *Submitting the Data Update Plan Report for 2026 to the Financial Services Authority (OJK) through Letter Number 1243/DIR/2025 dated December 29, 2025.*

- Pelaksanaan penilaian *Financial Integrity Rating on Money Laundering and Terrorist Financing* (FIR on ML/TF) Tahun 2025 melalui pengisian kuesioner, pengumpulan data, dan *indepth interview* yang dilakukan oleh PPATK dalam menilai integritas Pihak Pelapor dan efektivitas Pelaksanaan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU PPT). Nilai FIR on ML/TF yang diperoleh Bank Mestika adalah sebesar 9,45/10 atau kategori Sangat Baik.

- Penyampaian rutin laporan pengkinian CDD terhadap rekening dormant yang sebelumnya berstatus henti sementara dan laporan rekapitulasi penutupan rekening dormant dengan saldo di bawah Rp.1,- kepada PPATK melalui aplikasi GoAML.

- *Implementation of the 2025 Financial Integrity Rating on Money Laundering and Terrorist Financing (FIR on ML/TF) through questionnaire completion, data collection, and in-depth interviews conducted by PPATK in assessing the integrity of the Reporting Party and the effectiveness of the implementation of the Anti-Money Laundering and Counter-Terrorism Financing (AML/CFT) Program. The FIR on ML/TF score obtained by Bank Mestika was 9,45/10 or Very Good.*
- *Regular submission of CDD update reports on dormant accounts that were previously temporarily suspended and recapitulation reports on the closure of dormant accounts with balances below Rp.1,- to PPATK through the GoAML application.*

Prinsip Pengenalan Nasabah

Know Your Customer Principles

Pada tahun 2025, Bank telah melakukan penginian data Nasabah dengan kategori Risiko Tinggi (*High*), Risiko Menengah (*Medium*), dan Risiko Rendah (*Low*) dengan jumlah Nasabah yang telah berhasil dikinikan adalah sebanyak 26.305 CIF (86,37%) dari keseluruhan Nasabah yang akan dikinikan pada tahun 2025 sesuai dengan kategori tersebut yaitu sejumlah 30.455.

In 2025, the Bank has updated customer data with High Risk, Medium Risk, and Low Risk categories with the number of customers who have been successfully updated is 26,305 CIFs (86.37%) of the total customers to be updated in 2025 according to these categories, namely 30,455 CIFs.

Peningkatan pemahaman serta kesadaran (*awareness*) melalui pelatihan/sosialisasi baik yang diselenggarakan oleh pihak internal maupun eksternal.

Increased understanding and awareness through training/ socialization both organized by internal and external parties.

Selama tahun 2025 pelatihan/sosialisasi yang telah diberikan maupun yang telah diikuti antara lain:

During the year 2025, training/socialization that has been given or participated in, among others:

No. *No.*	Tanggal *Date*	Pelatihan atau Sosialisasi *Training or Socialization*
1	13 Januari 2025 *January 13, 2025*	Undangan membahas Laporan GoAML terkait masking data yang diselenggarakan oleh FKDKP *Invitation to discuss the GoAML Report on data masking organized by FKDKP*
2	04 Februari 2025 *February 04, 2025*	Rapat Koordinasi dan Sosialisasi mengenai dukungan dan partisipasi Gernas (Gerakan Nasional) 23 Tahun APU, PPT dan PPPSPM yang diselenggarakan oleh FKDKP *Coordination and Socialization Meeting on the support and participation of Gernas (National Movement) 23 Years of APU, PPT and PPPSPM organized by FKDKP*
3	24 Februari 2025 *February 24, 2025*	Sosialisasi Peraturan Otoritas Jasa Keuangan Nomor 28 Tahun 2024 tentang Pengelolaan Informasi Rekam Jejak Pelaku Melalui Sistem Informasi Pelaku di Sektor Jasa Keuangan (SIPELAKU) dan Mekanisme Penggunaan SIPELAKU yang diselenggarakan oleh FKDKP *Socialization of Financial Services Authority Regulation Number 28 of 2024 concerning Management of Actor Track Record Information through the Actor Information System in the Financial Services Sector (SIPELAKU) and Mechanisms for Using SIPELAKU, organized by FKDKP*
4	26 Febuari 2025 *Febuary 26, 2025*	Pertemuan Koordinasi PPATK Tahun 2025 *PPATK Coordination Meeting 2025*

No. *No.*	Tanggal *Date*	Pelatihan atau Sosialisasi *Training or Socialization*
5	28 Februari 2025 *Febuary 28, 2025*	*Refreshment* Program Sertifikasi Manajemen Risiko untuk Jenjang Kualifikasi 5 (lima) *Refreshment Program on Risk Management Certification for Qualification Level 5 (five)*
6	06 Maret 2025 *March 06, 2025*	Webinar terkait Peningkatan *Awareness* terhadap Risiko Tindak Pidana terkait *Investment Fraud* dan *Green Financial Crime* yang diselenggarakan oleh FKDKP *Webinar on Raising Awareness of Criminal Risks Related to Investment Fraud and Green Financial Crime, organized by FKDKP*
7	08 Mei 2025 *May 08, 2025*	Program *Mentoring* Berbasis Risiko (Promensisko)Tindak Pidana Pencucian Uang dan Tindak Pidana Pendanaan Terorisme dari Tindak Pidana Siber Tahun 2025 yang diselenggarakan oleh PPATK *Risk-Based Mentoring Program (Promensisko) for Money Laundering and Terrorism Financing Crimes from Cyber Crimes in 2025 organized by PPATK*
8	15 Mei 2025 *May 15, 2025*	Webinar terkait Efek Domino Tarif Trump: Ancaman atau Peluang bagi Ekonomi Indonesia yang diselenggarakan oleh OJK *Webinar on the Domino Effect of Trump's Tariffs: A Threat or Opportunity for the Indonesian Economy, organized by the OJK*
9	22–23 Mei 2025 *May 22–23, 2025*	Pembekalan Sertifikasi Manajemen Risiko Jejang 4 yang diselenggarakan oleh RMG *Level 4 Risk Management Certification Training organized by RMG*
10	27 Mei 2025 *May 27, 2025*	Undangan *Focus Group Discussion* Penyusunan Individual *Risk Assessement* (IRA) APU, PPT, PPSPM yang diselenggarakan oleh FKDKP *Focus Group Discussion Invitation: Preparation of Individual Risk Assessment (IRA) APU, PPT, PPSPM organized by FKDKP*
11	04 Juni 2025 *June 04, 2025*	Webinar *Best Report Award* dengan tema Pendekatan *Best Practice* dalam Menghadapi Tindak Pidana Berisiko Tinggi Terkini yang diselenggarakan oleh PPATK *Best Report Award Webinar with the theme of Best Practice Approaches in Dealing with Current High-Risk Crimes, organized by PPATK*
12	05 Juni 2025 *June 05, 2025*	Webinar *The Future of Cybersecurity: Threats, Challenges, and Innovations* yang diselenggarakan oleh OJK *Webinar The Future of Cybersecurity: Threats, Challenges, and Innovations, organized by OJK*
13	11 Juni 2025 *Juni 11, 2025*	Sosialisasi Penyampaian Informasi Pengguna Aplikasi SIPESAT Versi 3.0 yang diselenggarakan oleh PPATK *Socialization of Information Delivery for SIPESAT Application Users Version 3.0 organized by PPATK*
14	24 Juni 2025 *June 24, 2025*	Sosialisasi Implementasi Aplikasi SIPESAT Versi 3.0 yang diselenggarakan oleh PPATK *Socialization of the Implementation of the SIPESAT Version 3.0 Application organized by PPATK*
15	14 Agustus 2025 *August 14, 2025*	Sosialisasi Ketentuan Perbankan (Rancangan POJK tentang Transparasi dan Publikasi Laporan Bank, Rancangan POJK tentang Pelaporan Bank Umum melalui Sistem Pelaporan OJK, SE OJK Nomor 14/SEOJK.03/2025 tentang Penerapan Tata Kelola bagi Bank Umum) *Socialization of Banking Regulations (Draft POJK on Transparency and Publication of Bank Reports, Draft POJK on Reporting by Commercial Banks through the OJK Reporting System, OJK Circular Letter Number 14/SEOJK.03/2025 on the Implementation of Governance for Commercial Banks)*

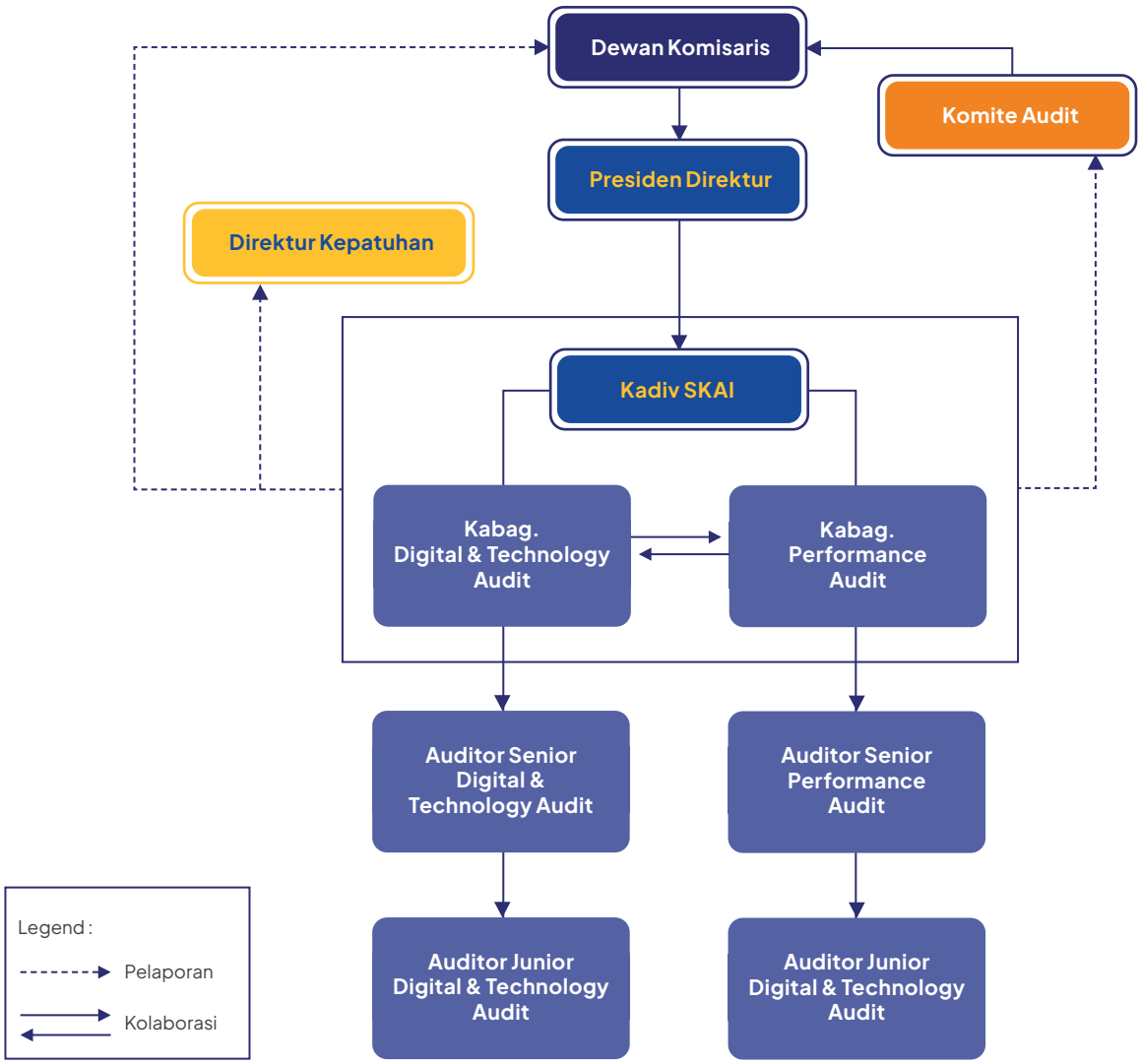
Fungsi Audit Internal
Internal Audit Function

Informasi mengenai riwayat pendidikan dan jabatan Kepala Divisi Audit Internal disajikan pada Bab Profil Perusahaan.

Information regarding the educational background and professional history of the Head of the Internal Audit Division is provided in the Company Profile section.

Struktur dan Kedudukan SKAI

Structure and Position of SKAI



Penjelasan Struktur Organisasi

Explanation of the Organisational Structure

Divisi SKAI Bank dipimpin oleh 1 (satu) pejabat Ka. Divisi SKAI, dibantu oleh 2 (dua) Ka. Bagian SKAI yakni Ka. Bagian Digital and Technology Audit dan Ka. Bagian *Performance* Audit serta Auditor Senior (Kasie), dan Auditor Junior (Kanit dan Staf). Ka. Divisi SKAI bertanggungjawab langsung kepada Presdir Bank. Sesuai dengan regulasi yang berlaku, untuk mendukung independensi, objektivitas, menjamin kelancaran audit serta pemenuhan tanggung jawab dan kewenangan SKAI, Ka. Divisi SKAI dan kedua Ka. Bagian juga berkomunikasi langsung dengan Komite Audit, yang untuk selanjutnya melanjutkan ke Dewan Komisaris. Pemberian laporan SKAI kepada Presiden Direktur harus dengan tembusan kepada Direktur Kepatuhan (*Compliance Director*).

The Bank's SKAI Division is led by 1 (one) Head of Internal Audit Division, assisted by 2 (two) Head of Department, namely Head of Digital and Technology Audit Department and Head of Performance Audit Department as well as Senior Auditors, and Junior Auditors. Head of Internal Audit Division reports directly to the President Director of the Bank. In accordance with applicable regulations, to support independence, objectivity, ensure the smooth running of audits and fulfillment of SKAI's responsibilities and authorities, the Head of Internal Audit Division and the Head of Digital and Technology Audit Department and Head of Performance Audit Department also communicate directly with the Audit Committee, which in turn forwards to the Board of Commissioners. The provision of the SKAI report to the President Director must be attached to the Compliance Director.

Piagam Audit Internal
Internal Audit Charter

Dalam melaksanakan aktivitasnya, SKAI berpedoman pada Piagam Audit Internal (Internal Audit *Charter*) dan Pedoman Pelaksanaan Audit yang disusun berdasarkan POJK No. 1/ POJK.03/2019 melalui Surat Keputusan Nomor No. 023/SK-BMD/DIR/2025 tanggal 24 September 2025.

In carrying out its activities, SKAI is guided by the Internal Audit Charter and Audit Implementation Guidelines prepared based on POJK No. 1/POJK.03/2019 through Decree No. 023/SK-BMD/DIR/2024 dated September 24, 2025.

Tugas dan Tanggung Jawab SKAI
Duties and Responsibilities of Internal Audit

- Membantu tugas Presdir dan Dewan Komisaris dalam melakukan pengawasan melalui pemaparan perencanaan, pelaksanaan, maupun pemantauan hasil audit.
- Asuransi: pengujian objektif terhadap bukti, identifikasi indikator Risiko Kunci, menganalisis, mengevaluasi, dan memberikan penilaian tata kelola, sistem pengendalian internal, kinerja, keuangan, akuntansi, fungsi, dan operasional, termasuk penggunaan sistem dan teknologi informasi, dan aktivitas manajerial lain melalui audit yang didukung dengan dokumentasi yang memadai.
- *Consulting*: memberikan rekomendasi perbaikan/ tindakan korektif, dan informasi yang objektif tentang kegiatan yang diperiksa pada semua tingkatan manajemen, termasuk pengelolaan sumber daya dengan optimal dan baik, memfasilitasi diskusi antar fungsi dan sosialisasi.
- Segera menyampaikan Laporan atas temuan audit yang diperkirakan dapat mengganggu kelangsungan usaha Bank ke Regulator dan Presdir Bank, dengan tembusan ke Direktur Kepatuhan dan diteruskan ke Dewan Komisaris melalui Komite Audit.

- *Assisting the President Director and Board of Commissioners in conducting supervision through the presentation of planning, implementation, and monitoring of audit results.*
- *Assurance: objective testing of evidence, identification of Key Risk indicators, analysis, evaluation, and assessment of governance, internal control systems, performance, finance, accounting, functions, and operations, including the use of information systems and technology, and other managerial activities through audits supported by adequate documentation.*
- *Consulting: providing recommendations for improvements/corrective actions and objective information about the activities examined at all management levels, including optimal and sound resource management, facilitating inter-functional discussions and socialization.*
- *Immediately submit reports on audit findings that are expected to disrupt the Bank's business continuity to the Regulator and the Bank's President Director, with copies sent to the Compliance Director and forwarded to the Board of Commissioners through the Audit Committee.*

Pelaksanaan Unit Audit pada Tahun Buku
Implementation of the Audit Unit in the Financial Year

Pada tahun 2025, SKAI telah melaksanakan sebanyak 31 (tiga puluh satu) objek pemeriksaan, sesuai dengan Rencana Audit Tahunan 2025. Pemeriksaan *surprise* audit terhadap khasanah juga telah dilakukan sebanyak 276 (dua ratus tujuh puluh enam) kali pada Khasanah Kantor Pusat Operasional, Kantor Cabang, Kantor Cabang Pembantu dan Kantor Cabang Pembantu Layanan Kas di sepanjang tahun 2025.

In 2025, Internal Audit has carried out 31 (thirty one) audit objects, in accordance with the 2025 Annual Audit Plan. A surprise audit of the treasury has also been conducted 276 (two hundred seventy-six) times at the Operational Head Office, Branch Offices, Sub-Branch Offices and Cash Service Sub-Branch Offices throughout 2025.

Pelaksanaan Frekuensi Rapat dengan Direksi, Dewan Komisaris, dan/ atau Komite Audit
Frequency of Meetings with the Board of Directors, the Board of Commissioners, and/or the Audit Committee

Seluruh anggota SKAI berpartisipasi dalam Rapat Komite Audit, yang pada tahun 2025 diadakan sebanyak 12 (dua belas) kali. Pejabat SKAI senantiasa hadir dalam seluruh Rapat Komite ALCO, Komite Manajemen Risiko, Komite Kebijakan Perkreditan, dan Komite Pengarah TI.

All Internal audit members participated in Audit Committee Meetings, which in 2025 were held 12 (twelve) times. Internal audit officers attended all ALCO Committee, Risk Management Committee, Credit Policy Committee, and IT Steering Committee meetings.

Fungsi Audit Eksternal
External Audit Function

Penunjukan AP dan/atau KAP
PA and/or PAF appointment

Bank menunjuk Kantor Akuntan Publik (KAP) Leonard, Mulia & Richard untuk melakukan pemeriksaan terhadap laporan keuangan Bank Mestika untuk tahun buku 2025.

The Bank appointed Public Accounting Firm (PAF) Leonard, Mulia & Richard to audit the financial statements of Bank Mestika for the financial year 2025.

Nama KAP: Kantor Akuntan Publik Leonard, Mulia dan Richard

Name of Public Accounting Firm: *Leonard, Mulia and Richard Public Accounting Firm*

Nama AP: Budiadi Widjaja
History penugasan AP: ke-3 (ketiga)
Periode penugasan: untuk tahun buku yang berakhir pada 31 Desember 2025.
Informasi jasa audit yang diberikan: Proposal audit menunjuk pada POJK No. 9 Tahun 2023 dan SEOJK No. 18/SEOJK.03/2023 dan metodologi pelaksanaan audit berdasarkan standar auditing yang ditetapkan IAPI (Institut Akuntan Publik Indonesia). Serta penilaian terhadap penyajian laporan keuangan sesuai dengan ketentuan Pernyataan Standar Akuntansi Keuangan (PSAK) yang berlaku di Indonesia.

Public Accountant Name: *Budiadi Widjaja*
PA assignment history: *3rd (third)*
Assignment period: *for the financial year ending December 31st, 2025.*
Information on audit services provided: *The audit proposal refers to POJK No. 9 of 2023 and SEOJK No. 18/SEOJK.03/2023 and the audit methodology is based on auditing standards set by IAPI (Indonesian Institute of Certified Public Accountants). As well as an assessment of the presentation of financial statements in accordance with the provisions of the Statement of Financial Accounting Standards applicable in Indonesia.*

Biaya Jasa: Rp.445,000,000,- belum termasuk PPN.
KAP Leonard, Mulia dan Richard serta AP Budiadi Widjaja tidak memberikan jasa nonaudit.

Service Fee: *Rp.445,000,000, - excluding VAT.*
PAF Leonard, Mulia and Richard and PA Budiadi Widjaja do not provide non-audit services.

Opini Akuntan Publik atas laporan keuangan Bank Mestika yang berakhir pada tahun buku 2025 telah disajikan secara wajar dan telah sesuai dengan Standar Akuntansi Keuangan di Indonesia.

The Public Accountant's Opinion on the financial statements of Bank Mestika for the financial year ended 2025 has been presented fairly and in accordance with Indonesian Financial Accounting Standards.

Efektivitas Pelaksanaan Audit Eksternal
Effectiveness of External Audit Implementation

Komite Audit melakukan evaluasi terhadap pelaksanaan pemberian jasa audit atas informasi keuangan historis tahunan oleh AP dan/atau KAP yang paling sedikit mencakup:
- Kesesuaian pelaksanaan audit oleh AP dan/atau KAP dengan standar audit yang berlaku.
- Kecukupan waktu pekerjaan lapangan.
- Pengkajian cakupan jasa yang diberikan dan kecukupan uji petik.
- Rekomendasi perbaikan yang diberikan oleh AP dan/atau KAP.

The Audit Committee evaluates the implementation of the provision of audit services on annual historical financial information by PA and / or PAF which at least includes:
- *Conformity of audit implementation by PA and/or PAF with applicable audit standards.*
- *Adequacy of field work time.*
- *Assessment of the scope of services provided and the adequacy of the sampling.*
- *Recommendations for improvement provided by PA and/or PAF.*

Komite Audit melakukan evaluasi terhadap pelaksanaan pemberian jasa audit atas informasi keuangan historis tahunan oleh Akuntan Publik dan/atau Kantor Akuntan Publik sesuai dengan Surat Edaran Otoritas Jasa Keuangan No. 18/SEOJK.03/2023 tentang Tata Cara Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik dalam Kegiatan Jasa Keuangan.

The Audit Committee evaluates the implementation of the provision of audit services on annual historical financial information by Public Accountants and/or Public Accounting Firms in accordance with the Circular Letter of the Financial Services Authority No. 18/SEOJK.03/2023 concerning Procedures for the Use of Public Accountant Services and Public Accounting Firms in Financial Services Activities.

Hubungan antara Bank, Akuntan Publik, dan Otoritas Jasa Keuangan
Relationship between Banks, Public Accountants and Financial Services Authority

Dalam pelaksanaan audit, Bank Mestika senantiasa melakukan komunikasi dengan auditor eksternal terkait rencana pelaksanaan audit, progress audit dan isu-isu penting lainnya untuk mendukung kelancaran proses audit. Laporan hasil audit disampaikan kepada OJK sesuai dengan peraturan perundang-undangan yang berlaku.

In conducting the audit, Bank Mestika always communicates with the external auditor regarding the audit implementation plan, audit progress and other important issues to support the smoothness of the audit process. The audit report is submitted to FSA in accordance with the prevailing laws and regulations.

Sistem Manajemen Risiko
Risk Management System

Dasar Penerapan Manajemen Risiko
Basics of Risk Management Implementation

Pengelolaan risiko Bank Mestika diatur dalam suatu Kebijakan dan Pedoman Manajemen Risiko yang disusun dengan mengacu pada Peraturan Bank Indonesia (PBI), Peraturan Otoritas Jasa Keuangan (POJK), ketentuan Basel dan international *best practices*. Kebijakan ini ditinjau secara rutin secara tahunan untuk mengantisipasi perubahan kondisi bisnis, regulasi dan kondisi internal Bank.

Sebagai wujud komitmen Manajemen Bank Mestika dalam menjalankan Tata Kelola Perusahaan yang baik, Bank menerapkan pengelolaan risiko Bank yang dilakukan secara proaktif untuk mencapai pertumbuhan bisnis maupun layanan bagi nasabah yang sehat dan berkelanjutan serta memelihara tingkat risiko sesuai dengan *risk appetite* Bank yang telah ditetapkan.

Dalam penerapan manajemen risiko Bank Mestika senantiasa patuh dan taat terhadap regulasi dan perundang-undangan yang berlaku di Indonesia dengan mempertimbangkan skala usaha dan kompleksitas bisnis Bank. Ketentuan khusus manajemen risiko yang digunakan sebagai acuan penyusunan Kebijakan dan Pedoman Manajemen Risiko, yaitu:

1. Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum tanggal 16 Maret 2016.
2. Surat Edaran Otoritas Jasa Keuangan No. 34/SEOJK.03/2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum tanggal 01 September 2016.
3. Peraturan Otoritas Jasa Keuangan No. 04/POJK.03/2016 tentang Penilaian Tingkat Kesehatan Bank Umum tanggal 26 Januari 2016.
4. Surat Edaran Otoritas Jasa keuangan No. 14/SEOJK.03/2017 perihal Penilaian Tingkat Kesehatan Bank Umum tanggal 17 Maret 2017.
5. Peraturan Otoritas Jasa Keuangan No.17 Tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum.
6. Surat Edaran Otoritas Jasa Keuangan No.14/SEOJK.03/2025 tentang Penerapan Tata Kelola Bagi Bank Umum.

Selain Ketentuan yang disebutkan di atas baik ketentuan umum maupun khusus, Manajemen Bank Mestika juga mengadopsi beberapa standar internasional seperti *Committtee of Sponsoring Organization of the Threadway Commission* (COSO) dalam bidang *Enterprise Risk Management* dan *the International Organization for standardization* (ISO 31000) sesuai dengan lingkup dan kebutuhan perusahaan.

Semua ketentuan tersebut menjadi dasar penerapan Manajemen Risiko Bank Mestika termasuk pelaksanaannya dengan ketentuan OJK/ Bank Indonesia lainnya yang tidak disebutkan diatas.

Risk management at Bank Mestika is governed by a Risk Management Policy and Guidelines that are formulated with reference to Bank Indonesia Regulations (PBI), Financial Services Authority Regulations (POJK), Basel requirements, and international best practices. This policy is reviewed annually to anticipate changes in business conditions, regulations, and the Bank's internal conditions.

As a manifestation of Bank Mestika Management's commitment to implementing good corporate governance, the Bank applies proactive risk management to achieve healthy and sustainable business growth and customer service, while maintaining risk levels in line with the Bank's established risk appetite.

In implementing risk management, Bank Mestika always complies with and adheres to the regulations and laws applicable in Indonesia, taking into account the scale of the Bank's operations and the complexity of its business. The specific risk management provisions used as a reference for the formulation of Risk Management Policies and Guidelines are:

1. *Financial Services Authority Regulation No. 18/POJK.03/2016 concerning the Implementation of Risk Management for Commercial Banks dated March 16, 2016.*
2. *Financial Services Authority Circular Letter No. 34/SEOJK.03/2016 concerning the Implementation of Risk Management for Commercial Banks dated September 1, 2016.*
3. *Financial Services Authority Regulation No. 04/POJK.03/2016 concerning the Assessment of Commercial Bank Health Levels dated January 26, 2016.*
4. *Financial Services Authority Circular Letter No. 14/SEOJK.03/2017 concerning the Assessment of Commercial Bank Health Levels dated March 17, 2017.*
5. *Financial Services Authority Regulation No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks.*
6. *Financial Services Authority Circular Letter No. 14/SEOJK.03/2025 concerning the Implementation of Governance for Commercial Banks.*

In addition to the above general and specific provisions, Bank Mestika Management also adopts several international standards such as the Committee of Sponsoring Organizations of the Treadway Commission (COSO) in the field of Enterprise Risk Management and the International Organization for Standardization (ISO 31000) in accordance with the scope and needs of the company.

All of these provisions form the basis for the implementation of Bank Mestika's Risk Management, including its implementation in accordance with other OJK/Bank Indonesia provisions not mentioned above.

Kebijakan Manajemen Risiko
Risk Management Policy

Sesuai dengan POJK No. 18 Tahun 2016 Bank Mestika telah menyusun Kebijakan dan Pedoman Manajemen Risiko secara tertulis dan komprehensif. Kebijakan dan pedoman ini secara berkala dievaluasi dan disetujui oleh Dewan Komisaris dan Dewan Direksi.

Kebijakan dan Pedoman Manajemen Risiko ini diharapkan dapat memperkuat sistem manajemen risiko yang andal.

Ruang Lingkup
Kebijakan dan Pedoman Manajemen Risiko ini berlaku untuk seluruh aktivitas fungsional yang dijalankan seluruh jenjang organisasi, dan wajib diterapkan oleh seluruh lini organisasi dalam setiap aktivitasnya.

Sebagaimana diatur oleh Otoritas Jasa Keuangan (OJK), Kebijakan dan Pedoman Manajemen Risiko ini mencakup seluruh jenis risiko utama, diantaranya:
- Risiko Kredit
- Risiko Pasar
- Risiko Likuiditas
- Risiko Operasional
- Risiko Hukum
- Risiko Reputasi
- Risiko Stratejik
- Risiko Kepatuhan

In accordance with POJK No. 18 of 2016, Bank Mestika has developed comprehensive written Risk Management Policies and Guidelines. These policies and guidelines are periodically evaluated and approved by the Board of Commissioners and the Board of Directors.

These Risk Management Policies and Guidelines are expected to strengthen a reliable risk management system.

Scope
This Risk Management Policy and Guidelines apply to all functional activities carried out at all levels of the organization, and must be implemented by all lines of the organization in all of their activities.

As regulated by the Financial Services Authority (OJK), this Risk Management Policy and Guidelines covers all major types of risk, including:
- *Credit Risk*
- *Market Risk*
- *Liquidity Risk*
- *Operational Risk*
- *Legal Risk*
- *Reputational Risk*
- *Strategic Risk*
- *Compliance Risk*

Proses Manajemen Risiko
Risk Management Process

Manajemen Risiko Bank Mestika dilaksanakan dengan memperhatikan regulasi dan karakteristik bisnis Bank dan dilaksanakan pada seluruh jajaran Bank. Proses manajemen risiko merupakan proses yang dinamis dan diterapkan berdasarkan *best practices* industri dan ketentuan yang berlaku untuk disesuaikan dan diperbarui apabila diperlukan.

Proses manajemen risiko Bank dilakukan dalam suatu rangkaian yang diatur dalam Kebijakan dan Pedoman Manajemen Risiko adalah sebagai berikut:

- Identifikasi Risiko
  Identifikasi risiko bertujuan untuk mengetahui jenis-jenis risiko yang melekat pada setiap aktivitas fungsional yang berpotensi merugikan Bank. Pelaksanaan identifikasi risiko dilakukan secara berkala, dilakukan dengan menganalisis seluruh sumber risiko yang paling sedikit dilakukan terhadap risiko dari produk dan aktivitas untuk memastikan bahwa proses Manajemen Risiko telah dijalankan/dilalui dari produk dan aktivitas tersebut.

- Pengukuran risiko
  Pengukuran risiko bertujuan untuk mengetahui eksposur risiko yang melekat pada aktivitas Bank untuk dibandingkan dengan *risk appetite threshold & risk tolerance* Bank sehingga dapat diambil tindakan mitigasi risiko dan mengukur ketahanan modal Bank untuk meng-*cover* kemungkinan kerugian yang akan dialami oleh Bank. Metode pengukuran risiko dilakukan secara kuantitatif dan/atau kualitatif pada masing-masing risiko dan disesuaikan dengan karakteristik dan kompleksitas kegiatan usaha.

Risk management at Bank Mestika is carried out in accordance with regulations and the characteristics of the Bank's business, and is implemented throughout all levels of the Bank.The risk management process is dynamic and is implemented based on industry best practices and applicable regulations, to be adjusted and updated as necessary.

The Bank's risk management process is carried out in a series of steps set out in the Risk Management Policy and Guidelines, as follows:

- *Risk Identification*
  Risk identification aims to determine the types of risks inherent in each functional activity that could potentially harm the Bank.Risk identification is carried out periodically by analyzing all sources of risk, with the least emphasis placed on product and activity risks, to ensure that the Risk Management process has been implemented/completed for those products and activities.

- *Risk Measurement*
  Risk measurement aims to determine the risk exposure inherent in the Bank's activities to be compared with the Bank's risk appetite threshold and risk tolerance so that risk mitigation measures can be taken and the Bank's capital resilience can be measured to cover possible losses that will be incurred by the Bank. The risk measurement method is carried out quantitatively and/or qualitatively for each risk and is adjusted to the characteristics and complexity of business activities.

- Pemantauan Risiko
  Pemantauan risiko bertujuan antara lain untuk membandingkan limit risiko yang telah ditetapkan dengan eksposur risiko yang sedang dikelola dan terhadap besaran eksposur, toleransi risiko, kepatuhan limit internal, dan hasil stress testing maupun konsistensi pelaksanaan dengan kebijakan dan prosedur yang ditetapkan.

- Pengendalian Risiko
  Pengendalian risiko dilakukan terhadap potensi terjadinya pelampauan atas limit risiko yang telah ditetapkan dan dapat ditolerir oleh Bank.

- *Risk Monitoring*
  Risk monitoring aims, among other things, to compare the established risk limits with the risk exposure being managed and with the amount of exposure, risk tolerance, compliance with internal limits, and stress testing results, as well as the consistency of implementation with established policies and procedures.

- *Risk Control*
  Risk control is carried out against the potential for exceeding the risk limits that have been set and are tolerable by the Bank.

Kerangka Manajemen Risiko
Risk Management Framework

Kerangka manajemen risiko Bank Mestika mengacu pada POJK No. 18 Tahun 2016, dimana penerapan manajemen risiko terdiri dari 4 (empat) pilar utama, yaitu:
- Pilar 1: Pengawasan aktif Direksi dan Dewan Komisaris.
- Pilar 2: Kecukupan kebijakan, prosedur manajemen risiko dan penetapan limit risiko.
- Pilar 3: Kecukupan proses dan sistem manajemen risiko.
- Sistem pengendalian intern.

Dalam pelaksanaan pilar 3, Bank Mestika menerapkan 3 (tiga) lini pertahanan, yaitu:
- Lini pertama sebagai unit pemilik risiko merupakan unit yang langsung mengidentifikasi dan mengelola risiko dalam proses bisnis yang terdiri dari *risk taking unit*.
- Lini kedua sebagai fungsi manajemen risiko dan kepatuhan yang merupakan bagian yang independen yang melakukan pengukuran, pemantauan dan mitigasi risiko secara agregat, serta mengembangkan metodologi dan kebijakan manajemen risiko.
- Lini ketiga sebagai fungsi audit intern merupakan divisi yang memastikan tata Kelola dan pengendalian risiko telah diimplementasikan secara efektif.

Bank Mestika's risk management framework refers to POJK No. 18 of 2016, whereby the implementation of risk management consists of 4 (four) main pillars, namely:
- *Pillar 1: Active supervision by the Board of Directors and Board of Commissioners.*
- *Pillar 2: Adequacy of risk management policies, procedures, and risk limits.*
- *Pillar 3: Adequacy of risk management processes and systems.*
- *Internal control system.*

In implementing pillar 3(three), Bank Mestika applies three lines of defense, namely:
- *The first line as the risk owner unit is the unit that directly identifies and manages risks in the business process, consisting of risk taking units.*
- *The second line is the risk management and compliance function, which is an independent unit that measures, monitors, and mitigates risks on an aggregate basis, as well as develops risk management methodologies and policies.*
- *The third line is the internal audit function, which is a division that ensures that governance and risk controls are implemented effectively.*

Pengawasan Aktif Direksi dan Dewan Komisaris
Active Supervision of the Board of Directors and Board of Commissioners

Direksi dan Dewan Komisaris memberikan arahan yang jelas, melakukan pengawasan dan mitigasi secara aktif serta mengembangkan budaya risiko, selain itu Direksi dan Dewan Komisaris juga memastikan struktur organisasi yang memadai, menetapkan tugas dan tanggung jawab yang jelas pada masing-masing bagian terkait serta memastikan kecukupan kuantitas dan kualitas Sumber Daya Manusia (SDM) untuk mendukung penerapan manajemen risiko secara efektif.

Dalam melaksanakan fungsi tersebut, Dewan Komisaris dibantu oleh Komite di tingkat Dewan Komisaris yaitu Komite Pemantau Risiko. Pembentukan Komite Pemantau Risiko Bank Mestika diatur dalam Surat Keputusan Internal No. 039/SK-BMD/DIR/2023.

Dewan Komisaris membentuk Komite Pemantau Risiko yang berfungsi memberikan rekomendasi dalam rangka mendukung efektivitas pelaksanaan tugas dan tanggung jawab Dewan Komisaris khususnya dibidang manajemen risiko.

The Board of Directors and Board of Commissioners provide clear direction, actively supervise and mitigate risks, and develop a risk culture. In addition, the Board of Directors and Board of Commissioners also ensure an adequate organizational structure, establish clear duties and responsibilities for each relevant division, and ensure the adequacy of the quantity and quality of human resources to support the effective implementation of risk management.

In performing these functions, the Board of Commissioners is assisted by a committee at the Board of Commissioners level, namely the Risk Monitoring Committee. The establishment of Bank Mestika's Risk Monitoring Committee is regulated in Internal Decree No. 039/SK-BMD/DIR/2023.

The Board of Commissioners established a Risk Monitoring Committee to provide recommendations in order to support the effective implementation of the duties and responsibilities of the Board of Commissioners, particularly in the area of risk management.

Komite Pemantau Risiko secara berkala mengadakan rapat. Adapun rapat yang diselenggarakan guna melakukan pembahasan terkait profil risiko Bank dan pemantauan terhadap penerapan kebijakan manajemen risiko, dan pada tahun 2025 telah dilakukan sebanyak 12 (dua belas) kali dengan menghasilkan rekomendasi-rekomendasi yang disampaikan kepada Direksi guna dilakukan perbaikan jika terdapat hal-hal yang dibutuhkan oleh Manajemen Bank.

The Risk Monitoring Committee holds regular meetings. These meetings are held to discuss the Bank's risk profile and monitor the implementation of risk management policies. In 2025, 12 (twelve) meetings were held, resulting in recommendations that were submitted to the Board of Directors for improvement if necessary by the Bank's Management.

Pada tahun 2025, pelaksanaan pengawasan aktif dan kewenangan Direksi dalam manajemen risiko dilakukan secara berkala dan memadai dalam Komite-Komite di bawah Direksi, meliputi:

- Komite Manajemen Risiko, telah melaksanakan rapat sebanyak 4 (empat) kali;
- Komite Kebijakan Perkreditan, telah melaksanakan rapat sebanyak 4 (empat) kali;
- Komite Pengarah Teknologi Informasi, telah melaksanakan rapat sebanyak 6 (enam) kali;
- ALCO, telah melaksanakan rapat sebanyak 12 (dua belas) kali.

In 2025, active supervision and the Board of Directors' authority in risk management will be carried out regularly and adequately in the Committees under the Board of Directors, including:

- *The Risk Management Committee has held 4 (four) meetings;*
- *Credit Policy Committee, which has held 4 (four) meetings;*
- *Information Technology Steering Committee, which has held 6 (six) meetings;*
- *ALCO, which has held 12 (twelve) meetings.*

Kecukupan Kebijakan dan Prosedur Manajemen Risiko serta Penetapan Limit Risiko

Adequacy of Risk Management Policies and Procedures and Establishment of Risk Limits

Kebijakan manajemen risiko merupakan pedoman tertulis yang sejalan dengan visi, misi, dan rencana stratejik Bank yang disusun dengan memperhatikan tingkat risiko yang bersedia diambil dengan melakukan penetapan limit.

Risk management policy is a written guideline that is in line with the Bank's vision, mission, and strategic plan, which is formulated by taking into account the level of risk that is willing to be taken by setting limits.

Bank Mestika menerapkan manajemen risiko berdasarkan pada Kebijakan dan Pedoman Manajemen Risiko, yang menjadi pedoman utama dalam pengelolaan risiko. Bank telah memiliki kebijakan dan prosedur khusus yang mengatur perihal penetapan limit untuk setiap aktivitas pada tingkat portofolio maupun transaksi.

Bank Mestika implements risk management based on its Risk Management Policy and Guidelines, which serve as the main guidelines for risk management. The Bank has specific policies and procedures that regulate the setting of limits for each activity at the portfolio and transaction levels.

Kebijakan dan Prosedur Manajemen Risiko Bank didasarkan pada straegi manajemen risiko dengan memperhatikan tingkat risiko yang dapat diambil (*Risk Appetite*) yang telah diatur dalam Pedoman *Risk Appetite*.

The Bank's Risk Management Policies and Procedures are based on a risk management strategy that takes into account the level of risk that can be taken (Risk Appetite) as stipulated in the Risk Appetite Guidelines.

Kecukupan Proses Identifikasi, Pengukuran, Pemantauan, dan Pengendalian Risiko serta Sistem Informasi Manajemen Risiko

Adequacy of Risk Identification, Measurement, Monitoring, and Control Processes and Risk Management Information Systems

Proses Manajemen Risiko Bank Mestika meliputi tahapan identifikasi, pengukuran, pemantauan dan pengendalian terhadap 8 (delapan) jenis risiko (risiko kredit, pasar, likuiditas, operasional, hukum, reputasi, stratejik, dan kepatuhan) yang dilakukan secara berkesinambungan terhadap seluruh faktor risiko yang bersifat material dengan didukung oleh Sistem Informasi Manajemen Risiko.

Bank Mestika's Risk Management Process includes the stages of identification, measurement, monitoring, and control of 8 (eight) types of risk (credit, market, liquidity, operational, legal, reputation, strategic, and compliance) carried out continuously for all material risk factors, supported by a Risk Management Information System.

- Identifikasi Risiko
  Bank Mestika didalam melakukan pengidentifikasian risiko dengan menganalisis seluruh sumber risiko yang paling sedikit dilakukan terhadap risiko dari produk dan aktivitas untuk memastikan bahwa proses manajemen risiko telah dijalankan/dilalui dari produk dan aktivitas tersebut.

- *Risk Identification*
  Bank Mestika identifies risks by analyzing all sources of risk that are least likely to affect the risks of products and activities to ensure that the risk management process has been implemented/completed for those products and activities.

Proses identifikasi risiko bersifat proaktif, mencakup seluruh aktivitas bisnis Bank dan dilakukan dalam rangka menganalisis sumber dan kemungkinan timbulnya risiko serta dampaknya. Satuan Kerja Bank (*Risk Taking Unit*) bertanggung-jawab melakukan identifikasi dan analisis terhadap beberapa faktor yang dapat meningkatkan eksposur risiko Bank yang berpengaruh secara kuantitatif kepada profit dan permodalan Bank.

The risk identification process is proactive, covering all of the Bank's business activities and conducted in order to analyze the sources and possibilities of risks and their impacts. The Bank's Risk Taking Unit is responsible for identifying and analyzing several factors that may increase the Bank's risk exposure, which has a quantitative impact on the Bank's profits and capital.

Proses Manajemen Risiko Bank Mestika meliputi tahapan identifikasi, pengukuran, pemantauan dan pengendalian terhadap 8 (delapan) jenis risiko (risiko kredit, pasar, likuiditas, operasional, hukum, reputasi, stratejik, dan kepatuhan) yang dilakukan secara berkesinambungan terhadap seluruh faktor risiko yang bersifat material dengan didukung oleh Sistem Informasi Manajemen Risiko.

Bank Mestika's Risk Management Process includes the stages of identification, measurement, monitoring, and control of eight types of risk (credit, market, liquidity, operational, legal, reputation, strategic, and compliance) carried out continuously for all material risk factors, supported by a Risk Management Information System.

- Identifikasi Risiko
  Bank Mestika didalam melakukan pengidentifikasian risiko dengan menganalisis seluruh sumber risiko yang paling sedikit dilakukan terhadap risiko dari produk dan aktivitas untuk memastikan bahwa proses manajemen risiko telah dijalankan/ dilalui dari produk dan aktivitas tersebut.

  Proses identifikasi risiko bersifat proaktif, mencakup seluruh aktivitas bisnis Bank dan dilakukan dalam rangka menganalisis sumber dan kemungkinan timbulnya risiko serta dampaknya. Satuan Kerja Bank (*Risk Taking Unit*) bertanggung-jawab melakukan identifikasi dan analisis terhadap beberapa faktor yang dapat meningkatkan eksposur risiko Bank yang berpengaruh secara kuantitatif kepada profit dan permodalan Bank.

- *Risk Identification*
  Bank Mestika identifies risks by analyzing all sources of risk that are least likely to affect the risks of products and activities to ensure that the risk management process has been implemented/completed for those products and activities.

  The risk identification process is proactive, covering all of the Bank's business activities and conducted in order to analyze the sources and possibilities of risks and their impacts. The Bank's Risk Taking Unit is responsible for identifying and analyzing several factors that may increase the Bank's risk exposure, which has a quantitative impact on the Bank's profits and capital.

- Pengukuran Risiko
  Pengukuran risiko digunakan sebagai acuan dalam melakukan pengendalian, dilakukan secara berkala baik untuk produk dan portofolio maupun seluruh aktivitas bisnis. Metode pengukuran risiko dilakukan secara kuantitatif dan/atau kualitatif pada masing-masing risiko dan disesuaikan dengan karakteristik dan kompleksitas kegiatan usaha. Pengukuran risiko melalui metode *stress testing* juga dilakukan secara berkala untuk mengetahui potensi kerugian/*capital charge* yang ditimbulkan pada kondisi *disaster* tentunya dengan skenario tertentu yang telah ditetapkan.

- *Risk Measurement*
  Risk measurement is used as a reference in conducting control, carried out periodically for both products and portfolios as well as all business activities. The risk measurement method is carried out quantitatively and/or qualitatively for each risk and is adjusted to the characteristics and complexity of business activities. Risk measurement through stress testing methods is also conducted periodically to determine potential losses/ capital charges incurred in disaster conditions, of course with certain predetermined scenarios.

- Pemantauan Risiko
  Pemantauan risiko yang dilakukan mencakup pemantauan terhadap besaran eksposur, toleransi risiko, kepatuhan limit internal, dan hasil stress testing maupun konsistensi pelaksanaan dengan kebijakan dan prosedur yang ditetapkan. Hasil pemantauan disajikan dalam laporan berkala dan disampaikan kepada Manajemen dalam rangka mitigasi risiko dan tindakan yang diperlukan.

- *Risk Monitoring*
  Risk monitoring includes monitoring exposure amounts, risk tolerance, compliance with internal limits, and stress testing results, as well as consistency of implementation with established policies and procedures. Monitoring results are presented in periodic reports and submitted to Management for risk mitigation and necessary actions.

- Pengendalian Risiko
  Proses pengendalian risiko dilakukan dengan memperhatikan sistem pengendalian intern Bank yang disusun sesuai dengan ketentuan yang berlaku yang bertujuan untuk mengelola risiko yang dapat mempengaruhi bisnis Bank Kerangka proses pengendalian risiko berdasarkan evaluasi atas eksposur risiko yang terdapat pada seluruh portofolio produk atau aktivitas Bank.

- *Risk Control*
  The risk control process is carried out by taking into account the Bank's internal control system, which is structured in accordance with applicable regulations aimed at managing risks that may affect the Bank's business. Risk control process framework based on evaluation of risk exposure in the Bank's entire product portfolio or activities.

Penetapan pengendalian risiko harus mempertimbangkan analisis potensi kerugian finansial dan kemungkinan kejadian risiko serta pertimbangan asas manfaat dan biaya. Strategi Bank Mestika dalam melakukan pengendalian risiko, diantaranya:

Risk control measures must take into account an analysis of potential financial losses and the likelihood of risk events, as well as considerations of benefits and costs. Bank Mestika's risk control strategies include:

- *Risk Acceptance*
  Accept/penerimaan risiko dapat bearti bahwa tingkat ekposur risiko yang dihadapi cukup rendah dan tidak dibutuhkan mitigasi. Penerimaan risiko dapat dilakukan apabila eksposur risiko lebih rendah dari toleransi risiko. Penerimaan risiko tidak berarti tidak melakukan mitigasi, tetapi tindakan hanya akan dilakukan apabila risiko tersebut terjadi karena tipe risiko tersebut akan lebih banyak menghabiskan biaya dan sumber daya dalam tindakan pencegahannya ketimbang dengan efek kerugian yang dapat terjadi.
- *Risk Avoidance*
  Mencegah Bank mengalami kerugian yang tidak dapat diterima dengan tidak melakukan aktivitas bisnis dengan pertimbangan eksposur risiko lebih besar dari pada keuntungan yang akan didapatkan.
- *Risk Share/Transfer*
  Merupakan strategi Bank untuk mengalihkan risiko kepada pihak lain untuk jenis risiko yang melekat pada aktivitas Bank dengan pemanfaatan jasa asuransi atau jasa *outsourcing*.
- *Risk Mitigation*
  Mengoptimalkan pengendalian risiko guna mengurangi risiko yang mungkin akan timbul dengan meningkatkan fungsi control dan menyempurnakan sistem dan prosedur kerja.

Bank Mestika telah melakukan identifikasi, pengukuran, pemantauan dan pengendalian risiko sebagai bagian dari proses penerapan manajemen risiko secara memadai, dapat dilihat dari:

- Memantau eksposur risiko secara berkala dan berkesinambungan dengan membandingkan risiko aktual dengan limit risiko yang telah ditetapkan untuk memastikan eksposur risiko tetap terjaga sesuai dengan batasan toleransi risiko Bank,
- Menyampaikan laporan antara lain Laporan Profil Risiko dan Laporan Tingkat Kesehatan Bank serta laporan-laporan yang dibutuhkan kepada Regulator dan Direksi secara rutin, akurat dan tepat waktu.

- *Risk Acceptance*
  Acceptance of risk may mean that the level of risk exposure is low enough that mitigation is not necessary. Risk acceptance can be implemented if the risk exposure is lower than the risk tolerance. Risk acceptance does not mean that mitigation is not carried out, but that action will only be taken if the risk occurs because the type of risk will cost more in terms of prevention than the potential losses that may occur.
- *Risk Avoidance*
  Preventing banks from incurring unacceptable losses by not conducting business activities where the risk exposure outweighs the potential profits.
- *Risk Share/Transfer*
  It is the Bank's strategy to transfer risks to other parties for types of risks inherent in the Bank's activities by utilizing insurance or outsourcing services.
- *Risk Mitigation*
  Optimizing risk control to reduce potential risks by improving control functions and refining work systems and procedures.

Bank Mestika has identified, measured, monitored, and controlled risks as part of the process of implementing adequate risk management, as can be seen from:

- *Monitor risk exposure regularly and continuously by comparing actual risks with predetermined risk limits to ensure that risk exposure remains within the Bank's risk tolerance limits,*
- *Submit reports, including Risk Profile Reports and Bank Health Reports, as well as other required reports to regulators and directors on a regular basis, accurately and in a timely manner.*

Sistem Informasi Manajemen Risiko
Risk Management Information System

Beberapa *tools* yang digunakan oleh Bagian Manajemen Risiko untuk mendukung pelaksanaan proses manajemen risiko secara baik, akurat dan tepat waktu guna mendukung pelaporan-pelaporan kepada Regulator maupun Manajemen Bank, diantaranya:

- *Tools Early Warning Indicator*
  Bagian manajemen risiko secara harian melakukan pengukuran dan pemantauan terhadap indikator utama yang memiliki eksposur risiko.
- *Tools Pengukuran Inheren Risk*
  Pengukuran risiko inheren dilakukan secara berkala dengan melakukan pengukuran dan pemantauan terhadap rasio-rasio kinerja Bank secara konsolidasi maupun tiap-tiap cabang Bank Mestika, dan jika terdapat pelampauan limit akan dilaporkan kepada Direksi dan Dewan Komisaris guna dilakukan pembahasan terkait pengendalian risiko yang dibutuhkan.
- *Tools Risk Self Assessment*
  Digunakan oleh seluruh unit kerja dan cabang Bank Mestika untuk melakukan identifikasi, pengukuran, pemantauan dan pengendalian terhadap risiko-risiko yang dianggap mungkin dapat terjadi. Tools ini

Several tools used by the Risk Management Section to support the implementation of risk management processes in a good, accurate and timely manner to support reports to Regulators and Bank Management, including:

- *Early Warning Indicator Tools*
  The risk management section conducts daily measurement and monitoring of key indicators that have risk exposure.
- *Inherent Risk Measurement Tools*
  Inherent risk measurement is carried out periodically by measuring and monitoring the Bank's performance ratios on a consolidated basis as well as each branch of Bank Mestika, and if there is a limit exceedance, it will be reported to the Board of Directors and Board of Commissioners for discussion regarding the required risk control.
- *Risk Self Assessment Tools*
  Used by all working units and branches of Bank Mestika to identify, measure, monitor and control risks that are considered likely to occur. This tool is a means to instill

sebagai sarana untuk menanamkan risk culture (budaya mengelola risiko) dan meningkatkan risk awareness kepada seluruh anggota organisasi Bank Mestika untuk selalu melakukan pengelolaan risiko secara baik dan mengedepankan prinsip kehati-hatian.

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Dari sistem informasi manajemen risiko yang telah dilakukan terdapat beberapa laporan yang dihasilkan dan dilaporkan oleh Bagian Manajemen Risiko kepada Regulator, diantaranya:

- Laporan Profil Risiko
  Bank Mestika menyampaikan Laporan Profil Risiko kepada Otoritas Jasa Keuangan secara triwulanan untuk posisi bulan Maret, Juni, September dan Desember, yang disajikan secara komparatif dengan posisi triwulan sebelumnya.

  Penyusunan Laporan Profil Risiko merupakan salah satu hasil sistem informasi Manajemen Risiko, penilaian dilakukan pada seluruh aktivitas bisnis Bank baik berupa aktivitas bisnis utama maupun aktivitas penunjang yang mencakup 8 (delapan) risiko yaitu Risiko Kredit, Pasar, Likuiditas, Operasional, Hukum, Reputasi, Stratejik dan Kepatuhan. Laporan Profil Risiko didistribusikan kepada Dewan Komisaris, Presiden Direktur, Direktur Kepatuhan, Ketua Komite Manajemen Risiko dan Otoritas Jasa Keuangan.

From the risk management information system that has been carried out, there are several reports generated and reported by the Risk Management Section to the Regulator, including:

- *Risk Profile Report*
  Bank Mestika submits the Risk Profile Report to the Financial Services Authority on a quarterly basis for the position of March, June, September and December, which is presented comparatively with the position of the previous quarter.

  The preparation of the Risk Profile Report is one of the results of the Risk Management information system, the assessment is carried out on all business activities of the Bank both in the form of main business activities and supporting activities covering 8 (eight) risks namely Credit, Market, Liquidity, Operational, Legal, Reputation, Strategic and Compliance Risks. The Risk Profile Report is distributed to the Board of Commissioners, President Director, Compliance Director, Chairman of the Risk Management Committee and the Financial Services Authority.

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- Laporan Tingkat Kesehatan Bank
  Laporan Tingkat Kesehatan Bank disusun tiap semesteran yaitu posisi data bulan Juni & Desember, dan distribusikan kepada Dewan Komisaris, Presiden Direktur, Direktur Kepatuhan, Ketua Komite Manajemen Risiko dan Otoritas Jasa Keuangan.

  Penilaian tingkat kesehatan Bank menggunakan pendekatan risiko (*risk-based Bank Rating*/RBBR) dengan cakupan penilaian meliputi faktor-faktor profil risiko (*risk profile*),*Good Corporate Governance* (GCG), rentabilitas (*earnings*) dan permodalan (*capital*) untuk menghasilkan peringkat komposit tingkat kesehatan Bank.

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- *Bank Health Level Report*
  The Bank's Health Level Report is prepared semi-annually, i.e. June & December data position, and distributed to the Board of Commissioners, President Director, Compliance Director, Chairman of the Risk Management Committee and the Financial Services Authority.

  The assessment of the Bank's soundness level uses a risk-based bank rating (RBBR) approach with the scope of the assessment including risk profile, good corporate governance (GCG), profitability (earnings) and capital factors to produce a composite rating of the Bank's soundness level.

Budaya Risiko
Risk Culture

Bank Mestika membangun budaya sadar risiko diseluruh aktivitas Bank pada seluruh jenjang organisasi, guna memastikan risiko yang berpotensi mengganggu keberlangsungan usaha Bank dapat diminimalkan dan mengidentifikasi kelemahan dan menilai penyimpangan secara dini.

Bank Mestika fosters a risk-aware culture across all of its activities and at all levels of the organization, in order to minimize risks that could potentially disrupt the Bank's business continuity, identify weaknesses, and assess deviations at an early stage.

Fondasi dari manajemen risiko yang efektif adalah membangun budaya risiko yang kuat dan mendorong pembelajaran yang berkelanjutan. Untuk meningkatkkan kesadaran risiko (*risk awareness*), khususnya risiko operasional di kalangan pegawai, Bagian Manajemen Risiko turut andil dalam program *Frontliner* Mestika *Development* Program (FMDP) untuk *customer service* dan *teller*.

The foundation of effective risk management is building a strong risk culture and encouraging continuous learning. To increase risk awareness, particularly operational risk awareness among employees, the Risk Management Division participates in the Frontliner Mestika Development Program (FMDP) for customer service and tellers.

Pada tahun 2025, Bagian Manajemen Risiko bersama dengan Bagian Pendidikan dan Pengembangan SDM telah melakukan penyusunan modul manajemen risiko dengan metode e-*learning*, dimana seluruh karyawan Bank Mestika dapat mengakses modul tersebut dan mengikuti post test guna mengukur tingkat pemahaman secara mandiri.

In 2025, the Risk Management Division, together with the Education and Human Resource Development Division, developed a risk management module using e-learning methods, which all Bank Mestika employees can access and take a post-test to measure their level of understanding independently.

Jenis Risiko dan Cara Pengelolaan
Types of Risks and Management Methods

- Risiko Kredit
  Risiko kredit adalah risiko kerugian akibat kegagalan pihak lain dalam memenuhi kewajibannya kepada Bank, termasuk risiko kredit akibat kegagalan debitur, risiko kredit akibat terkonsentrasinya penyediaan dana (risiko konsentrasi kredit), risiko kredit akibat kegagalan pihak lawan (*counterparty credit risk*), risiko kredit akibat kegagalan *settlement* (*settlement risk*) dan risiko kredit akibat *country risk* dan *transfer risk*.

- *Credit Risk*
  Credit risk is the risk of loss due to the failure of other parties to fulfill their obligations to the Bank, including credit risk due to debtor failure, credit risk due to concentrated provision of funds (credit concentration risk), credit risk due to counterparty failure (counterparty credit risk), credit risk due to settlement failure (settlement risk) and credit risk due to country risk and transfer risk.

Risiko kredit terbesar Bank Mestika bersumber dari pemberian pinjaman kepada pihak ketiga. Bank Mestika hingga saat ini tidak terekspos *country risk* dan transfer risk karena seluruh penyaluran kredit yang dilakukan oleh Bank Mestika sesuai pengaturan Pedoman Produk Kredit mencakup perorangan dengan kriteria warga negara Indonesia dan untuk Badan Usaha dengan kriteria terdaftar di Indonesia, berbentuk Perseroan Terbatas/CV/FA/UD/PD sehingga tidak terdampak pada eksposur pihak asing di luar negeri.

Tata Kelola dan Organisasi Risiko Kredit
Direksi dan Dewan Komisaris Bank Mestika dalam menerapkan manajemen risiko kredit senantiasa melakukan pengawasan pada seluruh aktivitas penyediaan dana yang dilakukan sesuai dengan strategi dan kebijakan risiko kredit Bank. Dalam mengelola risiko kredit, Bank Mestika memiliki organisasi yang bertanggung jawab untuk mengelola risiko kredit, yang terdiri dari:

- Unit Bisnis
  Unit yang melaksanakan aktivitas penyaluran dana (*Marketing*) yang terdapat pada setiap kantor operasional Bank Mestika serta melakukan survey awal terhadap calon nasabah penerima dana.
- Divisi Kredit
  Divisi Kredit bertugas untuk melakukan review terhadap proposal kredit yang diajukan sebelum dilanjutkan kepada Komite Kredit.
- Remedial
  Bagian remedial melakukan penanganan dan pemulihan terhadap kredit bermasalah.
- Satuan Kerja Kepatuhan
  SKK melakukan *compliance review* atas proses pemberian kredit khususnya dalam hal legalitas usaha, KPMM, BMPK, dan konsentrasi kredit.
- Komite Kredit
  Memberikan persetujuan atau penolakan kredit sesuai dengan batas wewenang yang telah ditentukan.
- Bagian Manajemen Risiko
  Bagian Manajemen Risiko melakukan pemantauan dan analisa terhadap pengelolaan Risiko Kredit secara berkala.
- Komite Kebijakan Perkreditan
  Membantu Direksi dalam merumuskan kebijakan, mengawasi pelaksanaan kebijakan, memantau perkembangan dan kondisi portofolio perkreditan serta memberikan saran-saran langkah perbaikan.

Proses persetujuan kredit pada Bank Mestika menerapkan konsep *four eyes principles*, dimana proses persetujuan kredit yang dilakukan melalui Komite Kredit, yaitu forum Bersama pejabat pemutus kredit yang diusulkan sesuai dengan limit yang ditetapkan.

Kebijakan dan Prosedur
Penetapan kebijakan dan prosedur manajemen risiko kredit antara lain ditujukan untuk mendukung pemberian kredit yang sehat, mengidentifikasi dan menangani kredit bermasalah serta memantau dan mengendalikan risiko kredit.

Kebijakan wajib memuat informasi yang dibutuhkan dalam pemberian kredit yang sehat, yakni meliputi:

- Tujuan kredit dan sumber pembayaran.
- Profil risiko debitur dan mitigasinya serta tingkat sensitivitas terhadap perkembangan kondisi ekonomi dan pasar.
- Kemampuan untuk membayar kembali.
- Kemampuan bisnis dan kondisi lapangan usaha debitur serta posisi debitur dalam industri tertentu.

Bank Mestika's biggest credit risk comes from lending to third parties. Bank Mestika is currently not exposed to country risk and transfer risk because all lending conducted by Bank Mestika in accordance with the Credit Product Guidelines covers individuals with the criteria of Indonesian citizens and for Business Entities with the criteria of being registered in Indonesia, in the form of Limited Liability Company/CV/FFA/UD/PD so that it is not affected by the exposure of foreign parties abroad.

Credit Risk Management and Organization
The Board of Directors and Board of Commissioners of Bank Mestika, in implementing credit risk management, continuously monitor all funding activities carried out in accordance with the Bank's credit risk strategy and policy. In managing credit risk, Bank Mestika has an organization responsible for managing credit risk, consisting of:

- *Business Unit*
  The unit that carries out fund distribution activities (Marketing) located in each Bank Mestika operational office and conducts preliminary surveys of prospective fund recipient customers.
- *Credit Division*
  The Credit Division is responsible for reviewing credit proposals submitted before they are forwarded to the Credit Committee.
- *Remedial*
  The remedial department handles and recovers non-performing loans.
- *Compliance Unit*
  SKK conducts compliance reviews on the credit granting process, particularly in terms of business legality, KPMM, BMPK, and credit concentration.
- *Credit Committee*
  Granting or denying credit in accordance with predetermined authority limits.
- *Risk Management Section*
  The Risk Management Department monitors and analyzes credit risk management on a regular basis.
- *Credit Policy Committee*
  Assisting the Board of Directors in formulating policies, supervising policy implementation, monitoring the development and condition of the credit portfolio, and providing recommendations for improvement

  The credit approval process at Bank Mestika applies the four eyes principle, whereby credit approval is carried out by the Credit Committee, a joint forum of credit decision makers proposed in accordance with the established limits.

Policies and Procedures
The establishment of credit risk management policies and procedures is intended, among other things, to support sound lending, identify and address problem loans, and monitor and control credit risk.

The policy must contain the information required for sound lending, which includes:

- *Purpose of credit and source of payment.*
- *Debtor risk profile and mitigation, as well as sensitivity to economic and market developments.*
- *Ability to repay*
- *The debtor's business capabilities and field conditions, as well as the debtor's position in a particular industry.*

- Persyaratan kredit yang diajukan termasuk perjanjian yang dirancang untuk mengantisipasi perubahan eksposur risiko debitur di waktu yang akan datang.
- Jenis, kriteria dan penilaian kelayakan agunan.

Pengimplementasian kebijakan dan prosedur secara tepat, diharapkan dapat:
- Mendukung penyediaan dana yang sehat.
- Memantau dan mengendalikan Risiko Kredit, termasuk risiko konsentrasi kredit.
- Melakukan evaluasi secara benar dalam memanfaatkan peluang usaha yang baru.
- Mengidentifikasi dan menangani kredit bermasalah.

Pengelolaan Risiko Kredit
Bank Mestika dalam meningkatkan *credit risk culture* yang lebih baik menerapkan pelaksanaan proses kredit yang lebih *prudent*, terukur dengan pemantauan yang konsisten, yang dilakukan dengan:
- Menetapkan *Risk Appetite Threshold* dan *Risk Tolerance* guna menjaga ekspansi bisnis Bank lebih selektif dan berkualitas. Hal ini dimaksudkan agar Bank dalam melakukan ekspansi tetap menjaga kualitas kreditnya dan tidak terkonsentrasi pada sektor-sektor tertentu saja.
- Melakukan pemantauan secara harian melalui *tools early warning indicator* yang dikembangkan oleh Bagian Manajemen Risiko, yang dapat melakukan *monitoring* kualitas kredit Bank.
- Meningkatkan upaya penagihan dan pemberian restrukturisasi bagi debitur-debitur yang dinilai masih memiliki kemampuan membayar, yang dilakukan oleh Bagian Remedial Bank, guna mempercepat perbaikan kinerja debitur yang berpotensi bermasalah serta dapat memitigasi potensi risiko.
- Melakukan pelatihan-pelatihan kepada *marketing-marketing* Bank Mestika secara berkala dan mendalam guna meningkatkan pengetahuan dan kemampuan serta membangun *risk culture*.

- *The credit requirements proposed include agreements designed to anticipate changes in the debtor's risk exposure in the future.*
- *Types, criteria, and assessment of collateral eligibility.*

Proper implementation of policies and procedures is expected to:
- *Supporting sound funding.*
- *Monitoring and controlling Credit Risk, including credit concentration risk.*
- *Conducting proper evaluations in utilizing new business opportunities.*
- *Identifying and handling non-performing loans.*

Credit Risk Management
Bank Mestika, in improving its credit risk culture, implements a more prudent and measurable credit process with consistent monitoring, which is carried out by:

- *Establish Risk Appetite Threshold and Risk Tolerance to ensure that the Bank's business expansion remains selective and of high quality. This is intended to ensure that the Bank maintains its credit quality while expanding and does not concentrate on certain sectors only.*

- *Conduct daily monitoring through early warning indicator tools developed by the Risk Management Division, which can monitor the Bank's credit quality.*

- *Enhancing collection efforts and providing restructuring for debtors who are still deemed capable of paying, carried out by the Bank's Remedial Division, in order to accelerate the improvement of the performance of debtors with potential problems and mitigate potential risks.*
- *Conducting regular and in-depth training for Bank Mestika's marketing staff to improve their knowledge and skills and build a risk culture.*

Risiko Pasar
Market Risk

Risiko Pasar adalah risiko pada posisi neraca dan rekening administratif, termasuk transaksi derivatif, akibat perubahan secara keseluruhan dari kondisi pasar, termasuk risiko perubahan harga *option*.

Risiko pasar yang dihadapi oleh Bank Mestika mencakup risiko nilai tukar dan risiko suku bunga yang terkait dengan *Banking Book*. Hingga saat ini Bank Mestika belum melakukan aktivitas *trading* sehingga Bank tidak terdapat risiko kerugian yang diakibatkan dari aktivitas *trading*.

Tata Kelola dan Organisasi Risiko Pasar
Manajemen Risiko Pasar dilakukan untuk meminimalkan kemungkinan dampak negatif akibat perubahan kondisi pasar (variabel pasar) terhadap aset dan permodalan. Pengawasan aktif Direksi dan Dewan Komisaris dalam penerapan Manajemen Risiko Pasar mencakup:

- Memastikan bahwa Manajemen Risiko Pasar untuk posisi *banking book* menjadi bagian yang tidak terpisahkan dalam kebijakan manajemen aset dan kewajiban (ALMA) secara keseluruhan.

Market risk is the risk to balance sheet and administrative account positions, including derivative transactions, from overall changes in market conditions, including the risk of changes in option prices.

Market risk faced by Bank Mestika includes exchange rate risk and interest rate risk associated with the Banking Book. Until now, Bank Mestika has not conducted any trading activities, therefore there is no risk of loss resulting from trading activities.

Market Risk Management and Organization
Market Risk Management is conducted to minimize the possibility of negative impacts resulting from changes in market conditions (market variables) on assets and capital. Active supervision by the Board of Directors and Board of Commissioners in the implementation of Market Risk Management includes:
- *Ensuring that Market Risk Management for banking book positions is an integral part of the overall asset and liability management (ALMA) policy.*

- Direksi dan Komisaris ikut aktif dalam penyusunan maupun persetujuan dalam perumusan dan pengkinian kebijakan & strategi Manajemen Risiko termasuk limit Risiko Pasar.

Pengelolaan risiko pasar dilakukan oleh unit kerja dengan menerapkan prinsip *segregation of duties* yaitu pemisahan fungsi dan tanggung jawab yang terdiri dari *front office, middle office* dan *back office*.

Dalam mengelola Risiko Pasar, Bank Mestika memiliki organisasi yang bertanggung jawab untuk menangani Risiko Pasar yang terdiri dari:

- Unit Bisnis
  Unit Bisnis yaitu bagian *treasury* melakukan *monitoring* tingkat suku bunga dan nilai tukar secara harian, serta me*monitoring* tingkat PDN (Posisi Devisa Neto) setiap saat.

- Bagian Manajemen Risiko
  Bagian Manajemen Risiko melakukan pemantauan dan analisis terhadap pengelolaan Risiko Pasar secara berkala serta melakukan perhitungan limit transaksi obligasi antar institusi.
- ALCO (*Asset and Liability Committee*)
  ALCO sebagai komite yang membahas kondisi pasar, melakukan perhitungan biaya dana dan Net Interest Margin yang akan diambil.

Pengelolaan Risiko
Risiko pasar *banking book* merupakan risiko yang muncul karena terjadi perubahan suku bunga dan nilai tukar atas aktivitas *banking book* yang dapat berpengaruh pada profitabilitas bank dan modal Bank.

Pengelolaan risiko pasar *banking book* dilakukan dengan menetapkan limit yang mengacu pada ketentuan internal dan ketentuan perundang-undangan yang berlaku dan dipantau oleh unit kerja terkait.

Pemantauan terhadap transaksi-transaksi valuta asing juga dilakukan secara harian, agar sesuai dengan ketentuan dan kebijakan internal Bank terkait dengan penetapan limit transaksi valuta asing.

- *The Board of Directors and Board of Commissioners actively participate in the formulation and approval of Risk Management policies and strategies, including Market Risk limits.*

Market risk management is carried out by work units by applying the principle of segregation of duties, namely the separation of functions and responsibilities consisting of front office, middle office, and back office.

In managing Market Risk, Bank Mestika has an organization responsible for handling Market Risk, consisting of:

- *Business Unit*
  The Business Unit, namely the treasury department, monitors interest rates and exchange rates on a daily basis, as well as monitoring the Net Foreign Exchange Position (PDN) at all times.
- *Risk Management Department*
  The Risk Management Department monitors and analyzes Market Risk management on a regular basis and calculates transaction limits for inter-institutional bonds.

- *ALCO (Asset and Liability Committee)*
  ALCO, as the committee that discusses market conditions, calculates the cost of funds and the Net Interest Margin to be taken.

Market Risk
Management Banking book market risk is the risk that arises due to changes in interest rates and exchange rates on banking book activities that can affect the bank's profitability and capital.

Banking book market risk management is carried out by setting limits that refer to internal provisions and applicable laws and regulations and are monitored by the relevant work units.

Monitoring of foreign exchange transactions is also conducted on a daily basis, in accordance with the Bank's internal regulations and policies regarding the setting of foreign exchange transaction limits.

Risiko Likuiditas
Liquidity Risk

Risiko yang disebabkan oleh 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.

Tata Kelola dan Organisasi Risiko Likuiditas
Dalam mengelola Risiko Likuiditas, Bank Mestika memiliki organisasi yang bertanggung jawab untuk menangani Risiko Likuiditas yang terdiri dari:

- Treasury
  Bagian Treasury dalam hal ini bertanggung jawab dalam menjaga likuiditas Bank dibantu oleh ALCO dalam hal penetapan rasio likuiditas.
- Bagian Manajemen Risiko
  Bagian Manajemen Risiko melakukan pemantauan dan analisa terhadap pengelolaan Risiko Likuiditas secara berkala serta melakukan perhitungan limit transaksi pasar uang antar Bank.

Risk caused by the Bank's inability to meet maturing obligations from cash flow funding sources and/or from high quality liquid assets that can be collateralized, without disrupting the Bank's activities and financial condition.

Liquidity Risk Management and Organization
In managing Liquidity Risk, Bank Mestika has an organization responsible for handling Liquidity Risk, consisting of:

- *Treasury*
  The Treasury Department is responsible for maintaining the Bank's liquidity, assisted by ALCO in determining liquidity ratios.
- *Risk Management Department*
  The Risk Management Department monitors and analyzes liquidity risk management on a regular basis and calculates interbank money market transaction limits.

- ALCO
  Dalam rapat komite ALCO membahas kondisi tingkat likuiditas bank, melakukan penyesuaian aset likuid secara berkala.

Pengelolaan Risiko Likuiditas
Bank Mestika sangat mementingkan penjagaan kecukupan likuiditas dalam memenuhi komitmennya kepada para nasabah dan pihak lainnya, baik dalam rangka pemberian kredit, pembayaran kembali simpanan nasabah, maupun untuk kebutuhan likuiditas.

Bank Mestika melakukan pengelolaan risiko likuiditas dengan mengukur besarnya risiko likuiditas yang dihadapi Bank menggunakan beberapa indikator, antara lain AL/NCD, LDR, LCR dan NSFR.

Bank juga senantiasa menjaga likuiditas Rupiah dan Valuta Asing (Giro Wajib Minimum) sesuai dengan ketentuan Bank Indonesia baik secara harian maupun secara rata-rata untuk masa laporan tertentu.

Dalam rangka mengelola risiko likuiditas secara terukur dan komprehensif, Bank Mestika menerapkan strategi antara lain:

- Menetapkan limit-limit transaksi dalam rangka menjaga likuiditas Bank yang mengacu pada ketentuan internal dan ketentuan Regulator yang berlaku.
- Melakukan *stress testing* risiko likuiditas secara berkala untuk mengetahui dampak perubahan faktor internal maupun eksternal terhadap kondisi likuiditas Bank.
- Melakukan *monitoring* terhadap rasio-rasio terkait dengan kecukupan likuiditas Bank.

- *ALCO (Asset and Liability Committee)*
  During the ALCO committee meeting, the bank's liquidity level was discussed, and periodic adjustments to liquid assets were made.

Liquidity Risk Management
Bank Mestika places great importance on maintaining adequate liquidity in fulfilling its commitments to customers and other parties, both in the context of providing credit, repayment of customer deposits, and for liquidity needs.

Bank Mestika manages liquidity risk by measuring the amount of liquidity risk faced by the Bank using several indicators, including AL/NCD, LDR, LCR and NSFR.

The Bank also maintains its Rupiah and Foreign Exchange liquidity (Statutory Reserves) in accordance with Bank Indonesia's regulations both on a daily basis and on an average basis for a certain reporting period.

In order to manage liquidity risk in a measured and comprehensive manner, Bank Mestika implements strategies, among others:
- *Establishing transaction limits in order to maintain the Bank's liquidity which refers to internal regulations and applicable regulatory requirements.*
- *Conducting periodic liquidity risk stress testing to determine the impact of changes in internal and external factors on the Bank's liquidity condition.*
- *Monitoring the ratios related to the Bank's liquidity adequacy.*

Risiko Operasional
Operational Risk

Risiko operasional terjadi karena adanya ketidakcukupan atau tidak berfungsinya proses internal, kesalahan manusia, kegagalan sistem, atau adanya gangguan eksternal yang mempengaruhi operasional Bank.

Risiko operasional merupakan risiko yang melekat pada setiap aktivitas proses bisnis dan operasional yang dijalankan Bank sehingga risiko operasional dianggap menjadi risiko yang sangat penting untuk dikelola karena dapat memicu terjadinya risiko lainnya.

Tata Kelola dan Organisasi Risiko Operasional
Dalam mengelola Risiko Operasional, Bank Mestika memiliki organisasi yang bertanggung jawab untuk menangani Risiko Operasional yang terdiri dari:
- Unit Bisnis
  Dalam menjalankan aktivitas rutin mengacu pada SOP perbankan yang berbasis risiko serta, setiap pimpinan bertanggung jawab atas penerapan Manajemen Risiko operasional disatuan kerjanya masing-masing.
- Satuan Kerja Kepatuhan (SKK)
  Satuan Kerja Kepatuhan memastikan pemenuhan dari ketentuan dan peraturan yang berlaku berkaitan dengan pelaporan.
- Bagian Manajemen Risiko
  Bagian Manajemen Risiko melakukan pemantauan dan analisa terhadap pengelolaan Risiko Operasional secara berkala.

Operational risk occurs due to inadequate or malfunctioning internal processes, human error, system failure, or external disruptions that affect the Bank's operations.

Operational risk is an inherent risk in every business process and operational activity carried out by the Bank so that operational risk is considered to be a very important risk to manage because it can trigger other risks.

Governance and Organization of Operational Risk
In managing Operational Risk, Bank Mestika has an organization responsible for handling Operational Risk, consisting of:
- *Business Unit*
  In carrying out routine activities, refer to risk-based banking SOPs, and each leader is responsible for implementing Operational Risk Management in their respective work units.
- *Compliance Department*
  The Compliance Department ensures compliance with applicable provisions and regulations relating to reporting.

- *Risk Management Department*
  The Risk Management Department monitors and analyzes Operational Risk management on a regular basis.

- Bagian Anti *Fraud*
  Memastikan efektivitas pelaksanaan aktivitas strategi anti *fraud* dalam Bank.
- Divisi Teknologi Informasi
  Divisi TI melakukan pengelolaan risiko operasional terkait teknologi informasi, pengembangan terkait teknologi informasi dan pengelolaan keamanan dalam penggunaan teknologi informasi.
- Bagian IT Security & GRC
  Bagian IT *Security* & GRC melakukan pengelolaan keamanan informasi dalam penggunaan TI termasuk pada keamanan data dan sistem Bank.
- Bagian Pelindungan Data Pribadi dan Konsumen
  Bagian Pelindungan Data Pribadi dan Konsumen melakukan pengelolaan terkait dengan keamanan data pribadi nasabah dan melakukan *monitoring* dan evaluasi atas penyelenggaraan produk dan/atau jasa yang dimanfaatkan oleh nasabah/konsumen pada aspek pelindungan konsumen dan pengaduan nasabah.
- Komite Remunerasi dan Nominasi
  Memberikan rekomendasi dalam rangka mendukung efektivitas pelaksanaan dan tanggung jawab khususnya di bidang remunerasi dan nominasi.
- Komite Pengarah TI
  Melakukan evaluasi dan pengembangan terhadap sistem informasi perbankan terkini sehingga dapat mendukung kinerja perbankan.

- *Anti-Fraud Department*
  Ensuring the effectiveness of anti-fraud strategy implementation within the Bank.
- *IT Division*
  The IT Division manages operational risks related to information technology, information technology development, and security management in the use of information technology.
- *IT Security & GRC Department*
  The IT Security & GRC Department manages information security in the use of IT, including data and system security at the Bank.
- *Personal Data and Consumer Protection Department*
  The Personal Data and Consumer Protection Division manages matters related to the security of customer personal data and monitors and evaluates the implementation of products and/or services used by customers/consumers in terms of consumer protection and customer complaints.
- *Remuneration and Nomination Committee*
  Providing recommendations to support the effectiveness of implementation and accountability, particularly in the areas of remuneration and nominations.
- *IT Steering Committee*
  Evaluate and develop the latest banking information systems to support banking performance.

Pengelolaan Risiko Operasional

Dengan meningkatnya keragaman dan kompleksitas produk serta aktivitas perbankan yang ditawarkan kepada nasabah, perkembangan sistem dan teknologi pendukung yang sangat cepat, serta meningkatnya ekspektasi nasabah akan pelayanan yang diberikan oleh Bank, maka pengelolaan risiko operasional menjadi hal yang sangat penting.

Pengelolaan pada risiko operasional dilakukan dengan tujuan meminimalkan kerugian dampak negatif dari ketidakcukupan dan atau tidak berfungsinya proses internal, kesalahan manusia, kegagalan sistem dan atau kejadian eksternal. Manajemen risiko operasional senantiasi dikembangkan agar dapat beradaptasi dengan lingkungan bisnis yang terus menerus berubah dan meminimalkan risiko yang dihadapi oleh Bank.

Pengukuran risiko dilakukan dalam rangka mengetahui perkembangan dan besarnya eksposur risiko operasional sebagai acuan untuk melakukan pengendalian serta untuk keperluan perhitungan kewajiban penyediaan modal minimum. Dalam rangka perhitungan beban modal dan ATMR risiko operasional, Bank Mestika mengimplementasikan SEOJK No. 6/SEOJK.03/2020 tentang Perhitungan Aset Tertimbang Menurut Risiko utuk Risiko Operasional dengan Menggunakan Pendekatan Standar Bagi Bank Umum.

Pelaksanaan proses manajemen risiko operasional di setiap unit kerja, kantor cabang maupun kantor cabang pembantu Bank Mestika menggunakan beberapa metode yang digunakan sebagai sarana untuk mengidentifikasi risiko dan menilai eksposur risiko operasional sehingga dapat menentukan mitigasi yang efektif dan melakukan perbaikan kualitas aktivitas bisnis dan operasional, metode tersebut terdiri dari:

- *Risk Self Assessment*
  Metode yang bersifat kualitatif dan prediktif yang digunakan oleh setiap unit kerja, kantor cabang dan kantor cabang pembantu untuk mengidentifikasi dan mengukur risiko dengan menilai dampak dan kemungkinan terjadi.

Operational Risk Management

With the increasing diversity and complexity of banking products and activities offered to customers, the rapid development of supporting systems and technology, as well as increasing customer expectations for services provided by the Bank, operational risk management is very important.

Management of operational risk is carried out with the aim of minimizing losses from the negative impact of inadequate and or malfunctioning internal processes, human error, system failure and or external events. Operational risk management is constantly developed in order to adapt to the constantly changing business environment and minimize the risks faced by the Bank.

Risk measurement is carried out in order to determine the development and magnitude of operational risk exposure as a reference for control and for the purpose of calculating the minimum capital requirement. In order to calculate the capital charge and RWA of operational risk, Bank Mestika implements SEOJK No. 6/SEOJK.03/2020 concerning the Calculation of Risk Weighted Assets for Operational Risk Using the Standardized Approach for Commercial Banks.

The implementation of operational risk management process in each working unit, branch office and sub-branch office of Bank Mestika utilizes several methods that are used as a means to identify risks and assess operational risk exposure so as to determine effective mitigation and improve the quality of business and operational activities, the methods consist of:

- *Risk Self Assessment*
  A qualitative and predictive method used by each work unit, branch office and sub-branch office to identify and measure risks by assessing the impact and likelihood of occurrence.

- *Loss Event Database*
  Metode yang digunakan untuk melakukan pencatatan kerugian operasional yang digunakan dalam menghitung beban kerugian operasional dan merupakan salah satu komponen atas perhitungan ATMR risiko operasional.

Selain itu, untuk menjaga keamanan siber dan dalam rangka meningkatkan *risk culture* dan *risk awareness*, Bagian IT *Security* Bank Mestika secara berkesinambungan melakukan sosialisasi *security awareness* yang wajib diikuti oleh seluruh pejabat dan pegawai Bank Mestika.

- *Loss Event Database*
  A method used to record operational losses used in calculating operational loss expenses and is one of the components of the calculation of operational risk RWA.

In addition, to maintain cyber security and in order to improve risk culture and risk awareness, Bank Mestika's IT Security Department continuously conducts security awareness socialization which must be attended by all Bank Mestika officials and employees.

Risiko Hukum
Legal Risk

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 Mestika, ketiadaan dan/ atau perubahan perubahan peraturan 0perundang-undangan, dan proses litigasi baik yang timbul dari gugatan pihak ketiga terhadap Bank Mestika maupun Bank Mestika terhadap pihak ketiga.

Tata Kelola dan Organisasi Risiko Hukum
Dalam mengelola Risiko Hukum, Bank Mestika memiliki organisasi yang bertanggung jawab untuk menangani Risiko Hukum yang terdiri dari:
- Legal
  Bagian Legal melakukan kajian hukum atas semua dokumen yang memiliki aspek hukum seperti perjanjian.
- Satuan Kerja Kepatuhan
  SKK memastikan pemenuhan terhadap aspek-aspek hukum yang berlaku baik internal maupun eksternal.
- Bagian Manajemen Risiko
  Bagian Manajemen Risiko melakukan pemantauan dan analisa terhadap pengelolaan Risiko Hukum secara berkala.

Satuan kerja/fungsi yang membawahi bidang hukum harus melakukan *review* secara berkala terhadap kontrak dan perjanjian antara Bank dengan pihak lain, antara lain dengan cara melakukan penilaian kembali terhadap efektivitas proses *enforceability* guna mengecek validitas hak dalam kontrak dan perjanjian tersebut serta wajib untuk didokumentasikan.

Pengelolaan Risiko Hukum
Manajemen risiko hukum dilakukan oleh Bagian Legal dibawah pengawasan aktif Direktur Kepatuhan Bank Mestika. Dalam melakukan pengelolaan risiko hukum, Bagian Legal berfungsi sebagai legal *watch* yang menyediakan analisis/nasihat hukum kepada setiap jenjang organisasi untuk meminimalkan kemungkinan dampak negatif dari kelemahan aspek yuridis, ketiadaan dan/atau perubahan peraturan perundangan-undangan dan proses litigasi. Dalam pengelolaan risiko hukum Bagian Legal bekerja sama dengan Bagian Manajemen Risiko dalam melakukan penilaian dan pemantauan implementasi manajemen risiko hukum secara berkala.

Pengukuran risiko hukum diukur berdasarkan inheren *risk* atas kasus-kasus hukum yang sedang dalam proses. Parameter yang digunakan dalam menghitung potensi kerugian atas kasus yang sedang berjalan adalah berdasarkan gugatan yang diterima, nilai perkara, dan biaya-biaya yang dikeluarkan untuk penyelesaian kasus hukum tersebut. Pengukuran juga dilakukan pada kelemahan dari aspek yuridis seperti

Risk due to lawsuits and/or weaknesses in juridical aspects. Legal risk may originate, among others, from the weakness of juridical aspects caused by the weakness of the agreements entered into by Bank Mestika, the absence and / or changes in laws and regulations, and the litigation process both arising from third party claims against Bank Mestika and Bank Mestika against third parties.

Governance and Organization of Legal Risk
In managing Legal Risk, Bank Mestika has an organization responsible for handling Legal Risk, consisting of:
- *Legal Department*
  The Legal Department conducts legal reviews of all documents that have legal aspects, such as agreements.
- *Compliance Department*
  SKK ensures compliance with applicable legal aspects, both internal and external.
- *Risk Management Department*

The Risk Management Department monitors and analyzes the management of Legal Risks on a regular basis.

The work unit/function overseeing legal matters must periodically review contracts and agreements between the Bank and other parties, including by reassessing the effectiveness of the enforceability process to check the validity of rights in such contracts and agreements, and must be documented.

Legal Risk Management
Legal risk management is conducted by the Legal Department under the active supervision of the Compliance Director of Bank Mestika. In managing legal risk, the Legal Department functions as a legal watch that provides legal analysis/advice to every level of the organization to minimize the possibility of negative impacts from weaknesses in juridical aspects, absence and/or changes in laws and regulations and litigation processes. In managing legal risk, the Legal Department works closely with the Risk Management Department in assessing and monitoring the implementation of legal risk management on a regular basis.

Legal risk measurement is measured based on inherent risk of legal cases that are in process. The parameters used in calculating potential losses on ongoing cases are based on the lawsuit received, the value of the case, and the costs incurred for the settlement of the legal case. Measurement is also carried out on weaknesses from the juridical aspect such as the absence of supporting laws and regulations,

ketiadaan peraturan perundang-undangan yang mendukung, kelemahan perikatan seperti tidak terpenuhinya syarat sah kontrak atau pengingakatn agunan yang tidak sesuai.

Pengelolaan kasus-kasus hukum yang terjadi dilakukan oleh Bagian Legal Bank Mestika dengan melakukan *monitoring* dan menganalisis perkara yang sedang dalam proses pengadilan yang dihadapi oleh Bank.

weaknesses in engagement such as non-fulfillment of the legal requirements of the contract or inappropriate collateral arrangements.

The management of legal cases that occur is carried out by the Legal Department of Bank Mestika by monitoring and analyzing cases that are in litigation faced by the Bank.

Risiko Reputasi
Reputation Risk

Risiko reputasi dikelola melalui mekanisme pemantauan, pengawasan, penanganan dan penyelesaian yang dilakukan oleh Bagian *Corporate Secretary* dan Unit Pengaduan Nasabah Bank Mestika.

Penilaian atas risiko reputasi dilakukan dengan mengukur parameter keluhan dan publikasi negatif terhadap Bank. Bank didalam memberikan pelayanan terhadap nasabah menyediakan layanan telepon 24 jam dan secara berkesinambungan melakukan pengembangan prosedur serta manajemen kerja yang semakin baik sehingga memudahkan pemantauan dan sistem informasi manajemen yang dapat mendukung pelayanan nasabah.

Manajemen Bank dan para pemangku kepentingan senantiasa menjaga reputasi yang baik dan positif dan terus meningkatkan pelayanan terhadap nasabah dengan melakukan inovasi-inovasi produk yang mudah dipahami oleh nasabah sebagai salah satu upaya Bank didalam meningkatkan reputasi baik Bank.

Reputation risk is managed through monitoring, supervision, handling and resolution mechanisms carried out by the Corporate Secretary Section and Bank Mestika's Customer Complaints Unit.

Assessment of reputation risk is conducted by measuring the parameters of complaints and negative publications against the Bank. The Bank in providing services to customers provides 24-hour telephone service and continuously develops better procedures and work management to facilitate monitoring and management information systems that can support customer service.

The Bank's management and stakeholders always maintain a good and positive reputation and continue to improve services to customers by innovating products that are easily understood by customers as one of the Bank's efforts to improve the Bank's good reputation.

Tata Kelola dan Organisasi Risiko Reputasi
Dalam mengelola Risiko Reputasi, Bank Mestika memiliki organisasi yang bertanggung jawab untuk menangani Risiko Reputasi yang terdiri dari:

- Unit Bisnis
  Meningkatkan kualitas pelayanan kepada nasabah dengan melaksanakan *training* kepada karyawan pada setiap lini Bank.
- Unit Penanganan dan Penyelesaian Pengaduan Nasabah
  Penanganan dan Penyelesaian Pengaduan Nasabah adalah unit yang secara khusus bertanggung jawab dalam menerima dan menyelesaikan semua pengaduan nasabah ataupun terkait dengan produk yang dikeluarkan oleh Bank, serta membantu memantau penyelesaian atas poduk dari lembaga keuangan lain yang didistribusikan oleh Bank.
- Bagian Manajemen Risiko
  Bagian Manajemen Risiko melakukan pemantauan dan analisa terhadap pengelolaan Risiko Reputasi secara berkala.
- *Corporate Secretary*
  Corporate secretary menjalankan fungsi komunikasi dalam rangka membangun reputasi positif dan menjamin tersedianya informasi yang boleh diakses oleh para pemangku kepentingan.

Governance and Organization of Reputation Risk
In managing Reputational Risk, Bank Mestika has an organization responsible for handling Reputational Risk, consisting of:

- *Business Unit*
  Improving customer service quality by conducting training for employees in every line of the Bank.
- *Customer Complaint Handling and Resolution Unit*
  Customer Complaint Handling and Resolution is a unit specifically responsible for receiving and resolving all customer complaints or complaints related to products issued by the Bank, as well as helping to monitor the resolution of products from other financial institutions distributed by the Bank.
- *Risk Management Department*
  The Risk Management Department monitors and analyzes Reputation Risk management on a regular basis.
- *Corporate Secretary*
  The corporate secretary performs communication functions in order to build a positive reputation and ensure the availability of information that can be accessed by stakeholders.

Pengelolaan Risiko Reputasi
Risiko reputasi dikelola melalui mekanisme pemantauan, pengawasan, penanganan dan penyelesaian dengan koordinasi oleh *corporate secretary* Bank Mestika dengan bagian terkait. Risiko reputasi juga dikelola dengan menciptakan *brand image* positif Bank melalui konten-konten positif pada media sosial milik Bank dan menjaga keterbukaan informasi dan transparansi kepada seluruh *stakeholder*, serta

Reputational Risk Management
Reputation risk is managed through monitoring, supervision, handling and resolution mechanisms with coordination by Bank Mestika's corporate secretary with related departments. Reputation risk is also managed by creating a positive brand image of the Bank through positive content on the Bank's social media and maintaining information disclosure and transparency to all stakeholders, as well as establishing harmonious relationships with the media in

menjalin hubungan yang harmonis dengan pihak media dalam hal menjaga nama baik Bank. Hal tersebut dilakukan dalam rangka meminimalkan dan menangani keluhan atau komplain dari *stakeholder* yang mengakibatkan timbulnya publikasi negatif.

terms of maintaining the Bank's good name. This is done in order to minimize and handle complaints or complaints from stakeholders that result in negative publications.

Risiko Stratejik
Strategic Risk

Pemantauan risiko stratejik dilakukan secara berkala melalui parameter yang tercermin pada profil risiko stratejik. Pengukuran risiko stratejik antara lain dilakukan dengan menganalisis eksposur dan membandingkan eksposur risiko dengan limit-limit yang ditetapkan.

Strategic risk monitoring is conducted periodically through parameters reflected in the strategic risk profile. Strategic risk measurement, among others, is carried out by analyzing exposures and comparing risk exposures with established limits.

Dewan Direksi secara berkala melakukan evaluasi atas strategi dan kebijakan risiko stratejik, melalui rapat bersama dengan komite-komite dibawah Direksi guna menyelaraskan strategi. Perumusan dan pemantauan strategi Bank Mestika tertuang dalam *Corporate Plan* dan Rencana Bisnis Bank (RBB).

The Board of Directors regularly evaluates strategic risk strategies and policies, through joint meetings with committees under the Board of Directors to align strategies. The formulation and monitoring of Bank Mestika's strategy is contained in the Corporate Plan and Bank Business Plan (RBB).

RBB akan di*review* kembali setiap tahun berdasarkan perubahan strategi bisnis dan rencana Bank dalam jangka pendek. Sementara itu *Corporate Plan* menjadi pedoman dalam melakukan perencanaan setiap tahun dan dapat di*review* apabila terjadi perubahan yang signifikan terhadap lingkungan bisnis dan sumber daya.

The RBB will be reviewed annually based on changes in business strategy and the Bank's plans in the short term. Meanwhile, the Corporate Plan serves as a guideline in planning every year and can be reviewed if there are significant changes in the business environment and resources.

Dalam melakukan pengelolaan risiko stratejik, Bank Mestika senantiasa melakukan *review* kinerja dan evaluasi kebijakan penyusunan target bisnis dan melakukan langkah-langkah perbaikan dalam menyusun rencana strategi dan target bisnis dengan mempertimbangkan kondisi internal dan eksternal, apabila diperlukan.

In managing strategic risk, Bank Mestika always conducts performance review and evaluation of business target preparation policies and takes corrective steps in preparing strategic plans and business targets by considering internal and external conditions, if necessary.

Penilaian risiko stratejik pada inheren *risk* dilakukan dengan mengukur parameter-parameter seperti kesesuaian strategi dengan kondisi lingkungan bisnis, strategi berisiko tinggi, posisi bisnis Bank dan pencapaian rencana bisnis Bank.

Strategic risk assessment on inherent risk is conducted by measuring parameters such as the suitability of the strategy with the business environment, high risk strategies, the Bank's business position and the achievement of the Bank's business plan.

Dalam hal mengantisipasi faktor-faktor risiko yang dihadapi oleh Bank Mestika, perlu dilakukan penerapan manajemen risiko yang independen dan *prudent* namun tidak membatasi proses ekspansi bisnis Bank.

In anticipating the risk factors faced by Bank Mestika, it is necessary to implement independent and prudent risk management that does not restrict the Bank's business expansion process.

Risiko Kepatuhan
Compliance Risk

Risiko akibat Bank tidak mematuhi dan/atau tidak melaksanakan peraturan perundang-undangan dan ketentuan. Risiko kepatuhan Bank Mestika dapat bersumber antara lain dari aktivitas Bank yang menyimpang atau melanggar dari ketentuan atau peraturan perundang-undangan.

Risk due to the Bank's failure to comply with and/or not implementing laws and regulations. Bank Mestika's compliance risk may originate, among others, from the Bank's activities that deviate or violate the provisions or laws and regulations.

Perbankan merupakan industri yang *highly regulated*, sehingga Bank Mestika senantiasa melakukan *monitoring* atas kepatuhan terhadap ketentuan yang diterbitkan oleh Regulator maupun instansi yang berwenang lainnya.

Banking is a highly regulated industry, so Bank Mestika always monitors compliance with the provisions issued by the Regulator and other authorized institutions.

Pengelolaan Risiko Kepatuhan
Di dalam mengelola risiko kepatuhan, Bank Mestika telah menetapkan kebijakan, ketentuan, sistem dan prosedur untuk membangun budaya kepatuhan sebagai salah satu kunci keberhasilan dalam penerapan manajemen risiko kepatuhan.

Sesuai dengan POJK No. 46/POJK.03/2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum, Bank Mestika telah memiliki Direktur Kepatuhan yang bertanggung jawab untuk memastikan kepatuhan dan meminimalkan risiko kepatuhan serta memantau pelaksanaannya. Dalam pelaksanaan tugasnya, Direktur Kepatuhan dibantu oleh Bagian Kepatuhan yang bersifat independen terhadap satuan kerja operasional.

Dalam melakukan penilaian kepatuhan pada risiko inheren Bank, parameter yang digunakan adalah jenis dan signifikansi pelanggaran yang dilakukan, frekuensi pelanggaran atau *track record* kepatuhan dan pelanggaran terhadap ketentuan atas transaksi keuangan tertentu.

Bagian Kepatuhan Bank Mestika secara berkala melakukan sosialisasi ketentuan dan kebijakan terbaru kepada bagian terkait dan melakukan kajian produk/ aktivitas baru dan kebijakan internal Bank.

Compliance Risk Management
In managing compliance risk, Bank Mestika has established policies, provisions, systems and procedures to build a culture of compliance as one of the keys to success in implementing compliance risk management.

In accordance with POJK No. 46/POJK.03/2017 on the Implementation of Compliance Function of Commercial Banks, Bank Mestika has a Compliance Director who is responsible for ensuring compliance and minimizing compliance risk as well as monitoring its implementation. In performing his duties, the Compliance Director is assisted by the Compliance Section which is independent of the operational work units.

In assessing compliance with the Bank's inherent risk, the parameters used are the type and significance of violations committed, the frequency of violations or compliance track record and violations of provisions on certain financial transactions.

Bank Mestika's Compliance Department periodically socializes the latest provisions and policies to related departments and reviews new products/activities and the Bank's internal policies.

Stress Test
Stress Test

Bank Mestika secara berkala dan berkelanjutan melakukan *stress test* dengan berbagai skenario. Secara umum, skenario dalam pelaksanaan *stress test* mempertimbangkan beberapa kondisi makro ekonomi seperti suku bunga dan nilai tukar. Metode yang digunakan dalam melakukan *stress test* berdasarkan pada *historical* data, guna mengukur dampak risiko terhadap tingkat NPL, likuiditas dan permodalan Bank.

Hasil *stress test* yang dilakukan selama tahun 2025 untuk risiko kredit, pasar dan likuiditas menunjukkan Bank dapat mengantisipasi potensi risiko dengan permodalan yang cukup kuat dan likuiditas Bank yang baik.

Bank Mestika regularly and continuously conducts stress tests using various scenarios. In general, the scenarios used in stress tests consider several macroeconomic conditions such as interest rates and exchange rates. The methods used in conducting stress tests are based on historical data, in order to measure the impact of risk on the Bank's NPL, liquidity, and capital levels.

The results of stress tests conducted during 2025 for credit, market, and liquidity risks show that the Bank can anticipate potential risks with sufficient capital and good liquidity.

Tinjauan atas Efektivitas Sistem Manajemen Risiko
Review of the Effectiveness of the Risk Management System

Dewan Komisaris dan Direksi melaksanakan evaluasi terhadap efektivitas sistem manajemen risiko di Bank dibantu oleh komite-komite dibawahnya. Komite-komite tersebut mengadakan rapat secara berkala untuk membahas dan memberikan masukan dan rekomendasi kepada Dewan Komisaris dan Direksi.

Evaluasi dan pengkinian terhadap kebijakan dan prosedur dilakukan secara berkala untuk menjaga kesesuaiannya dengan regulasi dan kondisi operasional. Evaluasi terhadap efektivitas manajemen risiko juga dilakukan melalui laporan berkala yang dikirimkan kepada Dewan Komisaris dan Direksi.

Penilaian kualitas penerapan manajemen risiko mencerminkan penilaian terhadap kecukupan sistem pengendalian risiko sebagaimana diatur dalam ketentuan Otoritas Jasa Keuangan mengenai Penerapan Manajemen Risiko bagi Bank Umum.

The Board of Commissioners and the Board of Directors evaluate the effectiveness of the Bank's risk management system with the assistance of its committees. These committees meet regularly to discuss and provide input and recommendations to the Board of Commissioners and Board of Directors.

Policies and procedures are evaluated and updated periodically to ensure their compliance with regulations and operational conditions. The effectiveness of risk management is also evaluated through periodic reports submitted to the Board of Commissioners and Board of Directors.

The assessment of the quality of risk management implementation reflects the assessment of the adequacy of the risk control system as stipulated in the Financial Services Authority's provisions on Risk Management Implementation for Commercial Banks.

Penerapan manajemen risiko Bank sangat bervariasi yang dinilai berdasarkan skala, kompleksitas dan tingkat risiko yang dapat ditoleransi oleh Bank. Dengan demikian, dalam menilai kualitas penerapan manajemen risiko perlu diperhatikan karakteristik dan kompleksitas usaha Bank.

The implementation of risk management in banks varies greatly, depending on the scale, complexity, and level of risk that the bank can tolerate. Therefore, when assessing the quality of risk management implementation, it is necessary to consider the characteristics and complexity of the bank's business.

Berdasarkan hasil penilaian *self-assessment* Profil Risiko Bank Mestika secara individu posisi 31 Desember 2025 adalah peringkat 2 (*Low to Moderate*) dengan peringkat risiko inheren *Low to Moderate* dan peringkat kualitas penerapan manajemen risiko (KPMR) berada pada peringkat *Satisfactory*. Dari hasil *self-assessment* tersebut, tercermin bahwa sistem manajemen risiko telah diterapkan oleh Bank Mestika dengan baik dan efektif.

Based on the results of the self-assessment of Bank Mestika's Risk Profile as of December 31, 2025, the individual position is ranked 2 (Low to Moderate) with an inherent risk rating of Low to Moderate and a risk management implementation quality (KPMR) rating of Satisfactory. The results of the self-assessment reflect that the risk management system has been implemented by Bank Mestika properly and effectively.

Pernyataan Direksi dan/atau Dewan Komisaris atau Komite Audit atas Kecukupan Sistem Manajemen Risiko

Statement of the Board of Directors and/or Board of Commissioners or Audit Committee on the adequacy of the risk management system

Bank Mestika telah melakukan evaluasi dan kaji ulang atas penerapan sistem manajemen risiko ditahun 2025:

- Direksi melakukan evaluasi atas efektivitas sistem manajemen risiko melalui peninjauan secara berkala atas kebijakan dan pedoman manajemen risiko dan laporan eksposur risiko serta penilaian profil risiko Bank.
- Dewan Komisaris dibantu oleh Komite Pemantau Risiko melakukan pengawasan serta evaluasi terhadap penerapan sistem manajemen risiko yang telah dilakukan oleh Direksi.

Bank Mestika has conducted an evaluation and review of the implementation of its risk management system in 2025:

- *The Board of Directors evaluates the effectiveness of the risk management system through periodic reviews of risk management policies and guidelines, risk exposure reports, and assessments of the Bank's risk profile.*
- *The Board of Commissioners, assisted by the Risk Monitoring Committee, supervises and evaluates the implementation of the risk management system by the Board of Directors.*

Pada tahun 2025, Dewan Komisaris dan Direksi menyatakan bahwa sistem pengendalian internal dan sistem manajemen risiko yang dilakukan oleh Bank Mestika berjalan efektif, memadai dan mampu mengelola risiko-risiko dan peluang bisnis untuk mendukung Bank mencapai tujuan bisnisnya.

In 2025, the Board of Commissioners and Board of Directors stated that the internal control system and risk management system implemented by Bank Mestika were effective, adequate, and capable of managing risks and business opportunities to support the Bank in achieving its business objectives.

Sistem Pengendalian Internal

Internal Control System

Pengendalian Internal Bank

Bank's Internal Control

Bank telah memiliki pedoman Sistem Pengendalian Internal Bank Mestika yang telah dikinikan dan telah disahkan berdasarkan SK No. 076/SK-BMD/DIR/2024 tanggal 27 Desember 2024 perihal Pedoman Standar Sistem Pengendalian Intern bagi Bank Umum yang mencakup 5 (lima) komponen antara lain:

- Pengawasan oleh Manajemen dan Budaya pengendalian,
- Identifikasi dan Penilaian Risiko,
- Kegiatan Pengendalian dan Pemisahan Fungsi,
- Sistem Akuntansi, Informasi dan Komunikasi,
- Kegiatan Pemantauan dan Tindakan Koreksi Penyimpangan.

The Bank has a guideline for Bank Mestika's Internal Control System which has been updated and ratified based on Decree No. 076/SK-BMD/DIR/2024 dated December 27th, 2024 regarding Guidelines for Internal Control System Standards for Commercial Banks which includes 5 (five) components, among others:

- *Management oversight and control culture,*
- *Risk Identification and Assessment,*
- *Control Activities and Separation of Functions,*
- *Accounting, Information and Communication Systems,*
- *Monitoring Activities and Deviation Correction Actions.*

Kelima komponen tersebut sejalan dengan Internal *Control – Integrated Framework* yang dikembangkan oleh *The Committee of Sponsoring Organization of the Treadway Commission* (COSO).

Penerapan pengendalian intern Bank diarahkan menjadi mekanisme pengawasan secara berkesinambungan (*ongoing basis*), guna:
- Menjaga dan mengamankan harta kekayaan Bank,
- Menjamin tersedianya laporan yang lebih akurat,
- Meningkatkan kepatuhan terhadap ketentuan yang berlaku,
- Mengurangi dampak keuangan/kerugian, penyimpangan termasuk kecurangan/*fraud*, dan pelanggaran aspek kehati-hatian,
- Meningkatkan efektivitas organisasi dan meningkatkan efisiensi biaya.

Sistem Pengendalian Intern Bank menjadi tanggung jawab semua pihak yang terlibat dalam Organisasi Bank antara lain Dewan Komisaris, Direksi, SKAI, dan segenap pejabat dan pegawai Bank maupun pihak ekstern yang berkepentingan terhadap terlaksananya Sistem Pengendalian Intern Bank yang handal dan efektif.

The five components are in line with the Internal Control - Integrated Framework developed by The Committee of Sponsoring Organization of the Treadway Commission (COSO).

The implementation of the Bank's internal control is directed to be an ongoing monitoring mechanism, in order to:

- *Maintain and secure the Bank's assets,*
- *Ensure the availability of more accurate reports,*
- *Increase compliance with applicable regulations,*
- *Reduce financial impact/loss, irregularities including fraud/ fraud, and violation of prudential aspects,*
- *Increase organizational effectiveness and improve cost efficiency.*

The Bank's Internal Control System is the responsibility of all parties involved in the Bank's organization, including the Board of Commissioners, Board of Directors, SKAI, and all Bank officials and employees as well as external parties with an interest in the implementation of a reliable and effective Bank Internal Control System.

Pelaksanaan Pengendalian Internal Bank
Implementation of the Bank's Internal Control

- Pengendalian Keuangan, dengan:
  - Bank Mestika telah menyusun Rencana Bisnis Bank secara keseluruhan yang mencakup arah pengembangan bisnis dan strategi yang ditetapkan telah memperhitungkan dampak terhadap permodalan Bank.
  - Bank Mestika secara aktif mengikuti dan memantau perkembangan internal maupun faktor eksternal yang dapat mempengaruhi strategi bisnis Bank.
  - Bank Mestika telah melaksanakan proses pengendalian keuangan melalui upaya pemantauan realisasi dibandingkan dengan *budget* keuangan yang dilakukan secara berkala dan senantiasa dibahas dalam Rapat Direksi maupun Rapat Gabungan antara Dewan Komisaris dan Direksi.

- Pengendalian operasional, dengan:
  - Bank Mestika telah memiliki struktur organisasi yang cukup memadai dengan kondisi bisnis Bank, yang juga dilengkapi dengan unit pengawasan/pengendalian seperti Satuan Kerja Audit Intern (SKAI), Satuan Kerja Manajemen Risiko (SKMR), dan Satuan Kerja Kepatuhan (SKK).
  - Bank Mestika telah memiliki kebijakan dan prosedur yang didokumentasikan secara tertulis.
  - Bank senantiasa melakukan penyesuaian dan penyempurnaan terhadap kebijakan dan prosedur yang ada dalam meningkatkan Sistem Pengendalian Internal Bank.
  - Bank Mestika telah menerapkan proses *dual control* dan pemisahan tugas dalam setiap aktivitas operasional dan fungsional serta konsisten menghindari pemberian wewenang dan tanggung jawab yang dapat menimbulkan benturan kepentingan (*conflict of interest*).
  - Bank melakukan pemantauan secara berkala terhadap aktivitas operasional dan senantiasa melakukan tindakan koreksi atas penyimpangan/kelemahan yang ditemukan.

- *Financial Control, with:*
  - *Bank Mestika has prepared the Bank's overall Business Plan which includes the direction of business development and the strategies set have taken into account the impact on the Bank's capital.*
  - *Bank Mestika actively follows and monitors the development of internal and external factors that may affect the Bank's business strategy.*
  - *Bank Mestika has implemented financial control process through monitoring the realization compared to the financial budget which is conducted periodically and always discussed in the Board of Directors Meeting and Joint Meeting between the Board of Commissioners and Board of Directors.*

- *Operational control, with:*
  - *Bank Mestika has an organizational structure that is adequate with the Bank's business condition, which is also equipped with supervision/control units such as Internal Audit Unit (SKAI), Risk Management Unit (SKMR), and Compliance Unit (SKK).*
  - *Bank Mestika has policies and procedures that are documented in writing.*
  - *The Bank continuously makes adjustments and improvements to the existing policies and procedures in improving the Bank's Internal Control System.*
  - *Bank Mestika has implemented dual control process and segregation of duties in every operational and functional activity and consistently avoiding the granting of authority and responsibility that may cause conflict of interest.*
  - *The Bank conducts periodic monitoring of operational activities and always takes corrective action on deviations/weaknesses found.*

- Kepatuhan terhadap Peraturan Perundang-Undangan
  - Bank memiliki Komitmen yang kuat untuk mematuhi peraturan dan perundang - undangan yang berlaku.
  - Bank memiliki Satuan Kerja Kepatuhan yang bersifat independen terhadap Satuan kerja Operasional dalam melaksanakan fungsi kepatuhan.
  - Direktur Kepatuhan Bank melalui Bagian Kepatuhan secara berkala memantau pelaksanaan tugas masing - masing Divisi maupun Bagian dalam hal pelaporan kepada Regulator Bank.
  - Satuan Kerja Kepatuhan senantiasa melakukan *review* terhadap pedoman dan kebijakan sebelum diterbitkan.
  - Direktur Kepatuhan dan Satuan Kerja Kepatuhan senantiasa melakukan sosialisasi peraturan dan ketentuan terbaru kepada Direksi, Pejabat Bank dan karyawan.
  - Direktur Kepatuhan dan Satuan Kerja Kepatuhan melakukan pemantauan terhadap penyelesaian komitmen Bank terhadap Bank Indonesia maupun Otoritas Jasa Keuangan secara berkala dan dituangkan dalam Laporan Kepatuhan Bank.
  - Satuan Kerja Kepatuhan Bank membuat Laporan secara triwulanan yang disampaikan kepada Dewan Komisaris dan Direksi.

- *Compliance with Laws and Regulations*
  - *The Bank has a strong commitment to comply with applicable laws and regulations.*
  - *The Bank has a Compliance Work Unit that is independent of the Operational Work Unit in carrying out the compliance function.*
  - *The Bank's Compliance Director through the Compliance Section periodically monitors the implementation of the duties of each Division and Section in terms of reporting to the Bank's Regulator.*
  - *The Compliance Working Unit always reviews guidelines and policies before they are issued.*
  - *The Compliance Director and Compliance Working Unit always socialize the latest rules and regulations to the Board of Directors, Bank Officers and employees.*

  - *The Compliance Director and Compliance Working Unit monitor the completion of the Bank's commitments to Bank Indonesia and the Financial Services Authority on a regular basis and are outlined in the Bank's Compliance Report.*
  - *The Bank's Compliance Working Unit prepares quarterly reports that are submitted to the Board of Commissioners and the Board of Directors.*

Penyediaan Dana kepada Pihak Terkait dan Penyediaan Dana Besar

Provision of Fund to Related Party and Large Exposure

Dalam melakukan penyediaan dana kepada pihak terkait dan debitur inti, Bank berpedoman pada POJK nomor 32/POJK.03/2018 dan 38/POJK.03/2019 tentang Batas Maksimum Pemberian Kredit dan Penyediaan Dana Besar bagi Bank Umum dimana perhitungan debitur grup inti diluar pihak terkait adalah 25 debitur grup.

Penyaluran dana dilakukan dengan memperhatikan prinsip kehati-hatian dan tetap berpedoman pada prosedur yang berlaku.

Informasi mengenai total baki debet pihak terkait dan debitur inti grup dapat dilihat pada tabel di bawah ini:

In providing funds to related parties and core debtors, the Bank is guided by POJK number 32/POJK.03/2018 and 38/POJK.03/2019 concerning Maximum Lending Limits and Provision of Large Funds for Commercial Banks where the calculation of core group debtors excluding related parties is 25 group debtors.

Fund disbursement is carried out with due regard to the prudential principle and remains guided by applicable procedures.

Information regarding the total outstanding of related parties and core group debtors can be seen in the table below:

No. *No.*	Penyediaan Dana *Provision of Funds*	Jumlah/*Amount*	
		Debitur *Debtor*	Nominal (Jutaan Rupiah) *Nominal (in Million Rupiah)*
1	Kepada pihak terkait *To related party*	26	435,736
2	Kepada debitur inti: *To core debtor:*		
	a. Individu *Individual*	-	-
	b. Grup *Group*	25	5,141,234

Posisi debitur inti (25 debitur grup) dengan posisi saldo sebesar 45,78% per Desember 2025. Rasio NPL 25 debitur inti per Desember 2025 adalah 0,52%.

Position of core debtors (25 group debtors) with a balance position of 45.78% as of December 2025. The NPL ratio of 25 core debtors as of December 2025 is 0.52%.

Rencana Strategis Bank
Bank Strategic Plan

Rencana Jangka Panjang
Corporate Plan

Bank senantiasa menyusun strategi dan memperbaharui kebijakan Bank untuk mengoptimalkan sumber daya yang ada dan merealisasikan target-target yang telah ditetapkan.

Adapun visi dan misi Bank Mestika antara lain:
- **Visi Bank**
  Menjadi Bank Kelompok Bank Modal Inti 2 (KBMI 2) sebelum tahun 2028 yang berkontribusi bagi pertumbuhan ekonomi nasional dengan mengutamakan profesionalisme perbankan dan berlandaskan prinsip keuangan berkelanjutan.

- **Misi Bank**
  - Mengembangkan sinergi dan nilai tambah dengan para pemangku kepentingan (*stakeholders*).
  - Memberikan pelayanan jasa perbankan yang professional dan berbasis teknologi dengan dengan prinsip Manajemen Risiko yang baik, penuh kehati-hatian dan sesuai prinsip GCG (*Good Corporate Governance*) dan berdasarkan prinsip keuangan berkelanjutan.
  - Meningkatkan citra bank dengan mengembangkan SDM yang professional dan berintegritas tinggi.

Dalam rangka terus berkontribusi dalam membantu peningkatan ekonomi nasional pada umumnya, dan ekonomi Sumatera pada khususnya, serta mewujudkan visi dan misi, Bank menetapkan tujuan pencapaian target kredit *double the size* sebesar Rp20 Triliun pada tahun 2031.

The Bank continuously develops strategies and updates its policies to optimize its resources and realize its targets.

The vision and mission of Bank Mestika include:
- *Bank's Vision*
  To become a Tier 2 Capital Group Bank (KBMI 2) by 2028 that contributes to national economic growth by prioritizing banking professionalism and based on sustainable finance principles.

- *Bank's Mission*
  - *Develop synergy and added value with stakeholders.*
  - *Providing professional and technology-based banking services with good risk management principles, prudence and in accordance with GCG (Good Corporate Governance) principles and based on sustainable finance principles.*
  - *Improve the bank's image by developing professional human resources with high integrity.*

In order to continue contributing to the improvement of the national economy in general, and the economy of Sumatra in particular, as well as realizing its vision and mission, the Bank set a goal of achieving a double the size loan target of Rp20 Trillion by 2031.

Rencana Jangka Menengah dan Pendek
Medium and Short Term Plan

Dalam menyusun Rencana Bisnis Bank untuk periode 2026–2028 dilakukan dengan kesepakatan dari Dewan Direksi dan persetujuan Dewan Komisaris dengan pertimbangan terhadap faktor eksternal dan internal Bank serta kondisi perekonomian Indonesia. Dalam mendukung pencapaian kredit dan dana pihak ketiga Bank terus berinovasi terkait produk dan layanan yang dibutuhkan oleh Nasabah terutama dengan layanan berbasis digital dengan hadirnya Aplikasi Digital Banking MIND dan perluasan jaringan kantor Bank.

Langkah-langkah strategis yang akan ditempuh oleh Bank dalam mencapai RBB antara lain:
- Pengembangan Nilai Tambah yang unik dan khas (*niche potential*) untuk dapat diberikan kepada *stakeholders* terkait.
- Melakukan pengembangan produk dan layanan yang sudah ada maupun yang baru terkait dengan produk baik dari sisi fitur, layanan, dan kemudahan akses dan transaksinya bagi para pelanggan khususnya dalam hal transformasi digital.
- Meningkatkan pengelolaan dan pengembangan organisasi dan SDM, serta sistem Teknologi Informasi Pelayanan dan Operasional Perbankan dengan mengedepankan keamanan nasabah dalam bertransaksi.

The Bank's Business Plan for the period 2026–2028 was prepared with the agreement of the Board of Directors and the approval of the Board of Commissioners, taking into account external and internal factors affecting the Bank as well as the economic conditions in Indonesia. In supporting the achievement of credit and third-party funds, the Bank continues to innovate in terms of products and services needed by customers, especially with digital-based services with the presence of the MIND Digital Banking Application and the expansion of the Bank's office network.

Strategic steps to be taken by the Bank in achieving the RBB include:
- *Development of unique and distinctive Added Value (niche potential) to be provided to relevant stakeholders.*
- *Developing existing and new products and services related to products in terms of features, services, and ease of access and transactions for customers, especially in terms of digital transformation.*
- *Improve the management and development of organizations and human resources, as well as Information Technology systems for Banking Services and Operations by prioritizing customer security in transactions.*

- Memberikan pelayanan jasa perbankan yang terbaik dan tepat sesuai dengan prinsip penerapan Manajemen Risiko yang baik, terbuka, prudent dan memenuhi kaidah GCG.
- Pengembangan dan citra persepsi perusahaan sebagai Perbankan menengah kelas nasional yang berkontribusi langsung terhadap pengembangan kualitas pertumbuhan ekonomi dengan menjaga baik reputasi, pelayanan serta unsur kehati-hatian dalam pengelolaan usaha yang berpijak pada kearifan lokal dan memperhatikan aspek lingkungan.

- *Providing the best and appropriate banking services in accordance with the principles of implementing good Risk Management, open, prudent and fulfilling GCG principles.*
- *Development and image perception of the company as a national class medium-sized banking that contributes directly to the development of quality economic growth by maintaining good reputation, service and prudence in business management based on local wisdom and paying attention to environmental aspects.*

Aspek Pemegang Saham
Shareholder Aspects

Bank melindungi kepentingan pemangku kepentingan dan meningkatkan kepatuhan terhadap peraturan dan perundang-undangan yang berlaku.

The Bank protects the interests of its stakeholders and enhances compliance with applicable regulations and laws.

Komunikasi dengan pemegang saham merupakan prioritas utama bagi Perseroan. Terjalinnya komunikasi antara Perseroan dengan pemegang saham, investor dan/atau komunitas pasar modal, yang bertujuan agar pemegang saham, investor, dan/atau komunitas pasar modal mendapatkan pemahaman atas informasi yang telah dipublikasikan dan komunikasi dapat berjalan dua arah secara efektif.

Communication with shareholders is a top priority for the Company. The Company maintains communication with shareholders, investors, and/or the capital market community to ensure that shareholders, investors, and/or the capital market community understand the information that has been published and that communication flows effectively in both directions.

Perseroan berkomitmen untuk menerapkan perlakuan yang seimbang kepada seluruh pemegang saham, investor, dan/atau komunitas pasar modal serta kepada para pemangku kepentingan Perseroan, yaitu dengan menyediakan akses yang akurat, setara, adil, dan tepat waktu.

The Company is committed to treating all shareholders, investors, and/or the capital market community, as well as the Company's stakeholders, fairly by providing accurate, equal, fair, and timely access.

Komunikasi Perseroan dengan pemegang saham, investor, dan/atau komunitas pasar modal, serta media dilakukan dengan memegang teguh prinsip-prinsip tata kelola Perseroan yang baik, yaitu transparansi, akuntabilitas, pertanggungjawaban, kemandirian, serta kesetaraan dan kewajaran.

The Company's communication with shareholders, investors, and/or the capital market community, as well as the media, is conducted in strict adherence to the principles of good corporate governance, namely transparency, accountability, responsibility, independence, and fairness.

Komunikasi dengan para pemegang saham dilakukan melalui :
a. Rapat Umum Pemegang Saham
b. Laporan Tahunan
c. Laporan Keuangan
d. Paparan Publik
e. Keterbukaan Informasi melalui site pelaporan terintegrasi
f. Media massa atau *press release*
g. Website Bank Mestika

Communication with shareholders is conducted through:
a. *Annual General Meeting of Shareholders*
b. *Annual Report*
c. *Financial Statements*
d. *Public Presentations*
e. *Disclosure of Information via an integrated reporting portal*
f. *Mass media or press releases*
g. *Bank Mestika's website*

Dalam pelaksanaan RUPS, hak pemegang saham diberikan secara penuh yakni :
- Dapat menghadiri RUPS secara fisik dan daring.
- Dapat memberikan suara dalam pengambilan keputusan pada RUPS, seperti hak dividen, hak suara, pengangkatan pengurus, dll.

In the conduct of the AGM, shareholders' rights are fully granted, namely:
- *The right to attend the AGM in person and online.*
- *The right to vote on decisions at the AGM, such as dividend rights, voting rights, the appointment of directors, etc.*

Bank berkomitmen penuh untuk melindungi hak pemegang saham dan memastikan perlakukan setara bagi seluruh pemilik modal, baik mayoritas maupun minoritas.

The Bank is fully committed to protecting shareholders' rights and ensuring equal treatment for all equity holders, whether majority or minority.

Transparansi Kondisi Keuangan dan NonKeuangan
Transparency of Financial and Non-Financial Condition

Transparansi Kondisi Keuangan Bank
Transparency of the Bank's Financial Condition

Bank selalu memaparkan perkembangan kinerja melalui publikasi Laporan Keuangan Bulanan, Triwulanan dan Laporan Tahunan. Publikasi laporan tersebut di atas dimuat pada situs web Bank www.bankmestika.co.id dan untuk Laporan Keuangan Tengah Tahunan serta Laporan Keuangan Tahunan juga dimuat pada surat kabar sehingga profil serta laporan keuangan Bank dapat dengan mudah diakses oleh *stakeholders*.

The Bank always discloses performance developments through the publication of Monthly, Quarterly and Annual Financial Reports. The publication of the above reports is posted on the Bank's website www.bankmestika.co.id and for the Mid-Year Financial Report and Annual Financial Report is also published in newspapers so that the Bank's profile and financial statements can be easily accessed by stakeholders.

Transparansi Kondisi Keuangan NonBank
Non-Bank Financial Condition Transparency

Bank memberikan informasi secara tertulis terkait produk dan suku bunga Bank dalam bentuk brosur, spanduk, dan media elektronik seperti situs web Bank dan sosial media Bank. Layanan pengaduan nasabah Bank dapat dilakukan melalui layanan konsumen *MestikaCall* ataupun dapat dilakukan pengaduan langsung ke kantor-kantor terdekat Bank Mestika.

Pada tahun 2025 terdapat 142 pengaduan nasabah pada Bank Mestika dan telah diselesaikan dengan perincian sebagai berikut:
- Triwulan I : 30 pengaduan
- Triwulan II : 37 pengaduan
- Triwulan III : 46 pengaduan
- Triwulan IV : 29 pengaduan

The Bank provides written information related to the Bank's products and interest rates in the form of brochures, banners, and electronic media such as the Bank's website and social media. The Bank's customer complaint service can be done through MestikaCall customer service or complaints can be made directly to the nearest offices of Bank Mestika.

In 2025 there were 142 customer complaints at Bank Mestika and have been resolved with the following details:

- *1st Quarter : 30 complaints*
- *2nd Quarter : 37 complaints*
- *3rd Quarter : 46 complaints*
- *4th Quarter : 29 complaints*

Penerapan Strategi Anti *Fraud*
Implementation of Anti-Fraud Strategy

Pendahuluan
Preface

Dengan adanya dinamika nasional, regional, maupun global yang diiringi dengan perkembangan produk, aktivitas, dan teknologi informasi Bank yang semakin kompleks, hal ini berpotensi meningkatkan peluang bagi para pelaku kejahatan untuk menyalahgunakan fasilitas dan produk perbankan sebagai sarana penipuan, kecurangan, ataupun manipulasi dengan berbagai modus operandi.

Sejalan dengan hal tersebut, maka Manajemen Bank menetapkan dan menerbitkan Penerapan Strategi Anti *Fraud* bagi Bank Mestika yang mengacu pada Peraturan Otoritas Jasa Keuangan Nomor 12 Tahun 2024 tentang Penerapan Strategi Anti *Fraud* bagi Lembaga Jasa Keuangan yang diharapkan dapat mencegah penggunaan sistem perbankan sebagai sarana kejahatan penipuan, kecurangan,

With the national, regional, and global dynamics accompanied by the development of increasingly complex Bank products, activities, and information technology, this has the potential to increase opportunities for criminals to abuse banking facilities and products as a means of fraud, fraud, or manipulation with various modes of operating.

In line with this, the Management of the Bank establishes and publishes the Implementation of Anti-Fraud Strategy for Bank Mestika which refers to the Financial Services Authority Regulation Number 12 of 2024 concerning the Implementation of Anti Fraud Strategy for Financial Services Institutions which is expected to prevent the use of the banking system as a means of fraud, fraud, or manipulation

ataupun manipulasi, serta sekaligus diharapkan juga dapat meminimalisir kemungkinan timbulnya suatu risiko, yaitu risiko operasional, risiko hukum, risiko konsentrasi, dan risiko reputasi.

Menurut POJK Nomor 12 Tahun 2024, Fraud adalah tindakan penyimpangan atau pembiaran yang sengaja dilakukan untuk mengelabui, menipu, atau memanipulasi Bank, nasabah, atau pihak lain, yang terjadi di lingkungan Bank dan/atau menggunakan sarana Bank sehingga mengakibatkan Bank, nasabah, atau pihak lain menderita kerugian dan/ atau pelaku *Fraud* memperoleh keuntungan keuangan baik secara langsung maupun tidak langsung.

Jenis perbuatan yang tergolong *Fraud* terdiri atas:
- Korupsi meliputi:
  - Benturan kepentingan yang merugikan Bank dan/atau Konsumen;
  - Penyuapan;
  - Penerimaan tidak sah; dan/ atau
  - Pemerasan;
- Penyalahgunaan aset meliputi:
  - Penyalahgunaan uang tunai;
  - Penyalahgunaan persediaan; dan/ atau
  - Penyalahgunaan aset lainnya;
  - Kecurangan laporan keuangan meliputi:
  - Melebihkan kekayaan bersih dan/atau pendapatan bersih; atau
  - Mengurangi kekayaan bersih dan/atau pendapatan bersih;
- Penipuan;
- Pembocoran informasi rahasia; dan/atau tindakan lain yang dapat dipersamakan dengan *Fraud* sesuai dengan ketentuan peraturan perundang-undangan.

Untuk mendukung efektivitas penerapan Strategi Anti *Fraud* pada Bank, implementasi strategi Anti *Fraud* dilaksanakan oleh Bagian Anti *Fraud* dengan pertanggungjawaban langsung kepada Presiden Direktur serta hubungan komunikasi, dan pelaporan secara langsung kepada Dewan Komisaris.

crimes, and at the same time is also expected to minimize the possibility of the emergence of a risk, namely operational risk, legal risk, concentration risk, and reputation risk.

According to POJK Number 12 of 2024, Fraud is an act of deviation or omission that is deliberately carried out to deceive, cheat, or manipulate the Bank, customers, or other parties, which occurs within the Bank and/or uses Bank facilities resulting in the Bank, customers, or other parties suffering losses and / or the perpetrators of Fraud obtaining financial benefits either directly or indirectly.

The types of actions that are classified as Fraud consist of:
- *Corruption includes:*
  - *Conflict of interest that is detrimental to the Bank and/ or Consumer;*
  - *Bribery;*
  - *Unauthorized receipt; and/or*
  - *Extortion;*
- *Misuse of assets includes:*
  - *Misuse of cash*
  - *Misuse of inventory; and/o*
  - *Misuse of other assets;*
  - *Financial statement fraud includes:*
  - *Overstate net worth and/or net income; or*
  - *Reduce net worth and/or net income;*
- *Fraud;*
- *Leakage of confidential information; and/or other actions that can be equated with Fraud in accordance with the provisions of laws and regulations.*

To support the effectiveness of the implementation of the Anti -Fraud Strategy in the Bank, the implementation of the Anti-Fraud strategy is carried out by the Anti Fraud Department with direct accountability to the President Director as well as communication relationships, and direct reporting to the Board of Commissioners.

Fokus
Focus

Manajemen memperluas kewenangan dalam tanggungjawab mengambil keputusan dan tindakan Anti *Fraud* di level pejabat eksekutif dan Pimpinan Cabang, untuk mengupayakan langkah-langkah pencegahan (*prevention*) dan pendeteksian (*detection) Fraud*.

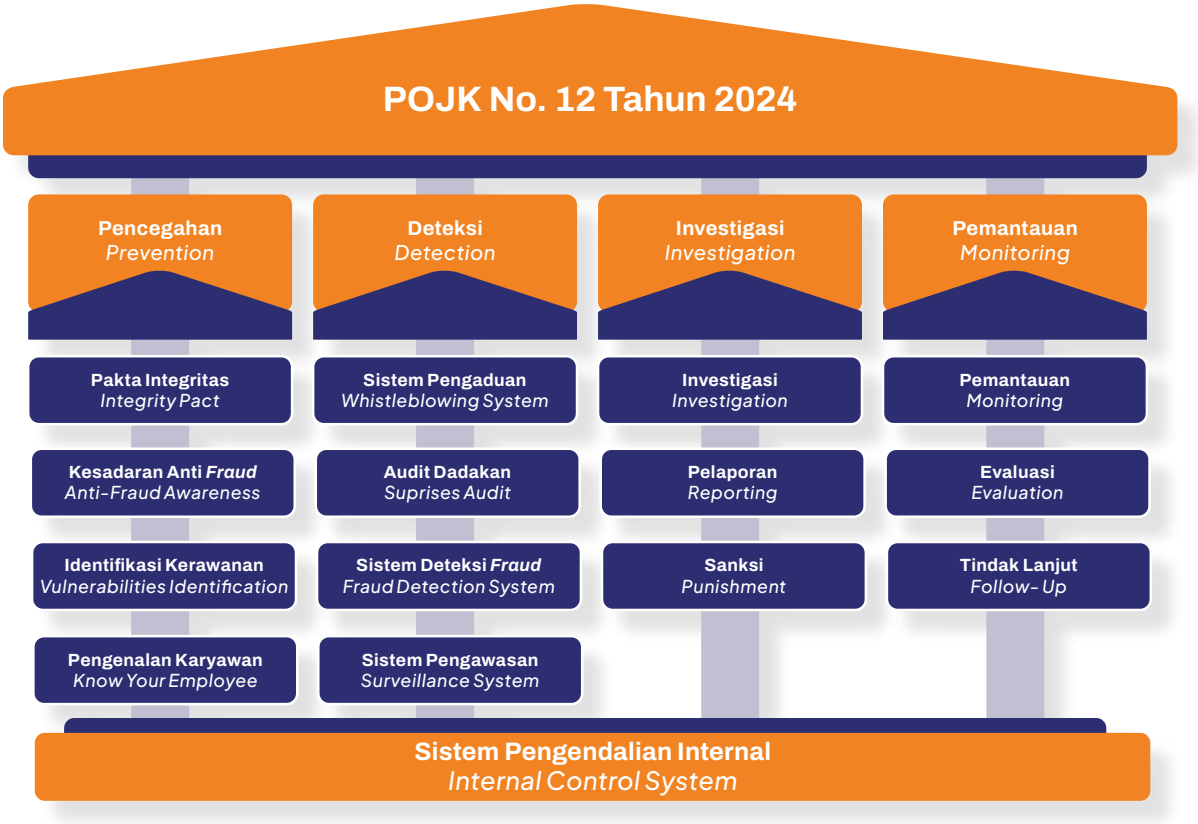
Manajemen menempatkan upaya penciptaan lingkungan pengendalian Anti *Fraud* yang kondusif kepada Bagian Anti *Fraud* Bank, untuk membangun rencana tindak program pencegahan *Fraud*, dan mengambil tindakan yang diperlukan untuk memberi nilai tambah bagi organisasi Bank.

Management extends the authority in the responsibility of making Anti-Fraud decisions and actions at the level of executive officers and Branch Managers, to pursue Fraud prevention and detection measures.

Management assigns the creation of a conducive anti-fraud control environment to the Bank's anti-fraud department, to develop an action plan for the fraud prevention program, and take the necessary actions to add value to the Bank's organization.

Pilar Penerapan Strategi Anti *Fraud* Bank Mestika

Bank Mestika's Anti-Fraud Strategy Implementation Pillars



Strategi Anti *Fraud* Bank Mestika

Bank Mestika's Anti-Fraud Strategy

- Pilar pencegahan memuat perangkat-perangkat yang ditujukan untuk mengurangi potensi terjadinya *Fraud*, langkah untuk mengurangi potensi risiko terjadinya*Fraud*, mencakup kesadaran Anti *Fraud*, identifikasi kerawanan, dan kebijakan mengenal pegawai.
- Pilar deteksi memuat langkah untuk mengidentifikasi dan menemukan *Fraud* dalam kegiatan usaha Bank, yang mencakup Mekanisme Pemeriksaan Mendadak (*Surprise* Audit), Sistem Pengawasan (*Surveilance System*) dan Penanganan Pengaduan (*Whistleblowing*), serta langkah lain yang diperlukan untuk deteksi *Fraud*.
- Pilar investigasi, pelaporan, dan sanksi mencakup langkah untuk penyelidikan atau investigasi, sistem pelaporan, dan pengenaan sanksi terhadap kejadian *Fraud* dalam kegiatan usaha Bank, serta langkah lain yang diperlukan untuk investigasi, pelaporan, dan pengenaan sanksi. Investigasi dilakukan untuk mengumpulkan bukti-bukti yang terkait dengan kejadian yang patut diduga merupakan tindakan *Fraud*
- Pilar pemantauan, evaluasi, dan tindak lanjut mencakup langkah untuk melakukan pemantauan, evaluasi, dan menindaklanjuti *Fraud*, serta langkah lain yang diperlukan untuk pemantauan, evaluasi, dan tindak lanjut.

- *The prevention pillar contains tools aimed at reducing the potential for Fraud, steps to reduce the potential risk of Fraud, including Anti-Fraud awareness, identification of vulnerabilities, and know your employee policies.*
- *The detection pillar contains measures to identify and discover Fraud in the Bank's business activities, which include Surprise Audit Mechanism, Surveillance System and Whistleblowing, as well as other measures required for Fraud detection.*
- *The pillars of investigation, reporting, and sanctions include steps for investigation or inquiry, reporting system, and imposition of sanctions on the occurrence of Fraud in the Bank's business activities, as well as other steps required for investigation, reporting, and imposition of sanctions. Investigations are conducted to collect evidence related to events that are suspected of being an act of Fraud.*
- *The monitoring, evaluation, and follow-up pillar includes steps to monitor, evaluate, and follow up on Fraud, as well as other steps required for monitoring, evaluation, and follow-up.*

Implementasi Pilar
Pillar Implementation

- Sosialisasi Anti *Fraud*
  Bagian Anti *Fraud* senantiasa melakukan sosialisasi Anti *Fraud* baik kepada seluruh pegawai baru dan pegawai *existing* maupun kepada pihak luar yang berhubungan dengan Bank. Sosialisasi yang diberikan ditekankan pada kebijakan dan komitmen untuk tidak memberikan toleransi pada tindakan *Fraud*. Bank Mestika juga melakukan sosialisasi dalam bentuk animasi, konten ataupun video informatif yang mudah dimengerti oleh seluruh pihak khususnya pegawai yang baru bergabung sehingga informasi yang disampaikan tersalurkan dengan baik.

  Topik/materi sosialisasi disesuaikan dengan perkembangan bisnis, kejadian *Fraud* peraturan regulator serta kebutuhan internal Bank sehingga sosialisasi yang diberikan lebih terarah dan efektif.

  Bagian Anti *Fraud* juga bertanggung jawab sebagai pelaksana fungsi membangun budaya dan kebijakan/ prosedur *Speak-Up Policy* dalam proses pelaporan keuangan Bank, termasuk *awareness* memberikan informasi kepada Otoritas Jasa Keuangan dalam hal timbulnya salah saji secara material dan atau kelemahan yang signifikan dalam proses pelaporan keuangan Bank.

- Deklarasi Anti *Fraud*
  Setelah dilaksanakan sosialisasi, seluruh karyawan wajib menandatangani Pakta Integritas dan bagi setiap vendor, supplier, atau pihak yang akan berhubungan dengan Bank, juga diwajibkan untuk mengisi dan menandatangani Pakta Integritas yang telah disiapkan template sesuai format Bank pada Kop Surat pihak ketiga atau dapat ditambahkan pada dokumen perjanjian kerjasama yang paling sedikit mencakup:
  - Berkomitmen untuk menjalankan aktivitas bisnis yang transparan dan sehat;
  - Berkomitmen untuk tidak melakukan pemberian dalam bentuk apapun (gratifikasi) termasuk tidak terbatas kepada karyawan atau manajemen atau Direksi PT Bank Mestika Dharma Tbk;
  - Berkomitmen untuk melaporkan kepada Bagian Anti *Fraud* PT Bank Mestika Dharma Tbk untuk setiap indikasi, dugaan, permintaan maupun perbuatan gratifikasi dari karyawan atau manajemen atau Direksi PT Bank Mestika Dharma Tbk.

- Penerapan *Fraud Detection System*
  Implementasi Strategi Anti *Fraud* yang didalamnya mencakup *monitoring* melalui sistem FDS (*Fraud Detection System*) ditetapkan melalui Surat Keputusan dengan perubahan terbaru No. 039/SK-BMD/DIR/2025 tentang Penerapan Strategi Anti *Fraud* yang dilaksanakan oleh Bagian Anti *Fraud*.

  Sistem FDS (*Fraud Detection System*) dapat mendeteksi transaksi indikasi *Fraud* secara *real-time* sesuai *rules* yang telah ditetapkan. Untuk *rules* dan parameter yang digunakan pada sistem FDS (*Fraud Detection System*) dapat dilakukan *adjustment* dan *improvement* seiring perkembangan bisnis dan transaksi perbankan.

  Selanjutnya sistem FDS (*Fraud Detection System*) akan menjalankan *action* yang telah ditetapkan apabila transaksi terpicu oleh salah satu *rules*, serta memberi pemberitahuan atau notifikasi secara *real-time* kepada petugas pemantau *Fraud*.

- *Anti-fraud Socialization*
  The Anti-Fraud Section always conducts Anti Fraud socialization to all new and existing employees as well as to external parties related to the Bank. The socialization emphasizes on the policy and commitment to zero tolerance for Fraud. Bank Mestika also conducts socialization in the form of animations, content or informative videos that are easily understood by all parties, especially new employees so that the information conveyed is well channeled.

  Socialization topics/materials are adjusted to business developments, fraud events, regulatory regulations and the Bank's internal needs so that the socialization provided is more focused and effective.

  The Anti Fraud Section is also responsible for implementing the function of building a Speak-Up Policy culture and policies/procedures in the Bank's financial reporting process, including awareness of providing information to the Financial Services Authority in the event of material misstatements and or significant weaknesses in the Bank's financial reporting process.

- *Anti-Fraud Declaration*
  After the socialization, all employees are required to sign the Integrity Pact and for each vendor, supplier, or party that will be in contact with the Bank, is also required to fill in and sign the Integrity Pact that has been prepared template according to the Bank's format on third party Letterhead or can be added to the cooperation agreement document which at least includes:

  - *Committed to conduct transparent and healthy business activities;*
  - *Committed to not giving in any form (gratification) including not limited to employees or management or Board of Directors of PT Bank Mestika Dharma Tbk;*

  - *Committed to report to the Anti Fraud Section of PT Bank Mestika Dharma Tbk for any indication, allegation, request or act of gratification from employees or management or Board of Directors of PT Bank Mestika Dharma Tbk.*

- *Implementation of Fraud Detection System*
  The implementation of the Anti-Fraud Strategy, which includes monitoring through the FDS (Fraud Detection System) system, is stipulated in the Decision Letter with the latest amendment No. 039/SK-BMD/DIR/2025 concerning the Implementation of the Anti-Fraud Strategy implemented by the Anti-Fraud Section.

  The FDS (Fraud Detection System) system can detect fraud indication transactions in real-time according to predetermined rules. The rules and parameters used in the FDS (Fraud Detection System) system can be adjusted and improved in line with business developments and banking transactions.

  Furthermore, the FDS (Fraud Detection System) system will carry out predetermined actions if the transaction is triggered by one of the rules, and provide real-time notification or notification to fraud monitoring officers.

- Evaluasi Kantor Cabang
  Sepanjang tahun 2025, Bagian Anti *Fraud* telah melakukan evaluasi ke 13 (tiga belas) Kantor Cabang sebagai bentuk penerapan strategi Anti *Fraud*. Evaluasi dilakukan untuk menguji efektivitas penerapan kebijakan dan prosedur, cek dan validasi terhadap rekening yang terindikasi *Fraud*, pembukaan rekening, pengaktifan rekening, pemantauan penyalahgunaan rekening serta sosialisasi secara tatap muka kepada karyawan terkait Anti *Fraud Awareness* dan bahaya judi *online* dan pinjaman *online*.

- *Branch Office Evaluation*
  Throughout 2025, the Anti-Fraud Division has evaluated 13 (thirteen) Branch Offices as part of its Anti-Fraud strategy implementation. The evaluation was conducted to test the effectiveness of policy and procedure implementation, check and validate accounts indicated as fraudulent, account opening, account activation, monitoring of account misuse, and face-to-face socialization with employees regarding Anti-Fraud awareness and the dangers of online gambling and online loans.

Pelaporan
Reporting

Bank senantiasa secara aktif menerapkan strategi Anti *Fraud* dalam aktivitas operasional dan fungsinya, serta melakukan edukasi dan sosialisasi kepada karyawan baru dan karyawan *existing* untuk menumbuhkan kesadaran karyawan. Bank juga memberikan konten edukatif secara berkala melalui media sosial resmi Bank Mestika yang ditujukan kepada seluruh *stakeholder* Bank Mestika.

The Bank continues to actively implement anti-fraud strategies in its operational activities and functions, as well as conducting education and socialization to new and existing employees to raise employee awareness. The Bank also provides educational content periodically through Bank Mestika's official social media aimed at all Bank Mestika stakeholders.

Jumlah Penyimpangan Intern yang Terjadi dan Upaya Penyelesaian Bank
Number of Internal Deviations That Occurred and the Bank's Resolution Efforts

Bank senantiasa secara aktif menerapkan strategi anti *fraud* dalam aktivitas operasional dan fungsinya, serta melakukan edukasi dan sosialisasi kepada karyawan baru dan karyawan *existing* untuk menumbuhkan kesadaran karyawan. Bank juga memberikan konten edukatif secara berkala melalui media sosial resmi Bank Mestika yang ditujukan kepada seluruh *stakeholder* Bank Mestika.

The Bank continues to actively implement anti-fraud strategies in its operational activities and functions, as well as conducting education and socialization to new and existing employees to raise employee awareness. The Bank also provides educational content periodically through Bank Mestika's official social media aimed at all Bank Mestika stakeholders.

Penyimpangan (Internal *Fraud*) dalam 1 Tahun *Internal Fraud in 1 Year*	**Jumlah Kasus yang Dilakukan oleh** *Total Number of Cases Committed by*					
	Anggota Direksi dan Anggota Dewan Komisaris *Member Board of Commissioners and Member Board of Directors*		**Pegawai Tetap** *Permanent Employee*		**Pegawai Tidak Tetap dan Tenaga Kerja Alih Daya** *Non-Permanent Employees and Outsourced Labor*	
	2024	**2025**	**2024**	**2025**	**2024**	**2025**
Total *Fraud* *Number of Fraud*	-	-	-	-	-	-
Telah Diselesaikan *Solved*	-	-	-	-	-	-
Dalam Proses Penyelesaian di Internal Bank *In the Process of Internal Settlement*	-	-	-	-	-	-
Belum Diupayakan Penyelesaian *Settlement Not Yet Attempted*	-	-	-	-	-	-
Telah Ditindaklanjuti melalui Proses Hukum *Followed-up Through Legal Process*	-	-	-	-	-	-

Sistem Pelaporan Pelanggaran
Whistleblowing System

Sistem Pelaporan Pelanggaran (*whistleblowing system*) ditujukan untuk meningkatkan efektivitas penerapan sistem pengendalian *Fraud* dengan menitikberatkan pada pengungkapan dari pengaduan.

The whistleblowing system is intended to improve the effectiveness of the implementation of the Fraud Control System by emphasizing the disclosure of complaints.

Kebijakan Bank Mestika menerapkan *Speak Up Policy* sebagai *Whistleblowing System* Bank Mestika yang mengatur lebih lanjut mengenai proses dan metode pertanggung-jawaban karyawan sebagai individu dan karyawan Bank, untuk berbicara, menyampaikan ide, saran, dan masukan/kritik, membuat catatan sebagai bentuk pertanggung-jawaban, melaporkan secara *confidential* praktik-praktik atau tindakan yang melanggar ketentuan umum, ketentuan hukum atau ketentuan internal Bank kepada *Top Management* Bank Mestika.

Bank Mestika implements Speak Up Policy as Bank Mestika's Whistleblowing System which further regulates the process and method of accountability of employees as individuals and employees of the Bank, to speak up, convey ideas, suggestions, and input/criticism, make notes as a form of accountability, confidentially report practices or actions that violate general provisions, legal provisions or internal Bank provisions to the Top Management of Bank Mestika.

Cara Penyampaian Laporan Pelanggaran
Ways to Submit Violation Reports

Pelapor dapat menyampaikan pengaduan terkait fraud melalui media:
- *Whistleblowing System* (WBS) di website Bank Mestika,
- Surat Tertutup ke Bagian Anti *Fraud*, atau
- *Email* ke fraudmanagement@bankmestika.co.id

Whistleblowers can submit fraud-related complaints through the media:
- *Whistleblowing System (WBS) on Bank Mestika's website,*
- *Closed Letter to Anti-Fraud Section, or*
- *Email to fraudmanagement@bankmestika.co.id*

Adapun efektivitas penerapan *Whistleblowing System* Bank Mestika, jenis pengaduan yang dapat disampaikan mencakup :
- Ide, saran, masukan atau pertanyaan kepada Manajemen.
- Pelanggaran terhadap *Code of Conduct*.
- Tindakan/Perbuatan yang Dikategorikan sebagai kriminalitas.
- Pelanggaran terhadap prinsip kerahasiaan Bank.
- Semua potensi risiko yang tidak teridentifikasi, termasuk risiko kepada publik dan karyawan Bank.
- Penggunaan dana Bank yang tidak disetujui oleh kebijakan Bank, kemungkinan kecurangan, atau pelanggaran kebijakan dan prosedur Bank serta ketentuan umum dan UU lainnya.
- Tindakan lainnya yang dikategorikan tidak layak, seperti: penggunaan kata-kata, pelecehan seksual (secara kata maupun fisik).

As for the effectiveness of the implementation of Bank Mestika's Whistleblowing System, the types of complaints that can be submitted include:
- *Ideas, suggestions, feedback or questions to Management.*
- *Violation of the Code of Conduct.*
- *Actions/Acts Categorized as criminality.*
- *Violation of the Bank's confidentiality principles.*
- *All unidentified potential risks, including risks to the public and Bank employees.*
- *Use of Bank funds not approved by Bank policy, possible fraud, or violation of Bank policies and procedures as well as other general provisions and laws.*
- *Other acts categorized as inappropriate, such as: use of words, sexual harassment (verbal or physical).*

Perlindungan Pelapor
Whistleblower Protection

Manajemen Bank Mestika berkomitmen agar karyawan Bank dapat menjalankan kebijakan ini tanpa rasa takut, dan menjamin tidak akan mengijinkan Atasan atau pejabat untuk melakukan pemutusan hubungan kerja, melecehkan, menekan pegawai yang menjalankan kebijakan ini (termasuk dengan cara melalui tekanan kerja), diskriminasi atau dirugikan di kemudian hari.

The management of Bank Mestika is committed to enable the Bank's employees to implement this policy without fear, and guarantees that it will not allow any supervisor or official to terminate, harass, pressure employees who implement this policy (including through work pressure), discriminate or be disadvantaged in the future.

Penanganan Pengaduan
Complaint Handling

Tahapan dalam penanganan pengaduan yang diterima pada *Whistleblowing System* Bank Mestika:

Stages in handling complaints received in Bank Mestika's Whistleblowing System:

Pihak yang Mengelola Pengaduan
Parties Managing Complaints

Pengaduan yang diterima pada *Whistleblowing System* Bank Mestika dikelola oleh Bagian Anti *Fraud* yang dijalankan dengan mengacu pada Kebijakan dan Prosedur Tertulis Penerapan Strategi Anti *Fraud* yang berlaku serta peraturan perundang-undangan terkait yang berlaku.

Complaints received in Bank Mestika's Whistleblowing System are managed by the Anti-Fraud Section which is carried out by referring to the Policy and Written Procedures for the Implementation of the Anti Fraud Strategy in force as well as the relevant applicable laws and regulations.

Regulasi yang terkait dengan Pengaduan *Fraud*
Regulations related to Fraud Complaints

- Pelapor dapat menyampaikan pengaduan terkait kegiatan atau aktivitas yang terkait *Fraud* sesuai dengan ketentuan regulator mengenai *Fraud*.
- Pelapor dapat menyampaikan pengaduan terkait kegiatan atau aktivitas yang terkait *Fraud* sesuai dengan ketentuan regulator mengenai Laporan Keuangan Bank.
- Pelapor dapat menyampaikan pengaduan terkait kegiatan atau aktivitas yang terkait *Fraud* sesuai dengan ketentuan regulator mengenai sistem pembayaran.
- Pelapor dapat menyampaikan pengaduan terkait kegiatan atau aktivitas yang terkait *Fraud* sesuai dengan ketentuan regulator lainnya yang berlaku.

- *Whistleblowers can submit complaints related to activities or activities related to fraud in accordance with regulatory provisions regarding fraud.*
- *The reporter can submit complaints related to activities or activities related to fraud in accordance with the provisions of the regulator regarding Bank Financial Statements.*
- *The reporter can submit complaints related to activities or activities related to fraud in accordance with the provisions of the regulator regarding the payment system.*
- *The reporter can submit complaints related to activities or activities related to fraud in accordance with the provisions of other applicable regulators.*

Hasil dari Penanganan Pengaduan
Results of Complaint handling

Pada tahun 2025 tidak terdapat pengaduan yang diterima pada *Whistleblowing System*. Bank Mestika senantiasa memberikan edukasi dan pengembangan pada *Whistleblowing System* Bank sehingga dapat memberikan hasil yang lebih maksimal.

In 2025 there were no complaints received in the Whistleblowing System. Bank Mestika continues to provide education and development on the Bank's Whistleblowing System so that it can provide maximum results.

Kebijakan Anti Korupsi
Anti-Corruption Policy

Program dan Prosedur yang dilakukan dalam Mengatasi Praktik Korupsi, Balas Jasa (*Kickbacks*), *Fraud*, Suap dan/atau Gratifikasi
Programs and Procedures in Place to Address Corruption, Kickbacks, Fraud, Bribery and/or Gratuities

Bank Mestika memiliki Pedoman dan Kebijakan Penerapan Strategi Anti *Fraud* yang telah dikinikan melaui SK No. 039/SK-BMD/DIR/2025 tanggal 29 Desember 2025 yang mengacu pada POJK No. 12 tahun 2024 terkait Penerapan Strategi Anti *Fraud* bagi Lembaga Jasa Keuangan yang menjadi pedoman bagi seluruh organisasi Bank dalam memastikan tidak terjadinya *Fraud* di lingkungan perbankan.

Bank Mestika has Guidelines and Policies for the Implementation of Anti Fraud Strategy, which have been updated through SK No. 039/SK-BMD/DIR/2025 dated 29 December 2025 which refers to POJK No. 12 of 2024 related to the Implementation of Anti Fraud Strategy for Financial Services Institutions which serves as a guideline for the entire organization of the Bank in ensuring no fraud in the banking environment.

Pada Kebijakan dimaksud juga diatur mengenai Batasan Pemberian Gratifikasi yang Diberikan Sesuai dengan Lingkup yang Ditetapkan oeh Bank dan Batasan Praktik Pemberian/ Penerimaan Fasilitas, Hadiah, dan Sponsor Baik Di Lingkup Internal Maupun Eksternal.

The policy also regulates the Limits of Gratuities Given in Accordance with the Scope Determined by the Bank and the Limits of the Practice of Giving/Receiving Facilities, Gifts, and Sponsorships Both Internally and Externally.

Setiap karyawan tidak diperkenankan untuk memberi dan/ atau menerima segala bentuk gratifikasi dari pihak lain sebagai bentuk balas jasa yang berhubungan dengan pekerjaannya atau jabatannya dikarenakan setiap gratifikasi kepada pegawai negeri atau penyelenggara negara dianggap pemberian suap, apabila berhubungan dengan jabatannya dan berlawanan dengan kewajiban atau tugasnya.

Every employee is not allowed to give and/or receive any form of gratification from other parties as a form of reward related to his work or position because any gratification to a civil servant or state organizer is considered a bribe, if it is related to his position and contrary to his obligations or duties.

Apabila terdapat pemberian/ penerimaan fasilitas, hadiah dan sponsor baik di lingkup kepada dan/ tau dari penyelenggara negara yang tidak memungkinkan untuk dihindari (contoh karena kebudayaan/hari raya/wisuda/dan atau acara sejenisnya), maka dapat diberikan pengecualian dengan batasan nominal paling banyak hingga Rp1.000.000,- per pemberi dalam setiap acara.

If there is a provision/acceptance of facilities, gifts and sponsorship both within the scope to and/or from state officials that is not possible to avoid (for example because of culture /holidays/graduation/and or similar events), then an excepton can be given with a nominal limit of up to Rp1,000,000, - per giver in each event.

Apabila terdapat pemberian/penerimaan/penolakan yang melebihi batasan nominal yang telah ditentukan maka karyawan harus membuat laporan dan deklarasi pada media gratifikasi yang telah disediakan oleh Bank dengan diketahui oleh atasan langsung. Batas waktu pelaporan gratifikasi diberikan paling lambat 5 (lima) hari kerja sejak tanggal gratifikasi diberikan dan khusus untuk penerimaan gratifikasi setelah dideklarasikan wajib diserahkan kepada Bank untuk diputuskan Manajemen peruntukannya.

If there is a gift/acceptance/rejection that exceeds the predetermined nominal limit, the employee must make a report and declaration on the gratification media provided by the Bank with the knowledge of the direct supervisor. The deadline for reporting gratuities is given no later than 5 (five) working days from the date the gratuity is given and specifically for the receipt of gratuities after being declared must be submitted to the Bank to be decided by the allocation management.

Pelatihan/Sosialisasi Anti Korupsi kepada Karyawan
Anti-Corruption Training/socialization to Employees

Dalam penerapan salah satu pilar Strategi Anti *Fraud* yakni pilar pencegahan, bagian Anti *Fraud* juga melakukan sosialisasi dan edukasi baik internal maupun eksternal, baik kepada karyawan baru maupun karyawan *existing* termasuk kepada karyawan *outsourcing* terkait Anti *Fraud Awareness*. Pada sosialisasi yang dilakukan juga mencakup mengenai program anti korupsi yang didalamnya juga termasuk praktik suap dan/ atau gratifikasi kepada karyawan internal Bank.

In implementing one of the pillars of the Anti-Fraud Strategy, namely the prevention pillar, the Anti Fraud Section also conducts socialization and education both internally and externally, both to new employees and existing employees including outsourced employees related to Anti-Fraud Awareness. The socialization also covers the anti-corruption program which includes the practice of bribery and/or gratuities to the Bank's internal employees.

Pada tahun 2025, Bank telah melaksanakan sosialisasi kepada karyawan *existing* Bank, karyawan MMDP (*Marketing Mestika Development Program*), MEDP (*Marketing Excellence Development Program*) dan FMDP (*Frontliner Mestika Development Program*) dengan total 457 (empat ratus lima puluh tujuh) orang dan karyawan *outsourcing* dengan total 261 (dua ratus enam puluh satu) orang. Bank juga memberikan video *learning* dan konten edukasi menarik terkait Anti *Fraud* dan/atau Anti Korupsi pada media sosial resmi Bank dengan total interaksi sebanyak 531.799 *views* melalui total 11 (sebelas) konten. Bank Mestika senantiasa memberikan edukasi dan sosialisasi kepada seluruh *stakeholder* Bank sesuai dengan perkembangan bisnis dan aktivitas *Fraud* yang semakin variatif.

In 2025, the Bank has conducted socialization to existing employee, MMDP employee (Marketing Mestika Development Program), MEDP (Marketing Excellence Development Program), and FMDP (Frontliner Mestika Development Program) with a total of 457 (four hundred and fifty seven) participant and outsourced employee with a total 261 (two hundred and sixty-one) participant. The Bank also provides video learning and interesting educational content related to Anti-Fraud and/or Anti Corruption on the Bank's official social media with a total interaction of 531,799 views through a total of 11 (eleven) contents. Bank Mestika continues to provide education and socialization to all Bank stakeholders in accordance with business developments and increasingly varied fraud activities.

Pengendalian Dalam Proses Laporan Keuangan Bank

Controls in the Bank Financial Statement Process

Bank Mestika telah menerapkan kebijakan sesuai dengan peraturan Otoritas Jasa Keuangan No. 15 Tahun 2024 tentang Integritas Pelaporan Keuangan Bank.

Bank Mestika has implemented policies in accordance with Financial Services Authority Regulation No. 15 of 2024 on the Integrity of Bank Financial Reporting.

Bank Mestika telah menunjuk Bagian Anti *Fraud* yang melaksanakan pengendalian internal untuk memastikan kebenaran, keakuratan dan transparansi laporan keuangan dan informasi keuangan.

Bank Mestika has designated an Anti-Fraud Department to carry out internal controls to ensure the truthfulness, accuracy, and transparency of financial reports and financial information.

Kebijakan Integritas ini telah dituangkan dalan Surat Keputusan Direksi No. 056/SK /DIR/2024 tanggal 19 November 2024 tentang Implementasi Integritas Pelaporan Keuangan Bank melalui Penyesuaian Kebijakan, Prosedur, dan Sistem Pengendalian Internal.

This Integrity Policy has been formalized in Board of Directors Decision No. 056/SK/DIR/2024 dated November 19, 2024, regarding the Implementation of Bank Financial Reporting Integrity through the Adjustment of Policies, Procedures, and Internal Control Systems.

Pengendalian internal yang dilakukan oleh Direksi dalam proses Laporan Keuangan Bank yang diatur dalam kebijakan dan prosedur paling sedikit telah memuat sesuai dengan ketentuan pada POJK 15 tahun 2024 yakni:

- Larangan bagi seluruh Direksi, Dewan Komisaris Bank Umum, Dewan Komisaris BPR, Dewan Pengawas Syariah, Pemegang Saham Pengendali, Pejabat Eksekutif, dan pegawai Bank untuk melakukan aktivitas yang dapat menyebabkan Informasi Keuangan dan Laporan Keuangan tidak mencerminkan kondisi sebenarnya secara material;
- Prosedur pencatatan transaksi keuangan sehingga Laporan Keuangan dapat dipersiapkan sesuai dengan standar akuntansi keuangan dan ketentuan Otoritas Jasa Keuangan mengenai pencatatan transaksi keuangan;
- Prosedur pemeliharaan catatan atas transaksi keuangan sehingga catatan merefleksikan transaksi keuangan yang wajar dan akurat.
- Prosedur untuk memastikan bahwa transaksi keuangan telah dijalankan dan disetujui oleh pihak yang berwenang; dan

Internal controls carried out by the Board of Directors in the process of the Bank's Financial Statements which are regulated in policies and procedures have at least contained in accordance with the provisions in POJK 15 of 2024, namely:

- *Prohibition for all Directors, Board of Commissioners of Commercial Banks, Board of Commissioners of BPR, Sharia Supervisory Board, Controlling Shareholders, Executive Officers, and Bank employees to carry out activities that may cause Financial Information and Financial Statements not to reflect the actual conditions materially;*
- *Procedures for recording financial transactions so that Financial Statements can be prepared in accordance with financial accounting standards and Financial Services Authority regulations regarding recording financial transactions;*
- *Procedures for maintaining records of financial transactions so that the records reflect fair and accurate financial transactions.*
- *Procedures to ensure that financial transactions have been executed and approved by authorized parties; and*

Prosedur untuk mencegah atau mendeteksi secara tepat waktu transaksi tidak sah (*unauthorized transactions*) yang dapat menimbulkan dampak material dalam Laporan Keuangan Bank.

Procedures to prevent or detect in a timely manner unauthorized transactions that may have a material impact on the Bank's Financial Statements.

Pernyataan Direksi dan Hasil Penilaian Penerapan Pengendalian Intern pada Pelaporan Keuangan

Statement of the Board of Directors and Results of the Assessment of the Implementation of Internal Controls Over the Financial Reporting

Manajemen PT. Bank Mestika Dharma, Tbk bertanggung jawab untuk menetapkan dan memelihara pengendalian intern yang memadai atas pelaporan keuangan sesuai dengan POJK Nomor 15 Tahun 2024 tentang Integritas Pelaporan Keuangan Bank. Pengendalian intern atas pelaporan keuangan mencakup Kebijakan dan Prosedur yang memadai serta dirancang untuk memberikan keyakinan mengenai keandalan, kebenaran dan kelengkapan dalam penyusunan dan penyajian laporan keuangan sesuai dengan Standar Akuntansi Keuangan (SAK).

The management of PT. Bank Mestika Dharma, Tbk is responsible for establishing and maintaining adequate internal controls over financial reporting in accordance with POJK No. 15 of 2024 regarding the Integrity of Bank Financial Reporting. Internal controls over financial reporting include adequate policies and procedures designed to provide assurance regarding the reliability, accuracy, and completeness of the preparation and presentation of financial statements in accordance with Financial Accounting Standards (FAS).

Bank telah melaksanakan penilaian penerapan pengendalian intern atas pelaporan keuangan Bank. Penilaian dilakukan terhadap Pengendalian Umum Teknologi Informasi dan Komunikasi dan Pengendalian Intern Tingkat Proses/Transaksi. Pengembangan dan pelaksanaan pengendalian intern sepenuhnya merupakan tanggungjawab Manajemen.

The Bank has conducted an assessment of the implementation of internal controls over the Bank's financial reporting. The assessment was conducted on General Information and Communication Technology Controls and Process/Transaction-Level Internal Controls. The development and implementation of internal controls are entirely the responsibility of Management.

Sistem pengendalian intern, meskipun dirancang dan dilaksanakan dengan baik, tetap memiliki keterbatasan sehingga terdapat kemungkinan kesalahan terjadi dan tidak terdeteksi. Oleh karena itu, pengendalian tersebut hanya dapat memberikan keyakinan yang memadai mengenai keandalan pelaporan keuangan.

Internal control systems, although well-designed and implemented, still have limitations, so there is a possibility that errors may occur and go undetected. Therefore, these controls can only provide reasonable assurance regarding the reliability of financial reporting.

Berdasarkan penilaian tersebut, Bank menyimpulkan bahwa pengendalian intern atas pelaporan keuangan adalah efektif dengan pengecualian.

Based on this assessment, the Bank concludes that internal controls over financial reporting are effective with exceptions.

Berdasarkan kesimpulan tersebut maka dapat dinyatakan bahwa pengendalian intern atas pelaporan keuangan adalah memadai.

Based on this conclusion, it can be stated that internal controls over financial reporting are adequate.

No. *No.*	Nama Divisi / Bagian *Division's Name / Department*	Rating Efektivitas *Effectiveness Rating*	Efektif Kontrol *Effective Control*	Tindak Lanjut (jika diperlukan) *Follow-up (if necessary)*
1	Divisi Operasional *Operational Division*	1,29	Efektif *Effective*	Penambahan kontrol yakni pada saat melakukan penginputan transaksi oleh petugas *teller,* supervisor melakukan verifikasi dokumen sebelum memberikan otoritsasi untuk transaksi yang melebihi limit petugas *teller*. *An additional control is in place: when a teller enters a transaction, the supervisor verifies the documents before authorizing transactions that exceed the teller's limit.*
2	Divisi Marketing *Marketing Division*	1,10	Efektif *Effective*	Penambahan kontrol yakni komite pemutus kredit untuk limit cabang dilakukan oleh pimpinan cabang bersama koordinator wilayah atau pejabat yang independen dari fungsi pemasaran, guna menjaga objektivitas dan meminimalkan risiko *fraud*. *Additional controls, such as a credit approval committee for branch credit limits, are established by the branch manager in collaboration with the regional coordinator or an official independent of the marketing function, in order to maintain objectivity and minimize the risk of fraud.*

No. *No.*	Nama Divisi / Bagian *Division's Name / Department*	Rating Efektivitas *Effectiveness Rating*	Efektif Kontrol *Effective Control*	Tindak Lanjut (jika diperlukan) *Follow-up (if necessary)*
3	Divisi Kredit Credit Division	1	Sangat Efektif *Very Effective*	
4	Divisi IT IT Division	1	Sangat Efektif *Very Effective*	
5	Bagian Remedial Collection Department	1	Sangat Efektif *Very Effective*	
6	Bagian Akuntansi Accounting Department	1	Sangat Efektif *Very Effective*	
7	Bagian Treasury Treasury Department	1	Sangat Efektif *Very Effective*	
Hasil Akhir ***Final Scor***		1,05	Efektif dengan Pengecualian *Effective with exceptions*	

Permasalahan Hukum
Legal Issues

Permasalahan hukum adalah permasalahan hukum perdata dan permasalahan hukum pidana yang dihadapi Bank selama periode tahun laporan dan telah diajukan melalui proses hukum.

Legal issues are civil legal issues and criminal legal issues faced by the Bank during the reporting period and have been submitted through the legal process.

Permasalahan Hukum *Legal Issues*	Jumlah/*Number*	
	Perdata/ *Civil Law*	Pidana/ *Criminal Law*
Telah Mendapatkan Putusan yang Mempunyai Kekuatan Hukum Tetap *Has Obtained a Verdict That Has Permanent Legal Force*	1	0
Dalam Proses Penyelesaian *In Process of Completion*	5	0
Total	**6**	**0**

Perincian perkara yang sedang dihadapi oleh Bank:

Details of cases that are being faced by the Bank:

No. *No.*	Pokok Perkara *Cases*	Status Penyelesaian *Completion Status*
1	Debitur VS PT Bank Mestika Dharma Tbk (Tergugat I) *Debtor VS PT Bank Mestika Dharma Tbk (Defendant I)*	Telah selesai upaya hukum kasasi di Mahkamah Agung RI pada bulan November 2025. *The cassation proceedings at the Indonesian Supreme Court were completed in November 2025.*
2	Debitur VS PT Bank Mestika Dharma Tbk (Tergugat II) *Debtor VS PT Bank Mestika Dharma Tbk (Defendant II)*	Menunggu hasil putusan peninjauan kembali dari Mahkamah Agung RI. *Awaiting the results of the review decision from the Indonesian Supreme Court.*
3	Debitur VS PT Bank Mestika Dharma Tbk (Turut Tergugat) *Debtor VS PT Bank Mestika Dharma Tbk (Co-Defendant)*	Masih berlangsung perkara pada Tingkat Pertama di Pengadilan Negeri Jakarta. *The case is still ongoing at the First Level at the Jakarta District Court.*
4	Debitur VS PT Bank Mestika Dharma Tbk (Tergugat XXV) *Debtor VS PT Bank Mestika Dharma Tbk (Defendant XXV)*	Masih berlangsung perkara pada Tingkat Pertama di Pengadilan Negeri Medan. *The case is still ongoing at the First Level at the Medan District Court.*

No. *No.*	Pokok Perkara *Cases*	Status Penyelesaian *Completion Status*
5	Debitur VS PT Bank Mestika Dharma Tbk (Turut Tergugat III) *Debtor VS PT Bank Mestika Dharma Tbk (Co-Defendant III)*	Masih berlangsung perkara pada Tingkat Pertama di Pengadilan Negeri Batam. *The case is still ongoing at the First Level at the Batam District Court.*
6	PT Bank Mestika Dharma Tbk VS Debtor (Tergugat II) *PT Bank Mestika Dharma Tbk VS Debtor (Defendant III)*	Masih berlangsung perkara pada Tingkat Pertama di Pengadilan Negeri Siak. *The case is still ongoing at the First Level at the Siak District Court.*

Permasalahan hukum yang sedang dalam proses belum mempengaruhi bisnis dan kondisi keuangan Bank secara signifikan serta belum berdampak pada risiko reputasi Bank.

Legal issues that are in process have not significantly affected the Bank's business and financial condition and have not impacted the Bank's reputation risk.

Sepanjang tahun 2025, Bank Mestika tidak menghadapi risiko yang signifikan terhadap permasalahan hukum yang ada karena berdasarkan hasil penilaian sendiri (*self-assessment*), tingkat risiko hukum Bank Mestika berada di posisi "*low*".

Throughout 2025, Bank Mestika does not face significant risk of legal issues because based on the results of self-assessment, Bank Mestika's legal risk level is in the "low" position.

Transaksi yang Mengandung Benturan Kepentingan

Transactions with Conflict of Interest

Bank telah memiliki dan memperbaharui Pedoman Benturan Kepentingan Dewan Komisaris dan Direksi yang ditetapkan melalui Surat Keputusan Internal Bank nomor 071/SK-BMD/DIR/2024 pada tanggal 19 Desember 2024. Tidak terdapat transaksi yang terindikasi mengandung benturan kepentingan di tahun 2025. Disamping itu Bank juga telah menyusun dan menetapkan Kebijakan dan Prosedur Transaksi Pihak Hubungan Istimewa yang telah disahkan SK No. 040/SK-BMD/DIR/2025 tanggal 29 Desember 2025.

The Bank has established and updated the Conflict of Interest Guidelines for the Board of Commissioners and Directors as stipulated in the Bank's Internal Decision Letter number 071/SK-BMD/DIR/2024 on December 19, 2024. There were no transactions that indicated a conflict of interest in 2025. In addition, the Bank has also compiled and established Policies and Procedures for Transactions with Related Parties, which were ratified by Decree No. 040/SK-BMD/DIR/2025 dated December 29, 2025.

No. *No.*	Nama dan Jabatan Pihak yang Memiliki Benturan Kepentingan *Name and Position of Party with Conflict of Interest*	Nama dan Jabatan Pengambil Keputusan *Name and Title of Decision Maker*	Jenis Transaksi *Type of Transaction*	Nilai Transaksi (Jutaan Rupiah) *Transaction Value (in Millions Rupiah)*	Keterangan*) *Description*)*
-	-	-	-	-	-

Pembelian Kembali (*Buy Back*) Saham dan/atau Obligasi Bank

Shares Buyback

Berdasarkan hasil Rapat Umum Pemegang Saham Tahunan yang diadakan pada tanggal 19 Juni 2025, sebagai bentuk pemenuhan atas pemberian remunerasi yang bersifat variabel kepada *Material Risk Taker*, Bank Mestika telah melakukan pembelian kembali saham sebanyak 376.400 lembar saham dari saham publik. Pemenuhan pemberian remunerasi yang bersifat variabel kepada material *risk taker* telah dilaporkan kepada regulator pada bulan Agustus 2025.

Based on the results of the Annual General Meeting of Shareholders held on June 19, 2025, as part of the fulfillment of variable remuneration for Material Risk Takers, Bank Mestika has repurchased 376,400 shares from the public float. The fulfillment of variable remuneration to material risk takers was reported to the regulator in August 2025.

Tidak terdapat perubahan laba per saham sehubungan dengan pelaksanaan pembelian kembali saham pada tahun 2025 dan tidak terdapat transaksi obligasi bank sepanjang tahun 2025.

There was no change in earnings per share in connection with the share repurchase in 2025, and there were no bank bond transactions throughout 2025.

Informasi Mengenai Sanksi Administratif Emiten

Information About Administrative Sanctions of Emitents

Sepanjang tahun 2025, tidak ada sanksi administratif material yang dikenakan kepada Bank, anggota Direksi maupun anggota Dewan Komisaris.

Sanksi administratif yang dikenakan kepada Bank terkait keterlambatan dan kesalahan penyampaian laporan kepada regulator.

During the year, there were no material administrative sanctions imposed on the Bank, members of the Board of Directors or members of the Board of Commissioners.

Administrative sanctions charged to the Bank related to delays and errors in submitting reports to the regulator.

Kode Etik

Code of Ethics

Bank telah memiliki Kode Etik Bank melalui Surat Keputusan Tahun 2015 nomor 019/SK-BMD/2015 tanggal 25 November 2015. Kode Etik Bank ini menjadi pedoman standar bagi seluruh karyawan Bank dalam bersikap dan bertingkah laku sesuai dengan prinsip-prinsip moral dan integritas dengan memperhatikan berbagai ketentuan internal Bank. Kode Etik Bank juga tertuang dalam *Good Practice Guide* (GPG), yang merupakan arahan dan komitmen dari Manajemen Bank untuk mengoptimalkan penerapan *Good Corporate Governance* Bank.

Adapun Kode Etik Bank mencakup antara lain:
- Komitmen terhadap Bank
- Komitmen terhadap Karyawan
- Komitmen terhadap Nasabah
- Komitmen terhadap Pihak Ketiga
- Kontribusi terhadap Masyarakat & Lingkungan
- Interaksi Media dan Penampilan di Muka Umum
- Penegakan & Sanksi

Kode Etik Bank ini bersifat mengikat bagi setiap elemen organisasi Bank yang juga berlaku bagi anggota Direksi, anggota Dewan Komisaris serta para Karyawan Bank.

The Bank has the Bank's Code of Ethics through the 2015 Decree number 019/SK-BMD/2015 dated November 25, 2015. The Bank's Code of Ethics serves as a standard guideline for all Bank employees in behaving and conducting themselves in accordance with the principles of morality and integrity with due observance of the Bank's internal regulations. The Bank's Code of Ethics is also contained in the Good Practice Guide (GPG), which is the direction and commitment of the Bank's Management to optimize the implementation of the Bank's Good Corporate Governance.

The Bank's Code of Ethics includes, among others:
- *Commitment to the Bank*
- *Commitment to Employees*
- *Commitment to Customers*
- *Commitment to Third Parties*
- *Contribution to Society & Environment*
- *Media Interaction and Public Appearances*
- *Enforcement & Sanctions*

The Bank's Code of Ethics is binding for every element of the Bank's organization which also applies to members of the Board of Directors, members of the Board of Commissioners and employees of the Bank.

Program Kepemilikan Saham oleh Karyawan/ Manajemen

Employee/Management Share Ownership Program

Bank Mestika belum memiliki program kepemilikan saham atau manajemen. Namun, sebagai perusahaan publik, Bank Mestika berkewajiban memenuhi regulasi terkait pemberian remunerasi yang bersifat variabel kepada *Material Risk Taker* yakni pihak yang memiliki dampak material terhadap profil risiko Perusahaan atau aset yang dikelolanya. Pemberian remunerasi yang bersifat variabel ini merupakan bentuk pemenuhan Perseroan terhadap:

Bank Mestika does not yet have a share ownership or management program. However, as a public company, Bank Mestika is obliged to comply with regulations related to the provision of variable remuneration to material risk takers, namely those who have a material impact on the Company's risk profile or the assets it manages. The provision of variable remuneration is a form of the Company's fulfillment of:

- Peraturan Otoritas Jasa Keuangan nomor 45/POJK.03/2015 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi bagi Bank Umum, dan
- Surat Edaran Otoritas Jasa Keuangan nomor 40/SEOJK.03/2016 tentang Penerapan Tata Kelola Dalam Pemberian Remunerasi bagi Bank Umum.

- *Financial Services Authority Regulation number 45/POJK.03/2015 concerning the Implementation of Governance in the Provision of Remuneration for Commercial Banks, and*
- *Circular Letter of the Financial Services Authority number 40/SEOJK.03/2016 on the Implementation of Governance in Providing Remuneration for Commercial Banks.*

Pemberian remunerasi yang bersifat variabel ini telah diimplementasikan Perseroan sejak tahun 2017 hingga saat ini.

This variable remuneration has been implemented by the Company since 2017 until now.

Ketentuan pemberian remunerasi yang bersifat variabel kepada pihak penerima adalah:
- Menangguhkan pembayaran remunerasi sedikitnya 10% (sepuluh persen) dari tantiem yang diterima.
- Remunerasi yang bersifat variabel ini diberikan dalam bentuk saham Perseroan.
- Remunerasi yang bersifat variabel ini wajib ditangguhkan paling sedikit selama 3 (tiga) tahun, namun dapat dicairkan setiap tahun secara proporsional.
- Remunerasi yang ditangguhkan ini tidak berhak atas pembagian *dividen* serta tidak berhak memberikan suara dalam Rapat Umum Pemegang Saham yang diadakan oleh Perseroan.

The provisions for granting variable remuneration to the recipient are:
- *Suspend the payment of remuneration of at least 10% (ten percent) of the tantiem received.*
- *This variable remuneration is given in the form of shares of the Company.*
- *This variable remuneration must be deferred for at least 3 (three) years, but can be disbursed every year proportionally.*
- *This deferred remuneration is not entitled to dividend distribution and is not entitled to vote in the General Meeting of Shareholders held by the Company.*

Prosedur pemberian remunerasi adalah dengan menangguhkan dana remunerasi hingga saat pengalihan dapat dilakukan. Masa penangguhan remunerasi yang bersifat variabel ini selama 3 (tiga) tahun dan dapat dialihkan secara proporsional setiap tahunnya. Pengalihan remunerasi ini akan dilakukan dengan mengkonversikan dana remunerasi yang ditangguhkan dalam bentuk saham atas nama masing-masing penerima, yakni *Material Risk Taker*.

The procedure for granting remuneration is to suspend the remuneration funds until such time as the transfer can be made. The deferral period for this variable remuneration is for 3 (three) years and can be transferred proportionally each year. The transfer of this remuneration will be carried out by converting the deferred remuneration funds in the form of shares in the name of each recipient, namely material risk takers.

Pemberian remunerasi bersifat variabel ini tidak memberikan dampak negatif dan material terhadap keuangan Perseroan. Dikarenakan dana yang digunakan berasal dari remunerasi pihak penerima yang ditangguhkan hingga masa pengalihan dapat dilakukan. Dana ini disimpan dalam rekening sementara yang tidak terpengaruh atas bunga ataupun pajak terkait dengan jasa dan layanan perbankan.

This variable remuneration does not have a negative and material impact on the Company's finances. This is because the funds used come from the deferred remuneration of the recipient until the transfer can be made. These funds are held in a temporary account that is not affected by interest or taxes related to banking services and services.

Hal ini merupakan kerangka upaya menerapkan kebijaksanaan pemberian remunerasi yang memperhatikan *Prudent Risk Taking* sehingga kelangsungan usaha Perseroan dapat terjaga dan akan meningkatkan kinerja Perseroan dikemudian hari.

This is a framework for implementing remuneration policies that pay attention to prudent risk taking so that the Company's business continuity can be maintained and will improve the Company's performance in the future.

Perincian kepemilikan saham yang dimiliki oleh *Material Risk Taker* adalah sebagai berikut:

Details of share ownership owned by material risk takers are as follows:

No. *No.*	Nama MRT *MRT's Name*	Total Keseluruhan Saham yang Dimiliki MRT *Total Shares Held by MRT*	% Kepemilikan Saham *% Share Ownership*
1	Achmad S. Kartasasmita	436,200	0.010665
2	Hendra Halim	425,400	0.010401
3	Andy	243,500	0.005953
4	Yusri Hadi	243,500	0.005953
5	Harun Ansari	215,000	0.005257
6	Witarsa Oemar	128,100	0.003132
7	Indra Halim	127,700	0.003122
8	Ratna Juwita	88,500	0.002164
9	Kornelius Damanik	61,000	0.001491
10	Edwar	5,700	0.000139
Total Keseluruhan		**1,974,600**	**0.039368**

Kebijakan Pengungkapan Informasi
Information Disclosure Policy

Keterbukaan informasi merupakan bentuk penerapan tata kelola yang baik kepada seluruh pemegang saham dan pemangku kepentingan. Bank Mestika menunjuk *Corporate Secretary* sebagai pengelola informasi kepada publik dan menjaga pemenuhan keterbukaan informasi. Pengungkapan informasi terkait Bank Mestika dilakukan melalui:
a. *Website* Bank Mestika: www.bankmestika.co.id
b. *Email* Bank Mestika: corsec@bankmestika.co.id
c. Instagram Bank Mestika: BankMestika.id
d. Tiktok Bank Mestika: BankMestika.id
e. *Whatsapp Business* Bank Mestika: 0811 6314 083
f. Situs Pelaporan Terintegrasi: Sistem Pelaporan Emiten (SPE)

Pengungkapan informasi kepada pemegang saham atau investor disampaikan melalui pelaksanaan Rapat Umum Pemegang Saham Tahunan, Laporan Tahunan, Laporan Keberlanjutan, Laporan Keuangan, Paparan Publik, dan Keterbukaan Informasi melalui *website* Perseroan dan *site* pelaporan emiten yang dilakukan secara tahunan, semesteran, triwulanan dan insidental.

Pengungkapan informasi kepada regulator dilakukan melalui laporan-laporan yang dikirimkan melalui site pelaporan yang telah ditentukan oleh regulator secara tahunan, semesteran, triwulanan dan insidental.

Pengungkapan informasi kepada nasabah, masyarakat dan mitra bisnis disampaikan melalui kanal yang dimiliki bank seperti *website*, *email*, media sosial, *Email Blast*, *WA Blast*, dan *press release* melalui media cetak ataupun media *online* yang dilakukan secara berkala dan insidental.

Transparency is a form of good corporate governance for all shareholders and stakeholders. Bank Mestika has appointed the Corporate Secretary to manage public information and ensure compliance with transparency requirements. Information regarding Bank Mestika is disclosed through:

a. Bank Mestika Website: www.bankmestika.co.id
b. Bank Mestika Email: corsec@bankmestika.co.id
c. Bank Mestika Instagram: BankMestika.id
d. Bank Mestika TikTok: BankMestika.id
e. Bank Mestika WhatsApp Business: 0811 6314 083
f. Integrated Reporting Site: Issuer Reporting System (SPE)

Disclosure of information to shareholders or investors is conveyed through the Annual General Meeting of Shareholders, Annual Report, Sustainability Report, Financial Statements, Public Presentations, and Information Disclosure via the Company's website and the issuer reporting site, which are conducted annually, semi-annually, quarterly, and on an ad hoc basis.

Disclosure of information to regulators is conducted through reports submitted via the reporting portal designated by the regulator on an annual, semi-annual, quarterly, and ad hoc basis.

Disclosure of information to customers, the public, and business partners is conveyed through the bank's own channels, such as the website, email, social media, email blasts, WhatsApp blasts, and press releases via print or online media, on a regular and ad hoc basis.

Penerapan Tata Kelola dalam Kelompok Usaha Bank
Implementation of Governance in Bank Business Groups

Informasi mengenai kelompok usaha bank, dirincikan pada Bab 4: Profil Perusahaan.

Information regarding the banking group is detailed in Chapter 4: Company Profile.

Penerapan Keuangan Berkelanjutan
Implementation of Sustainable Finance

Bank Mestika sebagai Lembaga Jasa Keuangan dan Perusahaan Publik telah menerapkan Keuangan Berkelanjutan dalam kegiatan operasional dan bisnisnya yang disusun berdasarkan tujuan Keuangan Berkelanjutan, yakni :
a. Menyediakan sumber pendanaan yang dibutuhkan untuk mencapai tujuan pembangunan berkelanjutan dan pendanaan terkait perubahan iklim dalam jumlah yang memadai;
b. Meningkatkan daya tahan dan daya saing LJK, Emiten, dan Perusahaan Publik melalui pengelolaan risiko sosial dan Lingkungan Hidup yang lebih baik dengan cara mengembangkan produk dan/atau jasa keuangan yang menerapkan prinsip Keuangan Berkelanjutan sehingga mampu berkontribusi positif pada stabilitas sistem keuangan;
c. Mengurangi kesenjangan sosial, mengurangi dan mencegah kerusakan Lingkungan Hidup, menjaga keanekaragaman hayati, dan mendorong efisiensi pemanfaatan energi dan sumber daya alam; dan

As a financial services institution and a public company, Bank Mestika has implemented sustainable finance in its operational and business activities, which are structured in accordance with the objectives of sustainable finance, namely:
a. Providing the necessary funding to achieve sustainable development goals and climate-related financing in adequate amounts;

b. Enhancing the resilience and competitiveness of Financial Service Institutions (FSIs), Issuers, and Public Companies through improved management of social and environmental risks by developing financial products and/or services that apply the principles of Sustainable Finance, thereby contributing positively to the stability of the financial system;
c. Reducing social inequality, mitigating and preventing environmental damage, preserving biodiversity, and promoting the efficient use of energy and natural resources; and

d. Mengembangkan produk dan/atau jasa keuangan yang menerapkan prinsip Keuangan Berkelanjutan.

Bank telah menyusun Rencana Aksi Keuangan Berkelanjutan (RAKB) pada November 2024 dan telah disampaikan kepada pemegang saham melalui RUPS pada tanggal 19 Juni 2025.

Realisasi penerapan Keuangan Berkelanjutan Bank Mestika disajikan dalam Laporan Keuangan Berkelanjutan yang disusun bersamaan dengan Laporan Tahunan ini dan dapat diakses melalui *website* Bank Mestika.

d. Developing financial products and/or services that apply the principles of Sustainable Finance.

The Bank developed a Sustainable Finance Action Plan (SFAP) in November 2024 and presented it to shareholders at the Annual General Meeting of Shareholders on June 19, 2025.

The implementation of Bank Mestika's sustainability initiatives is presented in the Sustainability Report prepared in conjunction with this Annual Report and is available on the Bank Mestika website.

Pemberian Dana untuk Kegiatan Sosial dan/atau Kegiatan Politik

Providing Funds for Social Activities and/or Political Activities

Pemberian Dana untuk Kegiatan Sosial

Funding for Social Activities

Tanggung Jawab Sosial dan Lingkungan adalah komitmen Perseroan untuk berperan serta dalam pembangunan ekonomi berkelanjutan guna meningkatkan kualitas kehidupan dan lingkungan yang bermanfaat, baik bagi Perseroan sendiri, komunitas setempat, maupun masyarakat pada umumnya.
Realisasi penyaluran dana CSR pada tahun 2025 adalah sebesar Rp1.792.286.957 dengan rincian sebagai berikut:

Pendidikan	1.353.630.657
Kesehatan	39.012.000
Lingkungan Hidup	9.500.000
Sosial Kemasyarakatan	269.863.500
Kedaruratan	120.280.800

Perincian kegiatan tanggung jawab sosial perusahaan dijabarkan pada Laporan Berkelanjutan.

Realisasi kegiatan sepanjang tahun 2025 disampaikan sebagai berikut:

a. Sektor Kesehatan:
   Bank Mestika mendukung kegiatan BMPD Medan Run yang merupakan ajang perlombaan lari 5km dan 10km yang diikuti oleh 3000 orang di kota Medan, melaksanakan kegiatan bakti sosial donor darah dalam rangka HUT Bank Mestika dengan capaian 3.761 labu darah, ikut serta dalam kegiatan jalan sehat yang diadakan oleh regulator dan asosiasi sosial, operasi mata katarak bersama Lions Club, pendampingan anak-anak penderita kanker bersama Yayasan Onkologi Anak Medan (YOAM) dan melaksanakan kegiatan pemeriksaan mata dan pemberian kacamata gratis kepada 600 (enam ratus) orang pengemudi Ojol dan Keluarganya.
b. Sektor Pendidikan:
   Bank Mestika memberikan bantuan dana pendidikan dalam program Gerakan Orang Tua Asuh (GOTA) dan pemberian peralatan dan perlengkapan belajar mengajar di 2 (dua) sekolah yang berada di kota Pematangsiantar dan Pekanbaru.
c. Sektor Lingkungan Hidup:
   Pada sektor lingkungan hidup, Bank Mestika melakukan perawatan terhadap tanaman Cemara Laut yang ditanam di Kampung Nelayan yakni Kampung Pasie Nan Tigo di Kota Padang.

Social and Environmental Responsibility is the Company's commitment to participate in sustainable economic development in order to improve the quality of life and the environment that is beneficial, both for the Company itself, the local community, and society in general.
The actual distribution of CSR funds in 2024 amounted to Rp1,792,286,957, with details as follows:

Education	*1,353,630,657*
Health	*39,012,000*
Environment	*9,500,000*
Social Community	*269,863,500*
Emergency	*120,280,800*

Details of the company's corporate social responsibility activities are outlined in the Sustainability Report.

The implementation of activities throughout 2025 is outlined as follows:

a. Health Sector:
   Bank Mestika supported the BMPD Medan Run, a 5-km and 10-km running event attended by 3,000 people in the city of Medan; conducted a blood donation social service activity in celebration of Bank Mestika's anniversary, collecting 3,761 units of blood; participated in a health walk organized by regulators and social associations; conducted cataract surgeries in collaboration with the Lions Club; providing support for children with cancer in collaboration with the Medan Pediatric Oncology Foundation (YOAM), and conducting eye examinations and distributing free eyeglasses to 600 (six hundred) ride-hailing drivers and their families.
b. Education Sector:
   Bank Mestika provided educational funding through the Foster Parent Movement (GOTA) program and supplied teaching and learning equipment and supplies to 2 (two) schools located in the cities of Pematangsiantar and Pekanbaru.
c. Environmental Sector:
   In the environmental sector, Bank Mestika maintains the coastal pine trees planted in the fishing village of Pasie Nan Tigo in the City of Padang.

d. Sektor Sosial Kemasyarakatan:
Dalam kegiatan sektor sosial kemasyarakatan ini, Bank Mestika membuat program yang bertujuan menyasar masyarakat pra sejahtera yang sangat membutuhkan uluran bantuan seperti pembagian sembako secara langsung dibagikan pada hari besar keagamaan, bantuan peralatan dan perlengkapan di rumah ibadah, bantuan dana perbaikan rumah duka, dan lain-lain.

e. Sektor Kedaruratan:
Pada akhir Desember 2025, Indonesia khususnya di wilayah Sumatera Utara, Sumatera Barat dan Aceh dilanda bencana banjir dan tanah longsor. Bank Mestika turut memberikan bantuan kemanusiaan kepada masyarakat yang terdampak banjir di wilayah Sibolga, Tapanuli, Langkat, Padang.
Bantuan diberikan dengan 2 (dua) cara, yakni :
- Bantuan berupa beras, minyak, air mineral, pakaian bekas layak pakai, sarung, kebutuhan bayi/balita, obat-obatan seberat +12 ton diserahkan langsung oleh Kantor Pusat Operasional ke Sibolga, Tapanuli dan Langkat.
- Bantuan berupa dana partisipasi yang kegiatan bantuan diinisiasi oleh Forum Komunikasi Industri Jasa Keuangan di wilayah Cabang Padang dan Jambi.

d. Social Sector:
In its social sector activities, Bank Mestika implements programs aimed at underprivileged communities in urgent need of assistance, such as the direct distribution of basic food supplies during major religious holidays, provision of equipment and supplies for places of worship, financial aid for the repair of funeral homes, and other initiatives.

e. Emergency Sector:
In late December 2025, Indonesia—particularly the regions of North Sumatra, West Sumatra, and Aceh—was struck by floods and landslides. Bank Mestika provided humanitarian aid to flood-affected communities in the areas of Sibolga, Tapanuli, Langkat, and Padang. Assistance was provided in two ways, namely:
- *Assistance in the form of rice, cooking oil, bottled water, usable secondhand clothing, sarongs, baby/toddler supplies, and medicines totaling over 12 tons was delivered directly by the Operational Headquarters to Sibolga, Tapanuli, and Langkat.*
- *Assistance in the form of participation funds, with relief activities initiated by the Financial Services Industry Communication Forum in the Padang and Jambi Branch regions.*

Pemberian Dana untuk Kegiatan Politik
Funding for Political Activities

Bank tidak memiliki pemberian dana untuk kegiatan politik.

The Bank has no provision of funds for political activities.

Informasi lain
Other Information

Sepanjang tahun 2025, tidak terdapat intervensi pemilik atas penerapan tata kelola Bank dan tidak terdapat perselisihan intern atau permasalahan yang timbul sebagai dampak kebijakan remunerasi pada Bank.

Throughout 2025, there were no interventions by owners in the implementation of the Bank's governance and no internal disputes or issues arising as a result of the Bank's remuneration policy.

Penerapan atas pedoman Tata kelola Perusahaan Terbuka bagi Emiten yang Menerbitkan Efek bersifat Ekuitas atau Perusahaan Publik
Implementation of the Corporate Governance Guidelines for Issuers of Equity Securities or Public Companies

No. *No.*	5 (Lima) Aspek *5 (Five) Aspects*	8 (Delapan) Prinsip *8 (Eight) Principles*	25 (Dua Puluh Lima) Rekomendasi *25 (Twenty Five) Recommendations*	Implementasi *Implementation*
1	Hubungan Perusahaan Terbuka dengan Pemegang Saham dalam menjamin Hak -Hak Pemegang Saham. *Relationship between Public Listed Company and Shareholders in ensuring Shareholders' Rights.*	Meningkatkan Nilai Penyelenggaraan Rapat Umum Pemegang Saham (RUPS). *Increasing the Value of Organizing the General Meeting of Shareholders (GMS).*	Perusahaan terbuka memiliki cara atau prosedur teknis pengumpulan suara (*voting*) secara terbuka maupun tertutup yang mengedepankan independensi, dan kepentingan Pemegang Saham. *Public companies have a method or technical procedure for collecting votes (voting) in an open or closed manner that prioritizes independence, and the interests of Shareholders.*	Didalam penyelenggaraan RUPS Tahunan sesuai yang diatur dalam Anggaran Dasar Perusahaan bahwa untuk pengambilan suara dalam keputusan jika tidak ada kesepakatan maka dilakukan melalui pengumpulan suara terbanyak (*voting*). *In organizing the Annual GMS in accordance with the Company's Articles of Association that for voting in decisions if there is no agreement, it is carried out through the collection of the most votes (voting).*

No. *No.*	5 (Lima) Aspek *5 (Five) Aspects*	8 (Delapan) Prinsip *8 (Eight) Principles*	25 (Dua Puluh Lima) Rekomendasi *25 (Twenty Five) Recommendations*	Implementasi *Implementation*
			Seluruh Anggota Direksi dan Anggota Dewan Komisaris Perusahaan Terbuka hadir dalam RUPS Tahunan. *All members of the Board of Directors and Board of Commissioners of the Public Listed Company attended the Annual GMS.*	Seluruh anggota Direksi dan anggota Dewan Komisaris hadir dalam Rapat Umum Pemegang Saham Tahun 2025 dan Rapat Umum Pemegang Saham Luar Biasa Tahun 2025. *All members of the Board of Directors and Board of Commissioners attended the 2025 Annual General Meeting of Shareholders and the 2025 Extraordinary General Meeting of Shareholders.*
			Ringkasan Risalah RUPS tersedia dalam Situs Web Perusahaan Terbuka paling sedikit selama 1 (satu) tahun. *Summary of GMS Minutes is available on the Public Listed Company's Website for at least 1 (one) year.*	Setiap Berita Acara Hasil RUPS telah dimuat dalam Situs Web Perusahaan sejak tahun 2015 sampai dengan pelaksanaan RUPS terakhir, RUPST tahun 2025. *Each GMS Minutes has been published on the Company's Website since 2015 until the last GMS, the 2025 AGMS.*
		Meningkatkan kualitas komunikasi Perusahaan Terbuka dengan Pemegang Saham atau Investor. *Improving the quality of a Public Listed Company's communication with Shareholders or Investors.*	Perusahaan Terbuka memiliki suatu kebijakan komunikasi dengan Pemegang Saham atau Investor. *Public Listed Companies have a communication policy with Shareholders or Investors.*	Untuk meningkatkan kualitas komunikasi dengan Pemegang Saham dan Investor, Perusahaan memanfaatkan dan meningkatkan informasi-informasi baik melalui media maupun web Perusahaan (www. bankmestika.co.id). *To improve the quality of communication with Shareholders and Investors, the Company utilizes and improves information information both through the media and the Company's website (www. bankmestika.co.id).*
			Perusahaan Terbuka mengungkapkan Kebijakan Komunikasi Perusahaan Terbuka dengan Pemegang Saham atau Investor dalam Situs Web. *A Public Listed Company discloses its Communication Policy with Shareholders or Investors on its Website.*	Perusahaan telah meningkatkan kualitas komunikasi melalui keterbukaan informasi yang dipublikasikan melalui media dan web perusahaan (www. bankmestika.co.id). *The company has improved the quality of communication through information disclosure published through the media and company web (www. bankmestika. co.id).*
2	Fungsi dan Peran Dewan Komisaris. *Functions and Roles of the Board of Commissioners.*	Memperkuat Keanggotaan dan Komposisi Dewan Komisaris. *Strengthening the Membership and Composition of the Board of Commissioners.*	Penentuan Jumlah Anggota Dewan Komisaris mempertimbangkan kondisi Perusahaan Terbuka. *Determination of the number of members of the Board of Commissioners considers the condition of the Public Listed Company.*	Komposisi Dewan Komisaris Perusahaan sesuai dengan Kondisi Perusahaan dan ketentuan yang berlaku. *The composition of the Company's Board of Commissioners is in accordance with the Company's condition and applicable regulations.*
			Penentuan Komposisi Anggota Dewan Komisaris memperhatikan keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan. *Determination of the Composition of Members of the Board of Commissioners takes into account the diversity of expertise, knowledge and experience required.*	Dalam menentukan komposisi Anggota Dewan Komisaris, Perusahaan memperhatikan keberagaman keahlian, pengetahuan dan pengalaman yang dibutuhkan untuk memudahkan tugasnya dalam pengawasan Bank. *In determining the composition of the Board of Commissioners, the Company takes into account the diversity of skills, knowledge and experience required to facilitate its duties in supervising the Bank.*

No. *No.*	5 (Lima) Aspek *5 (Five) Aspects*	8 (Delapan) Prinsip *8 (Eight) Principles*	25 (Dua Puluh Lima) Rekomendasi *25 (Twenty Five) Recommendations*	Implementasi *Implementation*
		Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Dewan Komisaris. *Improving the Quality of the Implementation of Duties and Responsibilities of the Board of Commissioners.*	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.*	Bank telah menginikan Kebijakan *Self-Assessment* Dewan Komisaris melalui Surat Keputusan No. 021/SK-BMD/DIR/2025 tanggal 24 September 2025. *The Bank has instituted the Board of Commissioners Self-Assessment Policy through Decision Letter No. 021/SK-BMD/DIR/2025 dated September 24, 2025.*
			Kebijakan Penilaian Sendiri (*self-Assessment*) untuk menilai kinerja Dewan Komisaris, diungkapkan melalui Laporan Tahunan Perusahaan Terbuka. *The Self-Assessment policy to assess the performance of the Board of Commissioners is disclosed in the Public Listed Company's Annual Report.*	Bank mengungkapkan kebijakan dan hasil penilaian sendiri (*self assessment*) Kinerja Dewan Komisaris dalam Laporan Tahunan. *The Bank discloses the policy and the results of the self-assessment of the assessment of the Board of Commissioners' performance in the Annual Report.*
			Dewan Komisaris mempunyai Kebijakan terkait pengunduran diri anggota Dewan Komisaris apabila terlibat dalam Kejahatan Keuangan. *The Board of Commissioners has a Policy regarding the resignation of members of the Board of Commissioners if involved in Financial Crimes.*	Bank telah memiliki kebijakan terkait pengunduran diri anggota Dewan Komisaris yang telah tertuang dalam Pedoman dan Tata Tertib Kerja Dewan Komisaris yang telah dikinikan berdasarkan Surat Keputusan No. 020/SK-BMD/DIR/2025 tanggal 24 September 2025. *The Bank has a policy related to the resignation of members of the Board of Commissioners as stated in the Board of Commissioners' Charter which has been updated based on Decree No. 020/SK-BMD/DIR/2025 dated September 24, 2025.*
			Dewan Komisaris atau Komite yang menjalankan fungsi Nominasi dan Remunerasi menyusun kebijakan suksesi dalam proses Nominasi anggota Direksi. *The Board of Commissioners or the Committee that carries out the Nomination and Remuneration function develops a succession policy in the process of nominating members of the Board of Directors.*	Bank telah memiliki Kebijakan Suksesi Direksi & Komisaris yang disahkan berdasarkan Surat Keputusan No. 024/SK-BMD/DIR/2023 tanggal 13 April 2023. *The Bank has a Board of Directors & Commissioners Succession Policy which was approved based on Decision Letter No. 024/SK-BMD/DIR/2023 dated April 13, 2023.*
3	Fungsi dan Peran Direksi. *Functions and Roles of the Board of Directors.*	Memperkuat Keanggotaan dan Komposisi Direksi. *Strengthening the Membership and Composition of the Board of Directors.*	Penentuan Jumlah Anggota Direksi mempertimbangkan kondisi Perusahaan Terbuka serta efektivitas dalam pengambilan keputusan. *The determination of the number of members of the Board of Directors considers the condition of the Public Listed Company as well as the effectiveness in decision making.*	Komposisi Anggota Direksi telah disesuaikan dengan kondisi Perusahaan Terbuka dan ketentuan yang berlaku. *The composition of the Board of Directors has been adjusted to the conditions of the Public Listed Company and the applicable regulations.*

No. *No.*	5 (Lima) Aspek *5 (Five) Aspects*	8 (Delapan) Prinsip *8 (Eight) Principles*	25 (Dua Puluh Lima) Rekomendasi *25 (Twenty Five) Recommendations*	Implementasi *Implementation*
			Penentuan Komposisi Anggota Direksi memperhatikan keberagaman keahlian, pengetahuan dan pengalaman yang dibutuhkan. *Determination of the composition of the Board of Directors takes into account the diversity of expertise, knowledge and experience required.*	Dalam menentukan komposisi Anggota Direksi. Perusahaan memperhatikan keberagaman keahlian. Pengetahuan dan pengalaman yang dibutuhkan untuk memudahkan tugasnya dalam pengelolaan Bank. *In determining the composition of the Board of Directors. The Company considers the diversity of expertise. Knowledge and experience needed to facilitate their duties in managing the Bank.*
			Anggota Direksi yang membawahi bidang Akuntansi atau keuangan memiliki keahlian dan/atau pengetahuan di bidang Akuntansi. *Members of the Board of Directors in charge of Accounting or finance have expertise and/or knowledge in the field of Accounting.*	Pemilihan Direksi yang membawahi bidang Akuntansi telah sesuai dengan ketentuan yang berlaku. *The election of Directors in charge of Accounting is in accordance with the applicable regulations.*
		Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Direksi. *Improving the Quality of the Implementation of the Duties and Responsibilities of the Board of Directors.*	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.*	Kebijakan Penilaian terkait evaluasi kinerja bagi anggota Direksi ditetapkan melalui Surat Keputusan No. 027/SK-BMD/DIR/2025 tanggal 29 Oktober 2025. *The Assessment Policy related to performance evaluation for members of the Board of Directors is stipulated through Decree No. 027/SK-BMD/DIR/2025 dated October 29, 2025.*
			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 Public Listed Company's Annual Report.*	Bank mengungkapan kebijakan dan hasil penilaian Sendiri *Self-Assessment*) Kinerja Direksi dalam Laporan Tahunan. *The Bank discloses the policy and the results of the self-assessment of the performance of the Board of Directors in the Annual Report.*
			Direksi mempunyai kebijakan terkait pengunduran diri anggota Direksi apabila terlibat dalam kejahatan keuangan. *The Board of Directors has a policy regarding the resignation of members of the Board of Directors if they are involved in financial crimes.*	Telah tertuang dalam Pedoman dan Tata Tertib Kerja Direksi yang telah dikinikan berdasarkan Surat Keputusan No. 027/SK-BMD/DIR/2025 tanggal 29 Oktober 2025. *Has been stated in the Board of Directors Charter which has been updated based on Decree No. 027/SK-BMD/DIR/2025 dated October 29, 2025.*
4	Partisipasi Pemangku Kepentingan. *Stakeholders' Participation.*	Meningkatkan Aspek Tata Kelola Perusahaan melalui Partisipasi Pemangku Kepentingan Improving. *Corporate Governance Aspects through Stakeholder Participation.*	Perusahaan Terbuka memiliki kebijakan untuk mencegah terjadinya *insider trading*. *Public Listed Companies have policies to prevent insider trading.*	Bank telah memiliki kebijakan untuk mencegah terjadinya transaksi orang dalam yang telah dikinikan berdasarkan Surat Keputusan No. 071/SK-BMD/DIR/2024 tanggal 19 Desember 2024. *The Bank has a policy to prevent insider transactions that has been updated based on Decision Letter No. 071/SK-BMD/DIR/2024 dated December 19, 2024.*

No. *No.*	5 (Lima) Aspek *5 (Five) Aspects*	8 (Delapan) Prinsip *8 (Eight) Principles*	25 (Dua Puluh Lima) Rekomendasi *25 (Twenty Five) Recommendations*	Implementasi *Implementation*
			Perusahaan Terbuka memiliki Kebijakan Anti Korupsi dan Anti-*Fraud*. *The Public Listed Company has an Anti-Corruption and Anti-Fraud Policy.*	Bank telah memiliki Kebijakan Anti-*Fraud* yang juga mengakomodir pencegahan terhadap kecurangan dan penyuapan yang telah dikinikan berdasarkan Surat Keputusan No. 039/SK-BMD/DIR/2025 tanggal 29 Desember 2025. *The Bank has an Anti-Fraud Policy that also accommodates the prevention of fraud and bribery which has been updated based on Decree No. 039/SK-BMD/DIR/2025 dated December 29, 2025.*
			Perusahaan Terbuka memiliki kebijakan tentang seleksi dan peningkatan kemampuan pemasok atau vendor. *The Public Listed Company has a policy on the selection and upgrading of suppliers or vendors.*	Bank telah memiliki Kebijakan Pengadaan barang dan jasa. *The Bank has a Procurement Policy for goods and services.*
			Perusahaan Terbuka memilki kebijakan tentang pemenuhan hak- hak kreditur. *Public Listed Companies have a policy on the fulfillment of creditors' rights.*	Telah tertuang dalam RIPLAY (Ringkasan Informasi Produk dan Layanan) Bank. *It is stated in the Bank's RIPLAY (Summary of Product and Service Information).*
			Perusahaan Terbuka memiliki Kebijakan Sistem *Whistleblowing*. *The Public Listed Company has a Whistleblowing System Policy.*	Bank telah memiliki Kebijakan sistem *Whistleblowing* yang telah tertuang pada KPT Penerapan Strategi Anti *Fraud* yang ditetapkan melalui Surat Keputusan No. 039/SK-BMD/DIR/2025 tanggal 29 Desember 2025. *The bank has a Whistleblowing System Policy as outlined in the Anti-Fraud Strategy Implementation KPT, which was established through Decree No. 039/SK-BMD/DIR/2025 dated December 29, 2025.*
			Perusahaan Terbuka memiliki kebijakan pemberian insentif jangka panjang kepada Direksi dan Karyawan. *The Public Listed Company has a policy of providing long-term incentives to Directors and Employees.*	Bank telah memiliki Kebijakan Remunerasi yang telah dikinikan berdasarkan Surat Keputusan No. 038/SK-BMD/DIR/2025 tanggal 19 Desember 2025 yang dikelola oleh komite remunerasi dan nominasi. *The Bank has an updated Remuneration Policy based on Decision Letter No. 038/SK-BMD/DIR/2025 dated December 19, 2025 which is managed by the remuneration and nomination committee.*
5	Keterbukaan Informasi. *Disclosure of Information.*	Meningkatkan Pelaksanaan Keterbukaan Informasi. *Improving the Implementation of Information Disclosure.*	Perusahaan Terbuka memanfaatkan penggunaan teknologi informasi secara lebih luas selain situs web sebagai media keterbukaan informasi. *Public Listed Companies utilize the use of information technology more widely in addition to the website as a medium for information disclosure.*	Bank Mestika juga melakukan pemanfaatan sosial media instagram (bankmestika.id) sebagai media keterbukaan informasi. *Bank Mestika also utilizes social media instagram (bankmestika.id) as a medium for information disclosure.*

No. *No.*	5 (Lima) Aspek *5 (Five) Aspects*	8 (Delapan) Prinsip *8 (Eight) Principles*	25 (Dua Puluh Lima) Rekomendasi *25 (Twenty Five) Recommendations*	Implementasi *Implementation*
			Laporan Tahunan Perusahaan Terbuka mengungkapkan pemilik manfaat akhir dalam kepemilikan saham Perusahaan Terbuka paling sedikit 5% (lima persen), selain pengungkapan pemilik manfaat akhir dalam kepemilikan saham Perusahaan Terbuka melalui Pemegang Saham utama dan pengendali *The Annual Report of a Public Listed Company discloses the ultimate beneficial owner in the shareholding of the Public Listed Company of at least 5% (five percent), in addition to the disclosure of the ultimate beneficial owner in the shareholding of the Public Listed Company through the main and controlling Shareholders.*	Bank telah mengungkapkan kepemilikan saham paling sedikit 5% pemilik manfaat akhir dalam Laporan Tahunan. *The Bank has disclosed shareholdings of at least 5% of ultimate beneficial owners in the Annual Report.*

Laporan Penilaian Sendiri (*Self-Assessment*) Penerapan Tata Kelola

Self-Assessment Report on GCG Implementation

Laporan Penilaian Sendiri (*Self Assessment*)/*Self Assessment Report*
Pelaksanaan *Good Corporate Governance (GCG)*/*Implementation of Good Corporate Governance (CGC)*

Nama Bank/*Bank's Name* **: Bank Mestika**
Posisi/*Position* **: Semester I Tahun 2025**/*First Semester of 2025*

Hasil Penilaian Sendiri (*Self-Assessment*) Pelaksanaan CGC *Result of Self-Assessment of CGC Implementation*		
	Peringkat *Rating*	**Definisi Peringkat** *Rating Definition*
Individu *Individual*	2	Mencerminkan Manajemen Bank telah melakukan penerapan Tata Kelola yang secara Umum baik. Hal ini tercerminkan dari pemenuhan yang memadai atas prinsip Tata Kelola dalam hal terdapat kelemahan penerapan prinsip Tata Kelola, secara Umum Kelemahan tersebut kurang signifikan dan dapat diselesaikan dengan tindakan normal oleh manajemen Bank. *Reflecting that Bank's Management has implemented generally sound Goverance practices. This is evident from the adequate fulfillment of goverance principles. Where there are weakness in the implementation of governance principles, these weakness are generally insignificant and can be resolved though normal actions by the Bank's Management.*
Konsolidasi *Consolidation*	-	

Analisis *Analysis*
Berdasarkan Penilaian *Good Corporate Governance* PT. Bank Mestika Dharma Tbk secara umum adalah **"Baik"**. Hal ini merupakan cerminan hasil dari hasil kerja keras seluruh elemen organisasi Bank yang selalu mengutamakan prinsip Tata Kelola Bank yang baik dalam melayani dan memenuhi tanggung jawab kepada *Stakeholders* Bank. *Based on the assessment of the implementation of Good Corporate Governance, PT. Bank Mestika Dharma Tbk is generally rated as **"Good"**. This reflects the hard work of all elements of the Bank's organization, which always priorities the principles of good corporate governance in serving and fulfilling its reponsibilities to the Bank's Stakeholders.*
Pada Semester I tahun 2025, Laba tahun berjalan mencapai 71,94%, dana pihak ketiga tercapai 101,50%, dan untuk penyaluran kredit Bank tercapai 101,54% dari target yang ditetapkan dalam rencana bisnis Bank. Disamping itu NPL Bank terjaga dalam posisi yang baik yakni 0,71% *net* dan 1,53% *gross*. *In the first semester of 2025, current year profit reached 71.94%, third party funds reached 101.50% and bank leading reached 101.54% of the targets set in the Bank's Business Plan. In addition, the Banks's NPLs remaind in a good position at 0.71% net and 1.53% gross.*
Penilaian terhadap *Governance Structure* menunjukkan penerapan Tata Kelola sudah optimal dan senantiasa terus ditingkatkan sedangkan *Governance Process* dan *Governance Outccome* yang perlu di tingkatkan dari sisi peningkatan kinerja Bank terutama dari sisi pencapaian Laba Rugi. *The Assessment of Governance Structure shows that Governance implementation is optimal and continues to be improved, while Governance process and Governance Outcome need to be improved in terms of increasing the Bank's performance, especially in terms of profit and loss achievement.*
Bank senantiasa terus berupaya dalam meningkatkan kinerja Bank dengan tetap berpedoman pada prinsip kehati-hatian, dan menyediakan layanan yang memudahkan nasabah dan mengedepankan prinsip Tata Kelola yang baik untuk memenuhi komitmen dan harapan dari seluruh *Stakeholders*. *The Bank's continuously strives to improve its performance while adhering to the principle of pridence, providing sevices that facilitates customers, and promoting the principle of good Governance to fulfill the commitments and expectations of all stakeholders.*

Laporan Penilaian Sendiri (*Self Assessment*)/*Self Assessment Report*
Pelaksanaan Tata Kelola/*Implementation of Good Corporate Governance (CGC)*

Nama Bank/*Bank's Name* **: Bank Mestika**
Posisi/*Position* **: Semester II Tahun 2025**/*Second Semester of 2025*

Hasil Penilaian Sendiri (*Self-Assessment*) Pelaksanaan CGC *Result of Self-Assessment of CGC Implementation*		
	Peringkat *Rating*	**Definisi Peringkat** *Rating Definition*
Individu *Individual*	2	Mencerminkan Manajemen Bank telah melakukan penerapan Tata Kelola yang secara Umum baik. Hal ini tercerminkan dari pemenuhan yang memadai atas prinsip Tata Kelola dalam hal terdapat kelemahan penerapan prinsip Tata Kelola, secara Umum Kelemahan tersebut kurang signifikan dan dapat diselesaikan dengan tindakan normal oleh manajemen Bank. *Reflecting that Bank's Management has implemented generally sound Goverance practices. This is evident from the adequate fulfillment of goverance principles. Where there are weakness in the implementation of governance principles, these weakness are generally insignificant and can be resolved though normal actions by the Bank's Management.*
Konsolidasi *Consolidation*	-	

Analisis
Analysis

Secara keseluruhan, penerapan Tata Kelola PT. Bank Mestika Dharma Tbk telah berjalan dengan baik dan diterapkan secara berkelanjutan dengan memperhatikan kepentingan pemangku kepentingan serta kepatuhan terhadap peraturan perundang-undangan.
Overall, the implementation of corporate governance at PT Bank Mestika Dharma Tbk has been running well and is being implemented sustainably, taking into account the interest of stakeholders and compliance with laws and regulations.

Pada Semester II tahun 2025, kinerja Bank tercapai sebagai berikut yakni Laba tahun berjalan tercapai 78,786%, Dana pihak ketiga tercapai 100,88%, dan untuk penyaluran kredit Bank tercapai 103,13% dari target yang ditetapkan dalam rencana bisnis Bank. Disamping itu, NPL Bank terjaga dalam posisi yang baik yakni 0,80% net dan 1,56% gross. Laba Bank belum tercapai sesuai target sehubungan dengan tingkat persaingan Bank terutama terkait pemberian suku Bunga dana dan kredit.
In the second semester of 2025, the Bank achieved the following performance : current year profit reached 78.76%, third party funds reached 100.88%, and bank lending reached 103.13% of the target set in the Bank's Business Plan. In addition, the Bank's NPL was maintained at good level of 0.80% net and 1.56% gross. The Bank's profit has not been achieved due to the level of competition among Bank's, particculary in relation to interest rates on funds and loans.

Penilaian terhadap *Governance Structure* telah menunjukkan penerapan Tata Kelola yang masih dapat ditingkatkan untuk aspek pemegang saham dengan menyusun kebijakkan komunikasi dan pelaporan kepemilikkan pemegang saham, sedangkan penilaian terhadap Goverance Process dan Governance Outcome masih perlu dioptimalkan terutama dari sisi ketepatan waktu pelaporan yang akan berdampak terhadap tingkat kepatuhan Bank, dan pencapaian target kinerja Bank secara keseluruhan.
The Assessment of Governance Structure has shows that Governance implementation can still be improved in terms of stakeholder aspect by formulating policies on communication and reporting of shareholder ownership, while the assessment of governance process and Governance Outcome still needs to be optimized, especially in terms of the timeliness of reporting, which will have an impact on the Bank's compliance level and the achievemend of the Bank's overall performance targets.

Bank akan terus berupaya dalam memastikan penerapan Tata Kelola telah dilaksanakan secara optimal dan konsisten, mendukung peningkatan kinerja Bank, serta dijalankan dengan memperhatikan kepentingan pemangku kepentingan dan memberikan kontribusi yang berkelanjutan kepada seluruh *Stakeholders*.
The Bank's will continue to strive to ensure that governance is implemented optimally and consistently, supporting the improvement of the Bank's performance, and carried out with consideration for the the interest of stakeholders and providing sustainable conributions to all stakeholders.

Pengungkapan Kualitatif Struktur Permodalan dan Kecukupan Modal

Qualitative Disclosure of Capital Structure and Capital Adequacy

a. Struktur Permodalan

Struktur permodalan Bank Mestika terdiri dari:

Total modal Bank tercatat sebesar Rp.5.501.256,- (dalam jutaan), untuk periode Desember 2025. Sesuai Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2016 tentang Kewajiban Penyediaan Modal Minimum Bank Umum, modal Bank terdiri atas:

1. Modal inti (*tier 1*), sebesar Rp5.386.330,- (dalam jutaan), dengan persentase sebesar 97,91% dari total modal. Modal inti (*tier 1*) terdiri dari:
   - Modal inti utama sebesar Rp5.386.330,- (dalam jutaan), dengan persentase sebesar 100% dari total modal inti (tier 1). Modal inti utama bersumber dari:
     i. Modal disetor sebesar Rp751.253,- (dalam jutaan), dengan persentase sebesar 13,95% dari total modal inti utama;
     ii. Cadangan tambahan modal (*other disclosed reserves*) sebesar Rp4.652.675,- (dalam jutaan), dengan persentase 86,38% dari total modal inti utama.

Modal Pelengkap (*tier 2*) sebesar Rp114.926,- (dalam jutaan), dengan persentase sebesar 2,09% dari total modal. Modal pelengkap (*tier 2*) bersumber dari cadangan umum aset produktif.

b. Penilaian Kecukupan Modal

Dalam menilai kecukupan permodalan, Bank Mestika menggunakan 3 (tiga) pendekatan diantaranya:

1. Penilaian ATMR (Aktiva Tertimbang Menurut Risiko) untuk Risiko Kredit, Risiko Pasar dan Risiko Operasional (Pilar 1 aturan *Basel II Accord*) yaitu minimal 8% dari ATMR;
2. Mengacu pada POJK No. 11/POJK.03/2016 tentang Kewajiban Penyediaan Modal Minimum Bank Umum (KPMM), Bank wajib menyediakan modal minimum sesuai profil risiko. Penyediaan modal minimum dihitung dengan menggunakan peringkat profil risiko sebagai berikut:

a. *Capital Structure*

Bank Mestika's capital structure consists of:

The Bank's total capital was recorded at Rp5,501,256 (in millions) as of December 2025. In accordance with Financial Services Authority Regulation No. 11/POJK.03/2016 regarding Minimum Capital Requirements for Commercial Banks, the Bank's capital consists of:

1. *Core capital (Tier 1), amounting to Rp5,386,330 (in millions), representing 97.91% of total capital. Core capital (Tier 1) consists of:*
   - *Primary core capital of Rp5,386,330 (in millions), representing 100% of total core capital (tier 1). Core capital (tier 1) consists of:*
     i. Paid-in capital of Rp751,253 (in millions), representing 13.95% of total core capital (tier 1);
     ii. Additional capital reserves (other disclosed reserves) of Rp4,652,675 (in millions), representing 86.38% of total core capital.

Supplementary capital (Tier 2) of Rp114,926 (in millions), representing 2.09% of total capital. Supplementary capital (Tier 2) is derived from general reserves of productive assets.

b. *Capital Adequacy Assessment*

In assessing capital adequacy, Bank Mestika uses 3 (three) approaches, including:

1. *Assessment of Risk-Weighted Assets (RWA) for Credit Risk, Market Risk, and Operational Risk (Pillar 1 of the Basel II Accord), which must be at least 8% of RWA;*
2. *In accordance with POJK No. 11/POJK.03/2016 regarding the Minimum Capital Adequacy Requirement for Commercial Banks (KPMM), the Bank is required to maintain minimum capital in accordance with its risk profile. The minimum capital requirement is calculated using the following risk profile ratings:*

PERINGKAT PROFIL RISIKO	KPMM
1 (Low)	8%
2 (Low to Moderate)	9% - ≤ 10%
3 (Moderate)	10% - ≤ 11%
4 (Moderate to High) & 5 (High)	11% - ≤ 14%

3. Penilaian risiko pada pilar 2 aturan *Basel II Accord* untuk Risiko Konsentrasi Kredit, IRRBB (*Interest Rate Risk on Banking Book*), Risiko Likuiditas, Risiko Hukum, Risiko Reputasi, Risiko Stratejik, dan Risiko Kepatuhan.

Bank memiliki komitmen yang kuat untuk menjaga komposisi struktur modal sesuai dengan ketentuan yang diatur oleh Otoritas Jasa Keuangan dalam Peraturan Otoritas Jasa Keuangan No. 11/ POJK. 03/ 2016 tanggal 2 Februari 2016 dan Peraturan Otoritas Jasa Keuangan No. 34/ POJK.03/ 2016 tanggal 26 September 2016 dan No. 27 Tahun 2022 tanggal 26 Desember 2022 tentang Kewajiban Penyediaan Modal Minimum Bank Umum, disebutkan bahwa Bank dengan profil risiko peringkat 2 (dua) "*Low to Moderate*" wajib memiliki CAR sebesar 9% sampai dengan kurang dari 10%.

3. Risk assessment under Pillar 2 of the Basel II Accord for Credit Concentration Risk, Irrbb (Interest Rate Risk On The Banking Book), Liquidity Risk, Legal Risk, Reputational Risk, Strategic Risk, And Compliance Risk.

The Bank has a strong commitment to maintaining a capital structure in accordance with the provisions set forth by the Financial Services Authority in Financial Services Authority Regulation No. 11/POJK.03/2016 dated February 2, 2016, and Financial Services Authority Regulation No. 34/POJK. 03/2016 dated September 26, 2016, and No. 27 of 2022 dated December 26, 2022, regarding the Minimum Capital Adequacy Requirements for Commercial Banks, it is stipulated that a Bank with a risk profile rating of 2 (two) "Low to Moderate" is required to maintain a CAR of 9% to less than 10%.

Bank Mestika memastikan posisi permodalan pada tingkat yang memadai guna mendukung pengembangan bisnis Bank secara berkesinambungan. Kecukupan modal Bank dihitung melalui rasio *Capital Adequancy Ratio* (CAR). Pada periode tahun 2025 Bank Mestika memiliki tingkat permodalan yang memadai dengan rasio CAR sebesar 46,16%, berada diatas ketentuan minimum sesuai profil risiko.

Bank Mestika ensures that its capital position remains at an adequate level to support the Bank's sustainable business growth. The Bank's capital adequacy is measured using the Capital Adequacy Ratio (CAR). As of 2025, Bank Mestika maintains an adequate capital level with a CAR of 46.16%, exceeding the minimum requirement based on its risk profile.

Pengungkapan Kualitatif *Liquidity Coverage Ratio* (LCR) dan *Net Stable Funding Ratio* (NSFR)

Qualitative Disclosure of the Liquidity Coverage Ratio (LCR) and Net Stable Funding Ratio (NSFR)

Komponen LCR

LCR Components

LCR Bank Mestika secara individu pada posisi Triwulan IV 2025 sebesar 480,01%, dengan nilai HQLA sebesar Rp4.764.186,- (dalam jutaan) dan jumlah *net cash out flow* sebesar Rp992.519,- (dalam jutaan). Komposisi HQLA dalam perhitungan LCR Bank Mestika seluruhnya berasal dari aset level 1 yang terdiri atas kas, penempatan pada Bank Indonesia dan Surat Berharga Pemerintah.

Bank Mestika's individual LCR as of the fourth quarter of 2025 stood at 480,01%, with HQLA totaling Rp4.764.186 (in millions) and net cash outflow amounting to Rp992.519 (in millions). The composition of HQLA in Bank Mestika's LCR calculation consists entirely of Level 1 assets, comprising cash, placements with Bank Indonesia, and Government Securities.

Komposisi sumber pendanaan (DPK) Bank selama Triwulan IV 2025 berasal dari CASA sebesar 48,82% dan deposito sebesar 51,18%. Bank Mestika didalam melakukan pengelolaan terhadap likuiditas Bank telah melakukan pemantauan melalui *early warning indicator* dan melakukan perhitungan proyeksi arus kas, profil maturitas dan *monitoring* limit transaksi dalam kaitannya dengan penjagaan likuiditas Bank serta senantiasa melakukan *stress test* secara bulanan.

The composition of Bank Mestika's funding sources (DPK) during the fourth quarter of 2025 consisted of CASA at 48.82% and deposits at 51.18%. In managing the Bank's liquidity, Bank Mestika has conducted monitoring through early warning indicators and performed projections of cash flows, maturity profiles, and transaction limit monitoring in relation to maintaining the Bank's liquidity, while consistently conducting monthly stress tests.

Komponen NSFR

NSFR Components

Berdasarkan hasil perhitungan nilai NSFR individu maupun konsolidasi per 31 Desember 2025 sebesar 178,44%. Komposisi ASF Bank berasal dari modal, simpanan yang berasal dari nasabah perorangan, pendanaan yang berasal dari nasabah UMK, pendanaan yang berasal dari nasabah korporasi dan liabilitas Bank, dengan total ASF sebesar Rp15.135.919,- (dalam jutaan).

Based on the calculation of the individual and consolidated NSFR as of December 31, 2025, the ratio stands at 178,44%. The composition of the Bank's ASF consists of capital, deposits from individual customers, funding from SME customers, funding from corporate customers, and the Bank's liabilities, with a total ASF of Rp15.135.919 (in millions).

Sedangkan RSF Bank berasal dari Total HQLA dalam rangka perhitungan NSFR, penempatan pada lembaga keuangan, pinjaman kategori lancar dan dalam perhatian khusus dan surat berharga yang tidak *default*, aset lainnya dan transaksi rekening administratif dengan total RSF sebesar Rp8.482449,- (dalam jutaan).

Meanwhile, the Bank's RSF consists of Total HQLA for NSFR calculation purposes, placements with financial institutions, current and special mention loans, non-defaulted securities, other assets, and administrative account transactions, with a total RSF of Rp8.482449 (in millions).

Tabel 1. Pengungkapan Kualitatif Struktur Permodalan
Table 1. Qualitative Disclosure of Capital Structure

No *No*	Uraian *Description*
I	**Modal Inti (*Tier* 1)** ***Core Capital (Tier 1)***
1.	**Modal Inti Utama (CET 1)** ***Common Equity Tier 1 (CET 1)***
1.1.	**Modal Disetor (setelah dikurangi *Treasury Stock*)** ***Paid-Up Capital (after deducting Treasury Stock)***
1.2.	**Cadangan Tambahan Modal** ***Additional Capital Reserves***
1.2.1	Faktor Penambah *Enhancer Factor*
1.2.1.1	Pendapatan komprehensif lainnya *Other comprehensive income*
1.2.1.1.1	Selisih lebih penjabaran laporan keuangan *Differences over financial statements*
1.2.1.1.2	Potensi keuntungan dari peningkatan nilai wajar aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain *Potential gains from an increase in the fair value of financial assets measured at fair value through other comprehensive income*
1.2.1.1.3	Saldo surplus revaluasi aset tetap *Fixed asset revaluation surplus balance*
1.2.1.2	Cadangan tambahan modal lainnya *Other disclosed reserves*
1.2.1.2.1	Agio *Agio*
1.2.1.2.2	Cadangan umum *General back-up*
1.2.1.2.3	Laba tahun-tahun Lalu *Profit of the past years*
1.2.1.2.4	Laba tahun berjalan *Current year profit*
1.2.1.2.5	Dana setoran modal *Capital deposit funds*
1.2.1.2.6	Lainnya *Others*
1.2.2	Faktor Pengurang *Mitigating Factors*
1.2.2.1	Penambahan komprehensif lainnya *Other comprehensive income*
1.2.2.1.1	Selisih kurang penjabaran laporan keuangan *Differences in the lack of elaboration of financial statements*
1.2.2.1.2	Potensi kerugian dari penurunan nilai wajar aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain *Potential losses from a decrease in the fair value of financial assets measured at fair value through other comprehensive income*
1.2.2.2	Cadangan tambahan modal lainnya *Other disclosed reserves*
1.2.2.2.1	Disagio *Disagio*
1.2.2.2.2	Rugi tahun-tahun lalu *Losses in the past years*
1.2.2.2.3	Rugi tahun berjalan *Loss for the current year*

(dalam jutaan rupiah)
(in millions rupiah)

	31 Desember 2025 *December 31, 2025*		31 Desember 2024 *December 31, 2024*	
	Individual *Individual*	**Konsolidasi** *Consolidation*	**Individual** *Individual*	**Konsolidasi** *Consolidation*
	5.386.420	**5.386.420**	**5.058.298**	**5.058.298**
	5.386.420	**5.386.420**	**5.058.298**	**5.058.298**
	751.253	**751.253**	**751.253**	**751.253**
	4.652.765	**4.652.765**	**4.325.818**	**4.325.818**
	4.705.455	4.705.455	4.338.688	4.338.688
	612.306	612.306	427.526	427.526
	0	0	0	0
	193.344	193.344	51.935	51.935
	418.962	418.962	375.591	375.591
	4.093.149	4.093.149	3.911.162	3.911.162
	1.643	1.643	1.643	1.643
	163.604	163.604	163.604	163.604
	3.607.918	3.607.918	3.342.526	3.342.526
	319.984	319.984	403.389	403.389
	0	0	0	0
	0	0	0	0
	(52.690)	(52.690)	(12.870)	(12.870)
	0	0	0	0
	0	0	0	0
	0	0	0	0
	(52.690)	(52.690)	(12.870)	(12.870)
	0	0	0	0
	0	0	0	0
	0	0	0	0

No *No*	Uraian *Description*
	1.2.2.2.4 Selisih kurang antara penyisihan penilaian *Less difference between assessment allowances*
	1.2.2.2.5 Selisih kurang jumlah penyesuaian nilai wajar dari instrumen keuangan dalam *Trading Book* *Difference in the amount of adjustment of fair value of financial instruments in the Trading Book*
	1.2.2.2.6 PPKA Nonproduktif *Non-productive PPKAs*
	1.2.2.2.7 Lainnya *Others*
	1.3. Kepentingan Nonpengendali yang Dapat Diperhitungkan ***Non-Controlling Interests that Can Be Taken Into Account***
	1.4. Faktor Pengurang Modal Inti Utama ***Main Core Capital Reduction Factors***
	1.4.1 Pajak tangguhan *Deferred tax*
	1.4.2 *Goodwill* *Goodwill*
	1.4.3 Aset tidak berwujud *Intangible assets*
	1.4.4 Penyertaan yang diperhitungkan sebagai faktor pengurang *Participation that is taken into account as a mitigating factor*
	1.4.5 Kekurangan modal pada perusahaan anak asuransi *Lack of capital in insurance subsidiaries*
	1.4.6 Eksposur sekuritasi *Securitization exposure*
	1.4.7 Faktor pengurang modal inti lainnya *Other core capital reduction factors*
	1.4.7.1 Penempatan dana pada instrumen AT 1 dan/atau *Tier* 2 pada bank lain *Placement of funds on AT 1 and/or Tier 2 instruments at other banks*
	1.4.7.2 Kepemilikan silang pada entitas lain yang diperoleh berdasarkan peralihan karena hukum, hibah, atau hibah wasiat *Cross-ownership of other entities obtained by transfer by law, grant, or will grant*
	2. Modal Inti Tambahan ***Additional Tier 1 (AT 1)***
	2.1. Instrumen yang Memenuhi Persyaratan AT-1 ***Instruments that Meet AT-1 Requirements***
	2.2. Agio ***Agio***
	2.3. Faktor Pengurang Modal Inti Tambahan ***Additional Core Capital Reduction Factors***
	2.3.1 Penempatan Dana pada Instrumen AT 1 dan/atau *Tier* 2 pada Bank Lain *Placement of Funds on AT 1 and/or Tier 2 Instruments at Other Banks*
	2.3.2 Kepemilikan Silang pada Entitas Lain yang diperoleh berdasarkan Peralihan karena Hukum, Hibah, atau Hibah Wasiat *Cross-Ownership of Other Entities Obtained by Transfer by Law, Grant, or Will Grant*
II	**Modal Pelengkap (*Tier* 2)** ***Supplemental Capital (Tier 2)***
	1. Instrumen Modal dalam bentuk Saham atau Lainnya yang Memenuhi Perssyaratan Tier 2 ***Capital Instruments in the Form of Shares or Other Eligible Tier 2***
	2. Agio ***Agio***

(dalam jutaan rupiah)
(in millions rupiah)

	31 Desember 2025 *December 31, 2025*		31 Desember 2024 *December 31, 2024*	
	Individual *Individual*	**Konsolidasi** *Consolidation*	**Individual** *Individual*	**Konsolidasi** *Consolidation*
	(52.657)	(52.657)	(12.837)	(12.837)
	0	0	0	0
	(33)	(33)	(33)	(33)
	0	0	0	0
	0	**0**	**0**	**0**
	(17.598)	**(17.598)**	**(18.773)**	**(18.773)**
	0	0	(6.045)	(6.045)
	0	0	0	0
	(17.598)	(17.598)	(12.728)	(12.728)
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	**0**	**0**	**0**
	0	**0**	**0**	**0**
	0	**0**	**0**	**0**
	0	**0**	**0**	**0**
	0	0	0	0
	0	0	0	0
	114.926	**114.926**	**108.938**	**108.938**
	0	**0**	**0**	**0**
	0	**0**	**0**	**0**

No *No*	Uraian *Description*
3.	**Cadangan Umum PPKA atas Aset Produktif yang Wajib dihitung (Paling Tinggi 1,25% ATMR Risiko Kredit)** ***PPKAs General Reserves on Productive Assets to Be Calculated (maximum 1.25% of Credit Risk RWA)***
4.	**Faktor Pengurang Modal Pelengkap** ***Complementary Capital Reduction Factors***
4.1.	**Sinking Fund** ***Sinking Fund***
4.2.	**Penempatan Dana pada Instrumen Tier 2 pada Bank Lain** ***Placement of Funds on Tier 2 Instruments at Other Banks***
4.3.	**Kepemilikan Silang pada Entitas Lain yang Diperoleh berdasarkan Peralihan karena Hukum, Hibah, atau Hibah Wasiat** ***Cross-Ownership of Other Entities Obtained by Transfer by Law, Grant, or Will Grant***
III	**Faktor Modal Berupa Eksposur yang Menimbulkan Risiko Kredit Akibat Kegagalan** ***Capital Reduction Factors in the Form of Exposures that Pose Credit Risk due to Failure***
IV	**Faktor Pengurang Eksposur di Perusahaan Anak yang Melakukan Kegiatan Usaha** ***Capital Reduction Factors in the Form of Exposure in Subsidiaries Conducting Business Activities***
Total Modal ***Total Core***	

Uraian *Description*	31 Desember 2025 *December 31, 2025*		31 Desember 2024 *December 31, 2024*	
	Individual *Individual*	**Konsolidasi** *Consolidation*	**Individual** *Individual*	**Konsolidasi** *Consolidation*
Aset Tertimbang Menurut Risiko ***Risk-Weighted Assets***				
ATMR Risiko Kredit *Credit Risk RWA*	11.119.516	11.119.516	10.762.904	10.762.904
ATMR Risiko Pasar *Market Risk RWA*	21.135	21.135	14.006	14.006
ATMR Risiko Operasional *Operational Risk RWA*	691.879	691.879	724.671	724.671
Total ATMR ***RWA Total***	**11.832.530**	**11.832.530**	**11.501.581**	**11.501.581**
Rasio KPMM Sesuai Profil Risiko (%) *KPMM Ratio According to Risk Profile (%)*	9,39	9,39	9,30	9,30
Alokasi Pemenuhan KPMM *KPMM Fulfillment Allocation*	9,39	9,39	9,30	9,30
Dari Cet 1 (%) *From Cet 1 (%)*	8,42	8,42	8,35	8,35
Dari AT 1 (%) *From AT 1 (%)*	0	0	0	0
Dari *Tier* 2 (%) *From Tier 2 (%)*	0,97	0,97	0,95	0,95

(dalam jutaan rupiah)
(in millions rupiah)

	31 Desember 2025 *December 31, 2025*		31 Desember 2024 *December 31, 2024*	
	Individual *Individual*	Konsolidasi *Consolidation*	Individual *Individual*	Konsolidasi *Consolidation*
	114.926	114.926	108.938	108.938
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	5.501.346	5.501.346	5.167.236	5.167.236

(dalam jutaan rupiah)
(in millions rupiah)

	31 Desember 2025 *December 31, 2025*		31 Desember 2024 *December 31, 2024*	
	Individual *Individual*	Konsolidasi *Consolidation*	Individual *Individual*	Konsolidasi *Consolidation*
Rasio KPMM *KPMM Ratio*				
Rasio Cet 1 (%) *Cet 1 Ratio (%)*	45,52	45,52	43,98	43,98
Rasio *Tier* 1 (%) *Tier 1 Ratio (%)*	45,52	45,52	43,98	43,98
Rasio *Tier* 2 (%) *Tier 2 Ratio (%)*	0,97	0,97	0,95	0,95
Rasio Total *Ratio Total*	**46,49**	**46,49**	**44,93**	**44,93**
Cet 1 Untuk *Buffer* (%) *Cet 1 For Buffer (%)*	37,10	37,10	35,63	35,63
Persentase *Buffer* Yang Wajib Dipenuhi Oleh Bank (%) *Percentage Of Buffers That Must Be Met By Banks (%)*	0	0	0	0
Countercyclical Buffer (%) *Countercyclical Buffer (%)*	0	0	0	0
Capital Surcharge Untuk Bank Sistemik (%) *Capital Surcharge For Systemically Bank (%)*	0	0	0	0
Capital Conservation Buffer (%) *Countercyclical Buffer (%)*	0	0	0	0

Tabel 2. Pengungkapan Tagihan Bersih Berdasarkan Wilayah - Bank secara Individual

Table 2. Disclosures of Net Receivables by Region - Bank Individually

No *No*	**Kategori Portofolio** *Portofolio Category*
1	Tagihan kepada Pemerintah *Receivable on Sovereign*
2	Tagihan kepada Entitas Sektor Publik *Receivables on Public Sector Entities*
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional *Receivables on Multilateral Development Banks and International Institution*
4	Tagihan kepada Bank *Receivables on Banks*
5	Tagihan berupa *Covered Bond* *Receivables in the Form of Covered Bond*
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya *Receivables on Securities Firms and Other Financial Institutions*
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas dan Instrumen Modal Lainnya *Receivables in the Form of Subordinated Debt Securities/Receivables Subordinated, Equity, and Other Capital Instruments*
8	Kredit Beragun Rumah Tinggal *Loans Secured by Residential Property*
9	Kredit Beragun Properti Komersial *Loans Secured by Commercial Real Estate*
10	Kredit untuk Pengadaan Tanah, Pengolahan Tanah dan Konstruksi *Loan for Land Acquisition, Land Processing and Construction*
11	Kredit Pegawai/Pensiunan *Employee/Retirement Loans*
12	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel *Receivables on Micro Small Business and Retail Portofolio*
13	Tagihan kepada Korporasi *Receivable on Corporate*
14	Tagihan yang Telah Jatuh Tempo *Mature Receivables*
15	Aset Lainnya *Other Assets*
	Total ***Amount***

(dalam jutaan rupiah)
(in millions rupiah)

Posisi Tanggal Laporan 31 Desember 2025 *Report as of December 31, 2025*					Posisi Tanggal Laporan 31 Desember 2024 *Report as of December 31, 2024*				
Tagihan Bersih Berdasarkan Wilayah *Net Bills by Region*					Tagihan Bersih Berdasarkan Wilayah *Net Bills by Region*				
Wilayah 1 *Region 1*	Wilayah 2 *Region 2*	Wilayah 3 *Region 3*	dst. *etc.*	Total *Amount*	Wilayah 1 *Region 1*	Wilayah 2 *Region 2*	Wilayah 3 *Region 3*	dst. *etc.*	Total *Amount*
4.256.720	0	0	0	4.256.720	4.784.213	0	0	0	4.784.213
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0
395.276	219	0	0	395.495	172.769	119	0	0	172.888
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0
1.335.591	227.767	96.449	0	1.659.807	1.367.165	231.697	98.978	0	1.697.840
0	0	0	0	0	0	0	0	0	0
730.317	5.263	11.217	0	746.797	863.062	37.566	12.829	0	913.457
0	0	0	0	0	0	0	0	0	0
989.341	67.816	90.680	0	1.147.837	785.279	65.772	53.012	0	904.063
5.354.445	1.415.223	730.576	0	7.500.244	5.053.684	1.523.548	646.417	0	7.223.649
86.217	2.670	1.622	0	90.509	25.236	5.940	1.201	0	32.377
750.543	120.323	37.380	0	908.246	771.283	82.594	38.266	0	892.143
13.898.450	**1.839.281**	**967.924**	**0**	**16.705.655**	**13.822.691**	**1.947.236**	**850.703**	**0**	**16.620.630**

Tabel 3. Pengungkapan Tagihan Bersih Berdasarkan Wilayah - Bank secara Konsolidasi dengan Perusahaan Anak

Table 3. Disclosures of Net Receivables by Region - Consolidated with Subsidiaries

No *No*	Kategori Portofolio *Portofolio Category*
1	Tagihan kepada Pemerintah *Receivable on Sovereign*
2	Tagihan kepada Entitas Sektor Publik *Receivables on Public Sector Entities*
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional *Receivables on Multilateral Development Banks and International Institution*
4	Tagihan kepada Bank *Receivables on Banks*
5	Tagihan berupa *Covered Bond* *Receivables in the Form of Covered Bond*
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya *Receivables on Securities Firms and Other Financial Institutions*
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas dan Instrumen Modal Lainnya *Receivables in the Form of Subordinated Debt Securities/Receivables Subordinated, Equity, and Other Capital Instruments*
8	Kredit Beragun Rumah Tinggal *Loans Secured by Residential Property*
9	Kredit Beragun Properti Komersial *Loans Secured by Commercial Real Estate*
10	Kredit untuk Pengadaan Tanah, Pengolahan Tanah dan Konstruksi *Loan for Land Acquisition, Land Processing and Construction*
11	Kredit Pegawai/Pensiunan *Employee/Retirement Loans*
12	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel *Receivables on Micro Small Business and Retail Portofolio*
13	Tagihan kepada Korporasi *Receivable on Corporate*
14	Tagihan yang Telah Jatuh Tempo *Mature Receivables*
15	Aset Lainnya *Other Assets*
Total ***Amount***	

(dalam jutaan rupiah)
(in millions rupiah)

Posisi Tanggal Laporan 31 Desember 2025 *Report as of December 31, 2025*					Posisi Tanggal Laporan 31 Desember 2024 *Report as of December 31, 2024*				
Tagihan Bersih Berdasarkan Wilayah *Net Bills by Region*					Tagihan Bersih Berdasarkan Wilayah *Net Bills by Region*				
Wilayah 1 *Region 1*	Wilayah 2 *Region 2*	Wilayah 3 *Region 3*	dst. *etc.*	Total *Amount*	Wilayah 1 *Region 1*	Wilayah 2 *Region 2*	Wilayah 3 *Region 3*	dst. *etc.*	Total *Amount*
4.256.720	0	0	0	4.256.720	4.784.213	0	0	0	4.784.213
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0
396.835	219	0	0	397.054	183.081	119	0	0	183.200
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0
1.335.591	227.767	96.449	0	1.659.807	1.367.165	231.697	98.978	0	1.697.840
0	0	0	0	0	0	0	0	0	0
730.317	5.263	11.217	0	746.797	863.062	37.566	12.829	0	913.457
0	0	0	0	0	0	0	0	0	0
1.033.383	67.816	90.680	0	1.191.879	806.784	65.772	53.012	0	925.568
5.354.445	1.415.223	730.576	0	7.500.244	5.053.684	1.523.548	646.417	0	7.223.649
86.217	2.670	1.622	0	90.509	25.236	5.940	1.201	0	32.377
758.658	120.323	37.380	0	916.361	777.225	82.594	38.266	0	898.085
13.952.166	**1.839.281**	**967.924**	**0**	**16.759.371**	**13.860.450**	**1.947.236**	**850.703**	**0**	**16.658.389**

Table 4. Pengungkapan Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak - Bank secara Individual

Table 4. Disclosure of Net Receivables based on Remaining Contract Period - Bank Individually

No. *No.*	Kategori Portofolio *Portofolio Category*	Posisi Tanggal Laporan 31 Desember 2025 *Report as of December 31, 2025*		
		Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak *Net Receivables based on Remaining Contract Time Period*		
		≤1 tahun *≤1 year*	>1 thn s.d 3 thn *>1 year to 3 years*	>3 thn s.d 5 thn *>3 years to 5 years*
1	Tagihan kepada Pemerintah *Receivable on Sovereign*	106.897	107.504	297.543
2	Tagihan kepada Entitas Sektor Publik *Receivables on Public Sector Entities*	0	0	0
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional *Receivables on Multilateral Development Banks and International Institution*	0	0	0
4	Tagihan kepada Bank *Receivables on Banks*	296.198	20.261	51905
5	Tagihan berupa *Covered Bond* *Receivables in the Form of Covered Bond*	0	0	0
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya *Receivables on Securities Firms and Other Financial Institutions*	0	0	0
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas dan Instrumen Modal Lainnya *Receivables in the Form of Subordinated Debt Securities/Receivables Subordinated, Equity, and Other Capital Instruments*	0	0	0
8	Kredit Beragun Rumah Tinggal *Loans Secured by Residential Property*	66.791	223.676	273.840
9	Kredit Beragun Properti Komersial *Loans Secured by Commercial Real Estate*	0	0	0
10	Kredit untuk Pengadaan Tanah, Pengolahan Tanah dan Konstruksi *Loan for Land Acquisition, Land Processing and Construction*	243.447	328.335	26.634
11	Kredit Pegawai/Pensiunan *Employee/Retirement Loans*	0	0	0
12	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel *Receivables on Micro Small Business and Retail Portofolio*	432.379	241154	228.055
13	Tagihan kepada Korporasi *Receivable on Corporate*	2.177.433	1.223.493	1.138.622
14	Tagihan yang Telah Jatuh Tempo *Mature Receivables*	35.279	22.283	6.215
15	Aset Lainnya *Other Assets*	0	0	0
	Total ***Amount***	**3.358.424**	**2.166.706**	**2.022.814**

(dalam jutaan rupiah)
(in millions rupiah)

			Posisi Tanggal Laporan 31 Desember 2024 *Report as of December 31, 2024*					
			Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak *Net Receivables based on Remaining Contract Time Period*					
>5 thn *>5 years*	Non-Kontraktual *Non-Contractual*	Total *Total*	≤1 tahun *≤1 year*	>1 thn s.d 3 thn *>1 year to 3 years*	>3 thn s.d 5 thn *>3 years to 5 years*	>5 thn *>5 years*	Non-Kontraktual *Non-Contractual*	Total *Total*
3.432.241	312.535	4.256.720	1.575.834	488.646	92.998	2.178.263	448.472	4.784.213
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	27.131	395.495	92.252	39.475	0	0	41.161	172.888
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
1.095.500	0	1.659.807	23.997	207.318	288.321	1.178.204	0	1.697.840
0	0	0	0	0	0	0	0	0
148.381	0	746.797	280.850	470.808	59.998	101.801	0	913.457
0	0	0	0	0	0	0	0	0
246249	0	1.147.837	339.339	173775	171.395	219554	0	904.063
2.960.696	0	7.500.244	2.388.530	1.498.404	995.389	2.341.326	0	7.223.649
26.732	0	90.509	8.229	2.436	4.170	17.542	0	32.377
0	908.246	908.246	0	0	0	0	892.143	892.143
7.909.799	**1.247.912**	**16.705.655**	**4.709.031**	**2.880.862**	**1.612.271**	**6.036.690**	**1.381.776**	**16.620.630**

Tabel 5. Pengungkapan Tagihan Bersih berdasarkan Sisa Jangka Waktu Kontrak - Bank secara Konsolidasi dengan Perusahaan Anak

Table 5. Disclosure of Net Receivables based on Remaining Contract Period – Consolidated with Subsidiaries

No. *No.*	Kategori Portofolio *Portofolio Category*	Posisi Tanggal Laporan 31 Desember 2025 *Report as of December 31, 2025*		
		Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak *Net Receivables based on Remaining Contract Time Period*		
		≤1 tahun *≤1 year*	>1 thn s.d 3 thn *>1 year to 3 years*	>3 thn s.d 5 thn *>3 years to 5 years*
1	Tagihan kepada Pemerintah *Receivable on Sovereign*	106.897	107.504	297.543
2	Tagihan kepada Entitas Sektor Publik *Receivables on Public Sector Entities*	0	0	0
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional *Receivables on Multilateral Development Banks and International Institution*	0	0	0
4	Tagihan kepada Bank *Receivables on Banks*	289.839	20.261	51.905
5	Tagihan berupa *Covered Bond* *Receivables in the Form of Covered Bond*	0	0	0
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya *Receivables on Securities Firms and Other Financial Institutions*	0	0	0
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas dan Instrumen Modal Lainnya *Receivables in the Form of Subordinated Debt Securities/Receivables Subordinated, Equity, and Other Capital Instruments*	0	0	0
8	Kredit Beragun Rumah Tinggal *Loans Secured by Residential Property*	66.791	223.676	273.840
9	Kredit Beragun Properti Komersial *Loans Secured by Commercial Real Estate*	0	0	0
10	Kredit untuk Pengadaan Tanah, Pengolahan Tanah dan Konstruksi *Loan for Land Acquisition, Land Processing and Construction*	243.447	328.335	26.634
11	Kredit Pegawai/Pensiunan *Employee/Retirement Loans*	0	0	0
12	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel *Receivables on Micro Small Business and Retail Portofolio*	452.667	264.908	228.055
13	Tagihan kepada Korporasi *Receivable on Corporate*	2.177.433	1.223.493	1.138.622
14	Tagihan yang Telah Jatuh Tempo *Mature Receivables*	35.279	22.283	6.215
15	Aset Lainnya *Other Assets*	0	0	0
	Total ***Amount***	**3.372.353**	**2.190.460**	**2.022.814**

(dalam jutaan rupiah)
(in millions rupiah)

				Posisi Tanggal Laporan 31 Desember 2024 *Report as of December 31, 2024*					
				Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak *Net Receivables based on Remaining Contract Time Period*					
	>5 thn *>5 years*	Non-Kontraktual *Non-Contractual*	Total *Total*	≤1 tahun *≤1 year*	>1 thn s.d 3 thn *>1 year to 3 years*	>3 thn s.d 5 thn *>3 years to 5 years*	>5 thn *>5 years*	Non-Kontraktual *Non-Contractual*	Total *Total*
	3.432.241	312.535	4.256.720	1.575.834	488.646	92.998	2.178.263	448.472	4.784.213
	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0
	0	35.049	397.054	100.670	39.475	0	0	43.055	183.200
	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0
	1.095.500	0	1.659.807	23.997	207.318	288.321	1.178.204	0	1.697.840
	0	0	0	0	0	0	0	0	0
	148.381	0	746.797	280.850	470.808	59.998	101.801	0	913.457
	0	0	0	0	0	0	0	0	0
	246.249	0	1.191.879	339.339	173.775	171.395	241.059	0	925.568
	2.960.696	0	7.500.244	2.388.530	1.498.404	995.389	2.341.326	0	7.223.649
	26.732	0	90.509	8.229	2.436	4.170	17.542	0	32.377
	0	916.361	916.361	0	0	0	0	898.085	898.085
	7.909.799	**1.263.945**	**16.759.371**	**4.717.449**	**2.880.862**	**1.612.271**	**6.058.195**	**1.389.612**	**16.658.389**

Tabel 6. Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi - Bank secara Individual

Table 6. Disclosure of Net Receivables by Economic Sector - Bank Individually

No. *No.*	Sektor Ekonomi *Economy Sector*	Tagihan kepada Pemerintah *Receivable on Sovereign*	Tagihan kepada Entitas Sektor Publik *Receivables on Public Sector Entities*	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional *Receivables on Multilateral Development Banks and International Institution*	Tagihan kepada Bank *Receivables on Banks*	Kredit Beragun Rumah Tinggal *Loans Secured by Residential Property*	
Posisi Tanggal Laporan 31 Desember 2025 ***Report as of December 31, 2025***							
1	Pertanian, Kehutanan, dan Perikanan *Agriculture, Forestry, and Fisheries*	0	0	0	0	0	
2	Pertambangan dan Penggalian *Mining and Quarrying*	0	0	0	0	0	
3	Industri Pengolahan *Manufacturing*	0	0	0	0	0	
4	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin *Procurement of Electricity, Gas, Steam/Hot Water, and Air Conditioning*	0	0	0	0	0	
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah *Water Management, Waste Management and Recycling*	0	0	0	0	0	
6	Konstruksi *Construction*	0	0	0	0	0	
7	Perdagangan Besar dan Eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor *Large Trade and Retail; Car and Motorcycle Repair and Maintenance*	0	0	0	0	0	
8	Pengangkutan dan Pergudangan *Transportation and Warehousing*	0	0	0	0	0	
9	Penyediaan Akomodasi dan Penyediaan Makan Minum *Provision of Accommodation and Provision of Drinking Food*	0	0	0	0	0	
10	Informasi dan Komunikasi *Information and Communication*	0	0	0	0	0	
11	Aktivitas Keuangan dan Asuransi *Financial and Insurance Activities*	0	0	0	0	0	
12	*Real Estat* *Real Estate*	0	0	0	0	0	
13	Aktivitas Profesi, Ilmiah dan Teknis *Professional, Scientific and Technical Activities*	0	0	0	0	0	
14	Aktivitas Penyewaan dan Sewa Guna Usaha tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya *Rental and Lease Activities without Option Rights, Employment, Travel Agents, and Other Business Support*	0	0	0	0	0	
15	Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib *Mandatory Government, Defense, and Social Security Administrations*	0	0	0	0	0	
16	Pendidikan *Education*	0	0	0	0	0	
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial *Human Health Activities and Social Activities*	0	0	0	0	0	
18	Kesenian, Hiburan, dan Rekreasi *Arts, Entertainment and Recreation*	0	0	0	0	0	
19	Aktivitas Jasa Lainnya *Other Service Activities*	0	0	0	0	0	

(dalam jutaan rupiah)
(in millions rupiah)

	Kredit Beragun Properti Komersial *Loans Secured by Commercial Real Estate*	**Pengadaan Tanah, Pengolahan Tanah dan Konstruksi** *Land Acquisition, Land Processing and Construction*	**Kredit Pegawai/ Pensiunan** *Employee/ Retirement Loans*	**Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel** *Receivables on Micro Small Business and Retail Portofolio*	**Tagihan kepada Korporasi** *Receivable on Corporate*	**Tagihan yang Telah Jatuh Tempo** *Mature Receivables*	**Aset Lainnya** *Other Assets*
	0	0	0	18.172	1.263.682	1.705	0
	0	0	0	7.013	229.764	0	0
	0	0	0	72.042	2.565.313	36.213	0
	0	0	0	0	0	0	0
	0	0	0	2.673	0	0	0
	0	504.144	0	23.014	45.500	19.174	0
	0	0	0	355.672	956.358	4.871	0
	0	0	0	114.075	1.183.112	555	0
	0	0	0	19.083	309.179	0	0
	0	0	0	465	0	0	0
	0	0	0	0	154.035	0	0
	0	242.653	0	569	97.361	0	0
	0	0	0	4.226	4.739	25	0
	0	0	0	36.946	290.360	528	0
	0	0	0	0	0	0	0
	0	0	0	2.361	18.193	0	0
	0	0	0	3.547	0	0	0
	0	0	0	786	0	0	0
	0	0	0	11.659	0	0	0

No. *No.*	Sektor Ekonomi *Economy Sector*	Tagihan kepada Pemerintah *Receivable on Sovereign*	Tagihan kepada Entitas Sektor Publik *Receivables on Public Sector Entities*	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional *Receivables on Multilateral Development Banks and International Institution*	Tagihan kepada Bank *Receivables on Banks*	Kredit Beragun Rumah Tinggal *Loans Secured by Residential Property*	
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja *Household Activities as an Employer*	0	0	0	0	0	
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya *International Institution and Other Extra International Agencies*	0	0	0	0	0	
22	Bukan Lapangan Usaha *Non-Business Field*	0	0	0	0	0	
23	Lainnya *Others*	4.256.720	0	0	395.495	1.659.807	
	Total ***Amount***	**4.256.720**	**0**	**0**	**395.495**	**1.659.807**	
Posisi Tanggal Laporan 31 Desember 2024 ***Report as of December 31, 2024***							
1	Pertanian, Kehutanan, dan Perikanan *Agriculture, Forestry, and Fisheries*	0	0	0	0	0	
2	Pertambangan dan Penggalian *Mining and Quarrying*	0	0	0	0	0	
3	Industri Pengolahan *Manufacturing*	0	0	0	0	0	
4	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin Procurement of Electricity, Gas, Steam/Hot Water, and Air Conditioning	0	0	0	0	0	
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah *Water Management, Waste Management and Recycling*	0	0	0	0	0	
6	Konstruksi *Construction*	0	0	0	0	0	
7	Perdagangan Besar dan Eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor *Large Trade and Retail; Car and Motorcycle Repair and Maintenance*	0	0	0	0	0	
8	Pengangkutan dan Pergudangan *Transportation and Warehousing*	0	0	0	0	0	
9	Penyediaan Akomodasi dan Penyediaan Makan Minum *Provision of Accommodation and Provision of Drinking Food*	0	0	0	0	0	
10	Informasi dan Komunikasi *Information and Communication*	0	0	0	0	0	
11	Aktivitas Keuangan dan Asuransi *Financial and Insurance Activities*	0	0	0	0	0	
12	Real Estat *Real Estate*	0	0	0	0	0	
13	Aktivitas Profesi, Ilmiah dan Teknis *Professional, Scientific and Technical Activities*	0	0	0	0	0	
14	Aktivitas Penyewaan dan Sewa Guna Usaha tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya *Rental and Lease Activities without Option Rights, Employment, Travel Agents, and Other Business Support*	0	0	0	0	0	

(dalam jutaan rupiah)
(in millions rupiah)

	Kredit Beragun Properti Komersial *Loans Secured by Commercial Real Estate*	Pengadaan Tanah, Pengolahan Tanah dan Konstruksi *Land Acquisition, Land Processing and Construction*	Kredit Pegawai/ Pensiunan *Employee/ Retirement Loans*	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel *Receivables on Micro Small Business and Retail Portofolio*	Tagihan kepada Korporasi *Receivable on Corporate*	Tagihan yang Telah Jatuh Tempo *Mature Receivables*	Aset Lainnya *Other Assets*
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	475.534	382.648	27.438	908.246
	0	**746.797**	**0**	**1.147.837**	**7.500.244**	**90.509**	**908.246**
	0	0	0	13.876	1.129.008	2.034	0
	0	0	0	12.971	101.396	0	0
	0	0	0	56.426	2.209.634	3.303	0
	0	0	0	0	0	0	0
	0	0	0	2.791	0	0	0
	0	585.211	0	25.453	44.953	1.572	0
	0	0	0	341.045	1.276.417	9.142	0
	0	0	0	79.126	1.084.064	0	0
	0	0	0	16.302	389.536	0	0
	0	0	0	6	0	0	0
	0	0	0	0	254.122	0	0
	0	328.246	0	899	62.421	0	0
	0	0	0	3.817	3.181	199	0
	0	0	0	22.180	345.600	0	0

	Sektor Ekonomi *Economy Sector*	**Tagihan kepada Pemerintah** *Receivable on Sovereign*	**Tagihan kepada Entitas Sektor Publik** *Receivables on Public Sector Entities*	**Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional** *Receivables on Multilateral Development Banks and International Institution*	**Tagihan kepada Bank** *Receivables on Banks*	**Kredit Beragun Rumah Tinggal** *Loans Secured by Residential Property*	
15	Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib *Mandatory Government, Defense, and Social Security Administrations*	0	0	0	0	0	
16	Pendidikan *Education*	0	0	0	0	0	
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial *Human Health Activities and Social Activities*	0	0	0	0	0	
18	Kesenian, Hiburan, dan Rekreasi *Arts, Entertainment and Recreation*	0	0	0	0	0	
19	Aktivitas Jasa Lainnya *Other Service Activities*	0	0	0	0	0	
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja *Household Activities as an Employer*	0	0	0	0	0	
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya *International Institution and Other Extra International Agencies*	0	0	0	0	0	
22	Bukan Lapangan Usaha *Non-Business Field*	0	0	0	0	0	
23	Lainnya *Others*	4.784.213	0	0	172.888	1.697.840	
	Total ***Amount***	**4.784.213**	**0**	**0**	**172.888**	**1.697.840**	

(dalam jutaan rupiah)
(in millions rupiah)

	Kredit Beragun Properti Komersial *Loans Secured by Commercial Real Estate*	**Pengadaan Tanah, Pengolahan Tanah dan Konstruksi** *Land Acquisition, Land Processing and Construction*	**Kredit Pegawai/ Pensiunan** *Employee/ Retirement Loans*	**Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel** *Receivables on Micro Small Business and Retail Portofolio*	**Tagihan kepada Korporasi** *Receivable on Corporate*	**Tagihan yang Telah Jatuh Tempo** *Mature Receivables*	**Aset Lainnya** *Other Assets*
	0	0	0	0	0	0	0
	0	0	0	1.894	21.420	0	0
	0	0	0	3.226	1.347	0	0
	0	0	0	0	0	0	0
	0	0	0	9.566	1.815	969	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	314.485	298.735	15.158	892.143
	0	**913.457**	**0**	**904.063**	**7.223.649**	**32.377**	**892.143**

Tabel 7. Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi - Bank secara Konsolidasi dengan Perusahaan Anak

Table 7. Disclosure of Net Receivables by Economic Sector - Consolidated with Subsidiaries

No. *No.*	Sektor Ekonomi *Economy Sector*	Tagihan kepada Pemerintah *Receivable on Sovereign*	Tagihan kepada Entitas Sektor Publik *Receivables on Public Sector Entities*	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional *Receivables on Multilateral Development Banks and International Institution*	Tagihan kepada Bank *Receivables on Banks*	
Posisi Tanggal Laporan 31 Desember 2025 ***Report as of December 31, 2025***						
1	Pertanian, Kehutanan, dan Perikanan *Agriculture, Forestry, and Fisheries*	0	0	0	0	
2	Pertambangan dan Penggalian *Mining and Quarrying*	0	0	0	0	
3	Industri Pengolahan *Manufacturing*	0	0	0	0	
4	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin *Procurement of Electricity, Gas, Steam/Hot Water, and Air Conditioning*	0	0	0	0	
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah *Water Management, Waste Management and Recycling*	0	0	0	0	
6	Konstruksi *Construction*	0	0	0	0	
7	Perdagangan Besar dan Eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor *Large Trade and Retail; Car and Motorcycle Repair and Maintenance*	0	0	0	0	
8	Pengangkutan dan Pergudangan *Transportation and Warehousing*	0	0	0	0	
9	Penyediaan Akomodasi dan Penyediaan Makan Minum *Provision of Accommodation and Provision of Drinking Food*	0	0	0	0	
10	Informasi dan Komunikasi *Information and Communication*	0	0	0	0	
11	Aktivitas Keuangan dan Asuransi *Financial and Insurance Activities*	0	0	0	0	
12	Real Estat *Real Estate*	0	0	0	0	
13	Aktivitas Profesi, Ilmiah dan Teknis *Professional, Scientific and Technical Activities*	0	0	0	0	
14	Aktivitas Penyewaan dan Sewa Guna Usaha tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya *Rental and Lease Activities without Option Rights, Employment, Travel Agents, and Other Business Support*	0	0	0	0	
15	Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib *Mandatory Government, Defense, and Social Security Administrations*	0	0	0	0	
16	Pendidikan *Education*	0	0	0	0	
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial *Human Health Activities and Social Activities*	0	0	0	0	
18	Kesenian, Hiburan, dan Rekreasi *Arts, Entertainment and Recreation*	0	0	0	0	
19	Aktivitas Jasa Lainnya *Other Service Activities*	0	0	0	0	
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja *Household Activities as an Employer*	0	0	0	0	
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya *International Institution and Other Extra International Agencies*	0	0	0	0	

(dalam jutaan rupiah)
(in millions rupiah)

	Kredit Beragun Rumah Tinggal *Loans Secured by Residential Property*	**Kredit Beragun Properti Komersial** *Loans Secured by Commercial Real Estate*	**Pengadaan Tanah, Pengolahan Tanah dan Konstruksi** *Land Acquisition, Land Processing and Construction*	**Kredit Pegawai/ Pensiunan** *Employee/ Retirement Loans*	**Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel** *Receivables on Micro Small Business and Retail Portofolio*	**Tagihan kepada Korporasi** *Receivable on Corporate*	**Tagihan yang Telah Jatuh Tempo** *Mature Receivables*	**Aset Lainnya** *Other Assets*
	0	0	0	0	18.172	1.263.682	1.705	0
	0	0	0	0	7.013	229.764	0	0
	0	0	0	0	72.042	2.565.313	36.213	0
	0	0	0	0	0	0	0	0
	0	0	0	0	2.673	0	0	0
	0	0	504.144	0	23.014	45.500	19.174	0
	0	0	0	0	355.672	956.358	4.871	0
	0	0	0	0	114.075	1.183.112	555	0
	0	0	0	0	19.083	309.179	0	0
	0	0	0	0	465	0	0	0
	0	0	0	0	0	154.035	0	0
	0	0	242.653	0	569	97.361	0	0
	0	0	0	0	4.226	4.739	25	0
	0	0	0	0	36.946	290.360	528	0
	0	0	0	0	0	0	0	0
	0	0	0	0	2.361	18.193	0	0
	0	0	0	0	3.547	0	0	0
	0	0	0	0	786	0	0	0
	0	0	0	0	11.659	0	0	0
	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0

No. *No.*	Sektor Ekonomi *Economy Sector*	Tagihan kepada Pemerintah *Receivable on Sovereign*	Tagihan kepada Entitas Sektor Publik *Receivables on Public Sector Entities*	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional *Receivables on Multilateral Development Banks and International Institution*	Tagihan kepada Bank *Receivables on Banks*	
22	Bukan Lapangan Usaha *Non-Business Field*	0	0	0	0	
23	Lainnya *Others*	4.256.720	0	0	397.054	
	Total ***Amount***	**4.256.720**	**0**	**0**	**397.054**	
Posisi Tanggal Laporan 31 Desember 2024 ***Report as of December 31, 2024***						
1	Pertanian, Kehutanan, dan Perikanan *Agriculture, Forestry, and Fisheries*	0	0	0	0	
2	Pertambangan dan Penggalian *Mining and Quarrying*	0	0	0	0	
3	Industri Pengolahan *Manufacturing*	0	0	0	0	
4	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin *Procurement of Electricity, Gas, Steam/Hot Water, and Air Conditioning*	0	0	0	0	
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah *Water Management, Waste Management and Recycling*	0	0	0	0	
6	Konstruksi *Construction*	0	0	0	0	
7	Perdagangan Besar dan Eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor *Large Trade and Retail; Car and Motorcycle Repair and Maintenance*	0	0	0	0	
8	Pengangkutan dan Pergudangan *Transportation and Warehousing*	0	0	0	0	
9	Penyediaan Akomodasi dan Penyediaan Makan Minum *Provision of Accommodation and Provision of Drinking Food*	0	0	0	0	
10	Informasi dan Komunikasi *Information and Communication*	0	0	0	0	
11	Aktivitas Keuangan dan Asuransi *Financial and Insurance Activities*	0	0	0	0	
12	Real Estat *Real Estate*	0	0	0	0	
13	Aktivitas Profesi, Ilmiah dan Teknis *Professional, Scientific and Technical Activities*	0	0	0	0	
14	Aktivitas Penyewaan dan Sewa Guna Usaha tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya *Rental and Lease Activities without Option Rights, Employment, Travel Agents, and Other Business Support*	0	0	0	0	
15	Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib *Mandatory Government, Defense, and Social Security Administrations*	0	0	0	0	
16	Pendidikan *Education*	0	0	0	0	
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial *Human Health Activities and Social Activities*	0	0	0	0	
18	Kesenian, Hiburan, dan Rekreasi *Arts, Entertainment and Recreation*	0	0	0	0	

(dalam jutaan rupiah)
(in millions rupiah)

	Kredit Beragun Rumah Tinggal *Loans Secured by Residential Property*	**Kredit Beragun Properti Komersial** *Loans Secured by Commercial Real Estate*	**Pengadaan Tanah, Pengolahan Tanah dan Konstruksi** *Land Acquisition, Land Processing and Construction*	**Kredit Pegawai/ Pensiunan** *Employee/ Retirement Loans*	**Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel** *Receivables on Micro Small Business and Retail Portofolio*	**Tagihan kepada Korporasi** *Receivable on Corporate*	**Tagihan yang Telah Jatuh Tempo** *Mature Receivables*	**Aset Lainnya** *Other Assets*
	0	0	0	0	0	0	0	0
	1.659.807	0	0	0	519.576	382.648	27.438	916.361
	1.659.807	**0**	**746.797**	**0**	**1.191.879**	**7.500.244**	**90.509**	**916.361**
	0	0	0	0	13.876	1.129.008	2.034	0
	0	0	0	0	12.971	101.396	0	0
	0	0	0	0	56.426	2.209.634	3.303	0
	0	0	0	0	0	0	0	0
	0	0	0	0	2.791	0	0	0
	0	0	585.211	0	25.453	44.953	1.572	0
	0	0	0	0	341.045	1.276.417	9.142	0
	0	0	0	0	79.126	1.084.064	0	0
	0	0	0	0	16.302	389.536	0	0
	0	0	0	0	6	0	0	0
	0	0	0	0	0	254.122	0	0
	0	0	328.246	0	899	62.421	0	0
	0	0	0	0	3.817	3.181	199	0
	0	0	0	0	22.180	345.600	0	0
0	0	0	0	0	0	0	0	
0	0	0	0	1.894	21.420	0	0	
0	0	0	0	3.226	1.347	0	0	
	0	0	0	0	0	0	0	0

No. *No.*	Sektor Ekonomi *Economy Sector*	Tagihan kepada Pemerintah *Receivable on Sovereign*	Tagihan kepada Entitas Sektor Publik *Receivables on Public Sector Entities*	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional *Receivables on Multilateral Development Banks and International Institution*	Tagihan kepada Bank *Receivables on Banks*	
19	Aktivitas Jasa Lainnya *Other Service Activities*	0	0	0	0	
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja *Household Activities as an Employer*	0	0	0	0	
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya *International Institution and Other Extra International Agencies*	0	0	0	0	
22	Bukan Lapangan Usaha *Non-Business Field*	0	0	0	0	
23	Lainnya *Others*	4.784.213	0	0	183.200	
	Total ***Amount***	**4.784.213**	**0**	**0**	**183.200**	

Tabel 8. Pengungkapan Tagihan dan Pencadangan Berdasarkan Wilayah - Bank secara Individual

Table 8. Disclosure by Region Bills and Reserves – Bank Individually

No. *No.*	Keterangan *Description*
1	Tagihan *Receivables*
2	Tagihan yang Mengalami Peningkatan dan Pemburukan Risiko Kredit *(Stage 2 dan Stage 3)* *Increased Receivables and Credit Risk Management (Stage 2 and Stage 3)*
	a. Belum Jatuh Tempo *a. Outstanding*
	b. Telah Jatuh Tempo *b. Mature*
3	CKPN – *Stage* 1
4	CKPN – *Stage* 2
5	CKPN – *Stage* 3
6	Tagihan yang Dihapus Buku *Written-Off Receivables*

(dalam jutaan rupiah)
(in millions rupiah)

	Kredit Beragun Rumah Tinggal *Loans Secured by Residential Property*	Kredit Beragun Properti Komersial *Loans Secured by Commercial Real Estate*	Pengadaan Tanah, Pengolahan Tanah dan Konstruksi *Land Acquisition, Land Processing and Construction*	Kredit Pegawai/ Pensiunan *Employee/ Retirement Loans*	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel *Receivables on Micro Small Business and Retail Portofolio*	Tagihan kepada Korporasi *Receivable on Corporate*	Tagihan yang Telah Jatuh Tempo *Mature Receivables*	Aset Lainnya *Other Assets*
	0	0	0	0	9.566	1.815	969	0
	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0
	1.697.840	0	0	0	335.990	298.735	15.158	898.085
	1.697.840	**0**	**913.457**	**0**	**925.568**	**7.223.649**	**32.377**	**898.085**

(dalam jutaan rupiah)
(in millions rupiah)

	Posisi Tanggal Laporan 31 Desember 2025 *Report as of December 31, 2025*					Posisi Tanggal Laporan 31 Desember 2024 *Report as of December 31, 2024*				
	Wilayah *Region*					Wilayah *Region*				
	Wilayah 1 *Region 1*	Wilayah 2 *Region 2*	Wilayah 3 *Region 3*	dst. *etc.*	Total *Total*	Wilayah 1 *Region 1*	Wilayah 2 *Region 2*	Wilayah 3 *Region 3*	dst. *etc.*	Total *Total*
	14.010.204	1.853.489	970.385	0	16.834.078	13.917.363	1.958.666	852.716	0	16.728.745
	420.554	279.630	9.544	0	709.728	384.434	108.528	6.544	0	499.506
	404.690	277.857	5.650	0	688.197	381.465	108.528	6.064	0	496.057
	15.864	1.773	3.894	0	21.531	2.969	0	480	0	3.449
	35.462	3.107	1.755	0	40.324	32.797	8.361	1.511	0	42.669
	7.247	877	189	0	8.313	7.848	821	651	0	9.320
	104.506	13.331	2.273	0	120.110	86.825	10.609	1.361	0	98.795
	12.072	0	46	0	12.118	43.676	0	0	0	43.676

Tabel 9. Pengungkapan Tagihan dan Pencadangan Berdasarkan Wilayah-Bank secara Konsolidasi dengan Perusahaan Anak

Table 9. Disclosure by Region Bills and Reserves - Consolidated with Subsidiaries

No. *No.*	Keterangan *Description*
1	Tagihan *Receivables*
2	Tagihan yang Mengalami Peningkatan dan Pemburukan Risiko Kredit *(Stage 2 dan Stage 3)* *Increased Receivables and Credit Risk Management (Stage 2 and Stage 3)*
	a. Belum Jatuh Tempo *a. Outstanding*
3	b. Telah Jatuh Tempo *b. Mature*
4	CKPN – *Stage 2*
5	CKPN – *Stage 3*
6	Tagihan yang Dihapus Buku *Written-Off Receivables*

Tabel 10. Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi - Bank secara Individual

Table 10. Disclosures of Bills and Reserves by Economic Sector – Bank Individually

No. *No.*	Sektor Ekonomi *Economy Sector*	Tagihan *Receivables*	Tagihan yang Mengalami Penurunan Nilai *Impaired Receivables*	
			Belum Jatuh Tempo *Outstanding*	Telah Jatuh Tempo *Mature*
Posisi Tanggal Laporan 31 Desember 2025 ***Report as of December 31, 2025***				
1	Pertanian, Kehutanan, dan Perikanan *Agriculture, Forestry, and Fisheries*	1.285.585	1.281.854	3.731
2	Pertambangan dan Penggalian *Mining and Quarrying*	236.778	236.778	0
3	Industri Pengolahan *Manufacturing*	2.709.106	2.643.805	65.301
4	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin *Procurement of Electricity, Gas, Steam/Hot Water, and Air Conditioning*	0	0	0
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah *Water Management, Waste Management and Recycling*	2.673	2.673	0
6	Konstruksi *Construction*	612.379	574.189	38.190
7	Perdagangan Besar dan Eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor *Large Trade and Retail; Car and Motorcycle Repair and Maintenance*	1.327.014	1.316.159	10.855

(dalam jutaan rupiah)
(in millions rupiah)

Posisi Tanggal Laporan 31 Desember 2025 *Report as of December 31, 2025*					Posisi Tanggal Laporan 31 Desember 2024 *Report as of December 31, 2024*				
Wilayah *Region*					Wilayah *Region*				
Wilayah 1 *Region 1*	Wilayah 2 *Region 2*	Wilayah 3 *Region 3*	dst. *etc.*	Total *Total*	Wilayah 1 *Region 1*	Wilayah 2 *Region 2*	Wilayah 3 *Region 3*	dst. *etc.*	Total *Total*
14.063.920	1.853.489	970.385	0	16.887.794	13.955.122	1.958.666	852.716	0	16.766.504
420.617	279.630	9.544	0	709.791	384.943	108.528	6.544	0	500.015
404.753	277.857	5.650	0	688.260	381.974	108.528	6.064	0	496.566
15.864	1773	3894	0	21.531	2.969	0	480	0	3.449
35.523	3.107	1.755	0	40.385	32.942	8.361	1.511	0	42.814
7.248	877	189	0	8.314	7.848	821	651	0	9.320
104.510	13.331	2.273	0	120.114	86.825	10.609	1.361	0	98.795
12.074	0	46	0	12.120	43.691	0	0	0	43.691

(dalam jutaan rupiah)
(in millions rupiah)

Cadangan Kerugian Penurunan Nilai (CKPN) *Individual Reserved for Impairment*	Cadangan Kerugian Penurunan Nilai (CKPN) *Individual Reserved for Impairment*	Cadangan Kerugian Penurunan Nilai (CKPN) *Individual Reserved for Impairment*	Tagihan yang Dihapus Buku *Written-Off Receivables*
Stage-1	*Stage-2*	*Stage-3*	
12.254	0	2.026	0
330	0	0	0
4.611	0	35.539	9.000
0	0	0	0
5	0	0	0
1.240	860	19.689	46
11.721	1.355	8.759	314

No. *No.*	Sektor Ekonomi *Economy Sector*	Tagihan *Receivables*	Tagihan yang Mengalami Penurunan Nilai *Impaired Receivables*	
			Belum Jatuh Tempo *Outstanding*	Telah Jatuh Tempo *Mature*
8	Pengangkutan dan Pergudangan *Transportation and Warehousing*	1.300.455	1.297.926	2.529
9	Penyediaan Akomodasi dan Penyediaan Makan Minum *Provision of Accommodation and Provision of Drinking Food*	337.278	337.278	0
10	Informasi dan Komunikasi *Information and Communication*	466	466	0
11	Aktivitas Keuangan dan Asuransi *Financial and Insurance Activities*	155.039	155.039	0
12	Real Estat *Real Estate*	356.838	356.838	0
13	Aktivitas Profesi, Ilmiah dan Teknis *Professional, Scientific and Technical Activities*	9.008	8.965	43
14	Aktivitas Penyewaan dan Sewa Guna Usaha tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya *Rental and Lease Activities without Option Rights, Employment, Travel Agents, and Other Business Support*	328.321	327.306	1.015
15	Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib *Mandatory Government, Defense, and Social Security Administrations*	0	0	0
16	Pendidikan *Education*	20.554	20.554	0
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial *Human Health Activities and Social Activities*	3.547	3.547	0
18	Kesenian, Hiburan, dan Rekreasi *Arts, Entertainment and Recreation*	786	786	0
19	Aktivitas Jasa Lainnya *Other Service Activities*	13.578	11.805	1.773
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja *Household Activities as an Employer*	0	0	0
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya *International Institution and Other Extra International Agencies*	0	0	0
22	Bukan Lapangan Usaha *Non-Business Field*	0	0	0
23	Lainnya *Others*	8.134.673	8.083.150	51.523
	Total ***Amount***	**16.834.078**	**16.659.118**	**174.960**
Posisi Tanggal Laporan 31 Desember 2024 ***Report as of December 31, 2024***				
1	Pertanian, Kehutanan, dan Perikanan *Agriculture, Forestry, and Fisheries*	1.173.200	1.169.557	3.643
2	Pertambangan dan Penggalian *Mining and Quarrying*	114.367	114.367	0

(dalam jutaan rupiah)
(in millions rupiah)

	Cadangan Kerugian Penurunan Nilai (CKPN) *Individual Reserved for Impairment*	Cadangan Kerugian Penurunan Nilai (CKPN) *Individual Reserved for Impairment*	Cadangan Kerugian Penurunan Nilai (CKPN) *Individual Reserved for Impairment*	Tagihan yang Dihapus Buku *Written-Off Receivables*
	Stage-1	*Stage-2*	*Stage-3*	
	2.029	414	2.299	0
	76	0	9.016	0
	2	0	0	0
	114	0	0	0
	877	0	16.255	0
	15	0	18	0
	361	0	487	121
	0	0	0	0
	667	0	0	0
	3	0	0	0
	1	0	0	0
	22	140	1.778	2.081
	0	0	0	0
	0	0	0	0
	0	0	0	0
	5.996	5.544	24.244	556
	40.324	**8.313**	**120.110**	**12.118**
	1.351	8	28.272	38.016
	234	0	0	0

No. *No.*	Sektor Ekonomi *Economy Sector*	Tagihan *Receivables*	Tagihan yang Mengalami Penurunan Nilai *Impaired Receivables*	
			Belum Jatuh Tempo *Outstanding*	Telah Jatuh Tempo *Mature*
3	Industri Pengolahan *Manufacturing*	2.275.529	2.266.531	8.998
4	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin *Procurement of Electricity, Gas, Steam/Hot Water, and Air Conditioning*	0	0	0
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah *Water Management, Waste Management and Recycling*	2.791	2.791	0
6	Konstruksi Construction	667.290	663.831	3.459
7	Perdagangan Besar dan Eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor *Large Trade and Retail; Car and Motorcycle Repair and Maintenance*	1.635.635	1.619.216	16.419
8	Pengangkutan dan Pergudangan *Transportation and Warehousing*	1.165.774	1.165.718	56
9	Penyediaan Akomodasi dan Penyediaan Makan Minum *Provision of Accommodation and Provision of Drinking Food*	411.478	411.478	0
10	Informasi dan Komunikasi *Information and Communication*	7	7	0
11	Aktivitas Keuangan dan Asuransi *Financial and Insurance Activities*	254.122	254.122	0
12	Real Estat *Real Estate*	410.113	410.113	0
13	Aktivitas Profesi, Ilmiah dan Teknis *Professional, Scientific and Technical Activities*	7.331	6.998	333
14	Aktivitas Penyewaan dan Sewa Guna Usaha tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya *Rental and Lease Activities without Option Rights, Employment, Travel Agents, and Other Business Support*	368.013	367.780	233
15	Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib *Mandatory Government, Defense, and Social Security Administrations*	0	0	0
16	Pendidikan *Education*	23.314	23.314	0
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial *Human Health Activities and Social Activities*	4.572	4.572	0
18	Kesenian, Hiburan, dan Rekreasi *Arts, Entertainment and Recreation*	0	0	0
19	Aktivitas Jasa Lainnya *Other Service Activities*	13.675	11.387	2.288
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja *Household Activities as an Employer*	0	0	0

(dalam jutaan rupiah)
(in millions rupiah)

	Cadangan Kerugian Penurunan Nilai (CKPN) *Individual Reserved for Impairment*	Cadangan Kerugian Penurunan Nilai (CKPN) *Individual Reserved for Impairment*	Cadangan Kerugian Penurunan Nilai (CKPN) *Individual Reserved for Impairment*	Tagihan yang Dihapus Buku *Written-Off Receivables*
	Stage-1	*Stage-2*	*Stage-3*	
	5.314	0	6.166	0
	0	0	0	0
	8	0	0	0
	6.566	0	10.102	0
	8.553	1.514	7.518	4.951
	1.646	278	2.307	0
	1.283	0	5.639	0
	0	0	0	0
	1.018	0	0	0
	986	2.400	16.146	0
	26	0	134	0
	581	0	233	0
	0	0	0	0
	672	0	0	0
	8	0	0	0
	0	0	0	0
	31	0	1.326	0
	0	0	0	0

No. No.	Sektor Ekonomi Economy Sector	Tagihan Receivables	Tagihan yang Mengalami Penurunan Nilai Impaired Receivables	
			Belum Jatuh Tempo Outstanding	Telah Jatuh Tempo Mature
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya *International Institution and Other Extra International Agencies*	0	0	0
22	Bukan Lapangan Usaha *Non-Business Field*	0	0	0
23	Lainnya *Others*	8.201.534	8.165.620	35.914
	Total ***Amount***	**16.728.745**	**16.657.402**	**71.343**

Tabel 11. Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi - Bank secara Konsolidasi dengan Perusahaan Anak

Table 11. Disclosures of Bills and Reserves by Economic Sector - Consolidated with Subsidiaries

No. No.	Sektor Ekonomi Economy Sector	Tagihan Receivables	Tagihan yang Mengalami Penurunan Nilai Impaired Receivables	
			Belum Jatuh Tempo Outstanding	Telah Jatuh Tempo Mature
Posisi Tanggal Laporan 31 Desember 2025 ***Report as of December 31, 2025***				
1	Pertanian, Kehutanan, dan Perikanan *Agriculture, Forestry, and Fisheries*	1.285.585	1.281.854	3.731
2	Pertambangan dan Penggalian *Mining and Quarrying*	244.605	244.605	0
3	Industri Pengolahan *Manufacturing*	2.721.101	2.655.800	65.301
4	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin Procurement of Electricity, Gas, Steam/Hot Water, and Air Conditioning	0	0	0
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah *Water Management, Waste Management and Recycling*	2.673	2.673	0
6	Konstruksi *Construction*	620.766	582.576	38.190
7	Perdagangan Besar dan Eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor *Large Trade and Retail; Car and Motorcycle Repair and Maintenance*	1.329.489	1.318.634	10.855
8	Pengangkutan dan Pergudangan *Transportation and Warehousing*	1.309.208	1.306.679	2.529
9	Penyediaan Akomodasi dan Penyediaan Makan Minum *Provision of Accommodation and Provision of Drinking Food*	337.346	337.346	0
10	Informasi dan Komunikasi *Information and Communication*	466	466	0

(dalam jutaan rupiah)
(in millions rupiah)

	Cadangan Kerugian Penurunan Nilai (CKPN) *Individual Reserved for Impairment*	Cadangan Kerugian Penurunan Nilai (CKPN) *Individual Reserved for Impairment*	Cadangan Kerugian Penurunan Nilai (CKPN) *Individual Reserved for Impairment*	Tagihan yang Dihapus Buku *Written-Off Receivables*
	Stage-1	*Stage-2*	*Stage-3*	
	0	0	0	0
	0	0	0	0
	14.392	5.120	20.952	709
	42.669	**9.320**	**98.795**	**43.676**

(dalam jutaan rupiah)
(in millions rupiah)

	Cadangan Kerugian Penurunan Nilai (CKPN) *Individual Reserved for Impairment*	Cadangan Kerugian Penurunan Nilai (CKPN) *Individual Reserved for Impairment*	Cadangan Kerugian Penurunan Nilai (CKPN) *Individual Reserved for Impairment*	Tagihan yang Dihapus Buku *Written-Off Receivables*
	Stage-1	***Stage-2***	***Stage-3***	
	12.254	0	2.026	0
	330	0	0	0
	4.611	0	35.539	9.000
	0	0	0	0
	5	0	0	0
	1.240	860	19.689	46
	11.721	1.355	8.759	314
	2.029	415	2.299	0
	76	0	9.016	2
	2	0	0	0

No. *No.*	Sektor Ekonomi *Economy Sector*	Tagihan *Receivables*	Tagihan yang Mengalami Penurunan Nilai *Impaired Receivables*	
			Belum Jatuh Tempo *Outstanding*	Telah Jatuh Tempo *Mature*
11	Aktivitas Keuangan dan Asuransi *Financial and Insurance Activities*	155.957	155.957	0
12	Real Estat *Real Estate*	356.838	356.838	0
13	Aktivitas Profesi, Ilmiah dan Teknis *Professional, Scientific and Technical Activities*	9.008	8.965	43
14	Aktivitas Penyewaan dan Sewa Guna Usaha tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya *Rental and Lease Activities without Option Rights, Employment, Travel Agents, and Other Business Support*	328.321	327.306	1.015
15	Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib *Mandatory Government, Defense, and Social Security Administrations*	0	0	0
16	Pendidikan *Education*	20.554	20.554	0
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial *Human Health Activities and Social Activities*	3.547	3.547	0
18	Kesenian, Hiburan, dan Rekreasi *Arts, Entertainment and Recreation*	786	786	0
19	Aktivitas Jasa Lainnya *Other Service Activities*	13.629	11.856	1.773
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja *Household Activities as an Employer*	0	0	0
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya *International Institution and Other Extra International Agencies*	0	0	0
22	Bukan Lapangan Usaha *Non-Business Field*	0	0	0
23	Lainnya *Others*	8.147.915	8.096.392	51.523
	Total ***Amount***	**16.887.794**	**16.712.834**	**174.960**
Posisi Tanggal Laporan 31 Desember 2024 ***Report as of December 31, 2024***				
1	Pertanian, Kehutanan, dan Perikanan *Agriculture, Forestry, and Fisheries*	1.173.200	1.169.557	3.643
2	Pertambangan dan Penggalian *Mining and Quarrying*	116.403	116.403	0
3	Industri Pengolahan *Manufacturing*	2.284.409	2.275.411	8.998
4	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin *Procurement of Electricity, Gas, Steam/Hot Water, and Air Conditioning*	0	0	0
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah *Water Management, Waste Management and Recycling*	2.791	2.791	0
6	Konstruksi *Construction*	670.469	667.010	3.459

(dalam jutaan rupiah)
(in millions rupiah)

	Cadangan Kerugian Penurunan Nilai (CKPN) *Individual Reserved for Impairment*	Cadangan Kerugian Penurunan Nilai (CKPN) *Individual Reserved for Impairment*	Cadangan Kerugian Penurunan Nilai (CKPN) *Individual Reserved for Impairment*	Tagihan yang Dihapus Buku *Written-Off Receivables*
	Stage-1	**Stage-2**	**Stage-3**	
	114	0	0	0
	877	0	16.255	0
	15	0	18	0
	361	0	487	121
	0	0	0	0
	667	0	0	0
	3	0	0	0
	1	0	0	0
	22	140	1.778	2.081
	0	0	0	0
	0	0	0	0
	0	0	0	0
	6.057	5.544	24.248	556
	40.385	**8.314**	**120.114**	**12.120**
	1.351	8	28.272	38.031
	244	0	0	0
	5.329	0	6.166	0
	0	0	0	0
	8	0	0	0
	6.581	0	10.102	0

No. *No.*	Sektor Ekonomi *Economy Sector*	Tagihan *Receivables*	Tagihan yang Mengalami Penurunan Nilai *Impaired Receivables*	
			Belum Jatuh Tempo *Outstanding*	Telah Jatuh Tempo *Mature*
7	Perdagangan Besar dan Eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor *Large Trade and Retail; Car and Motorcycle Repair and Maintenance*	1.637.683	1.621.264	16.419
8	Pengangkutan dan Pergudangan *Transportation and Warehousing*	1.166.538	1.166.482	56
9	Penyediaan Akomodasi dan Penyediaan Makan Minum *Provision of Accommodation and Provision of Drinking Food*	411.557	411.557	0
10	Informasi dan Komunikasi *Information and Communication*	7	7	0
11	Aktivitas Keuangan dan Asuransi *Financial and Insurance Activities*	254.122	254.122	0
12	Real Estat *Real Estate*	410.113	410.113	0
13	Aktivitas Profesi, Ilmiah dan Teknis *Professional, Scientific and Technical Activities*	7.331	6.998	333
14	Aktivitas Penyewaan dan Sewa Guna Usaha tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya *Rental and Lease Activities without Option Rights, Employment, Travel Agents, and Other Business Support*	368.013	367.780	233
15	Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib *Mandatory Government, Defense, and Social Security Administrations*	0	0	0
16	Pendidikan *Education*	23.314	23.314	0
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial *Human Health Activities and Social Activities*	4.572	4.572	0
18	Kesenian, Hiburan, dan Rekreasi *Arts, Entertainment and Recreation*	4	4	0
19	Aktivitas Jasa Lainnya *Other Service Activities*	13.762	11.474	2.288
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja *Household Activities as an Employer*	4.428	4.428	0
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya *International Institution and Other Extra International Agencies*	0	0	0
22	Bukan Lapangan Usaha *Non-Business Field*	0	0	0
23	Lainnya *Others*	8.217.788	8.181.874	35.914
	Total ***Amount***	**16.766.504**	**16.695.161**	**71.343**

(dalam jutaan rupiah)
(in millions rupiah)

	Cadangan Kerugian Penurunan Nilai (CKPN) *Individual Reserved for Impairment*	Cadangan Kerugian Penurunan Nilai (CKPN) *Individual Reserved for Impairment*	Cadangan Kerugian Penurunan Nilai (CKPN) *Individual Reserved for Impairment*	Tagihan yang Dihapus Buku *Written-Off Receivables*
	Stage-1	**Stage-2**	**Stage-3**	
	8.563	1.514	7.518	4.951
	1.649	278	2.307	0
	1.284	0	5.639	0
	0	0	0	0
	1.018	0	0	0
	986	2.400	16.146	0
	26	0	134	0
	581	0	233	0
	0	0	0	0
	671	0	0	0
	8	0	0	0
	0	0	0	0
	32	0	1.326	0
	21	0	0	0
	0	0	0	0
	0	0	0	0
	14.462	5.120	20.952	709
	42.814	**9.320**	**98.795**	**43.691**

Tabel 12. Pengungkapan Rincian Mutasi Cadangan Kerugian Penurunan Nilai - Bank secara Individual

Table 12. Disclosure of Details of Reserve Mutations in Impairment Losses – Bank individually

No. *No.*	Keterangan *Description*
1	Saldo awal CKPN *Beginning Balance CKPN*
2	Pembentukan (Pemulihan) CKPN pada Periode Berjalan (Net) *Formation (Recovery) CKPN in the Current Period (Net)*
	2.a. Pembentukan CKPN pada periode berjalan *2.a. CKPN Formation in the Current Period*
	2.b. Pemulihan CKPN pada periode berjalan *2.b. CKPN Recovery in the Current Period*
3	CKPN yang Digunakan untuk Melakukan Hapus Buku atas Tagihan pada Periode Berjalan *CKPN Used to Written-Off on the Receivables at Current Period*
4	Pembentukan (Pemulihan) Lainnya pada Periode Berjalan *Others Formation (Recovery) in the Current Period*
Saldo akhir CKPN ***Ending Balance CKPN***	

Tabel 13. Pengungkapan Rincian Mutasi Cadangan Kerugian Penurunan Nilai - Bank secara Konsolidasi dengan Perusahaan Anak

Table 13. Disclosure of Details of Reserve Mutations in Impairment Losses - Consolidation with Subsidiaries

No. *No.*	Keterangan *Description*
1	Saldo Awal CKPN *Beginning Balance CKPN*
2	Pembentukan (Pemulihan) CKPN pada Periode Berjalan (Net) *Formation (Recovery) CKPN in the Current Period (Net)*
	2.a. Pembentukan CKPN pada periode berjalan *2.a. CKPN Formation in the Current Period*
	2.b. Pemulihan CKPN pada periode berjalan *2.b. CKPN Recovery in the Current Period*
3	CKPN yang Digunakan untuk Melakukan Hapus Buku atas Tagihan pada Periode Berjalan *CKPN Used to Written-Off on the Receivables at Current Period*
4	Pembentukan (Pemulihan) Lainnya pada Periode Berjalan *Others Formation (Recovery) in the Current Period*
Saldo Akhir CKPN ***Ending Balance CKPN***	

(dalam jutaan rupiah)
(in millions rupiah)

	Posisi Tanggal Laporan 31 Desember 2025 *Report as of December 31, 2025*			Posisi Tanggal Laporan 31 Desember 2024 *Report as of December 31, 2024*		
	Stage 1	*Stage 2*	*Stage 3*	*Stage 1*	*Stage 2*	*Stage 3*
	42.669	9.320	98.795	58.963	21.660	72.656
	-2.302	-1.007	33.391	-16.294	-12.340	69.815
	34.187	6.772	68.494	3.025	9.269	83.481
	36.489	7.779	35.103	19.319	21.609	13.666
	42	0	12.076	0	0	43.676
	-1	0	0	0	0	0
	40.324	8.313	120.110	42.669	9.320	98.795

(dalam jutaan rupiah)
(in millions rupiah)

	Posisi Tanggal Laporan 31 Desember 2025 *Report as of December 31, 2025*			Posisi Tanggal Laporan 31 Desember 2024 *Report as of December 31, 2024*		
	Stage 1	*Stage 2*	*Stage 3*	*Stage 1*	*Stage 2*	*Stage 3*
	42.814	9.320	98.795	58.985	21.660	72.674
	-2.386	-1.006	33.397	-16.171	-12.340	69.812
	34.504	6.773	68.500	3.252	9.269	83.481
	36.890	7.779	35.103	19.423	21.609	13.669
	42	0	12.078	0	0	43.691
	-1	0	0	0	0	0
	40.385	8.314	120.114	42.814	9.320	98.795

Tabel 14. Pengungkapan Tagihan Bersih berdasarkan Kategori Portofolio dan Skala Peringkat - Bank secara Individual

Table 14. Disclosures of Net Receivables based on Portfolio Categories and Rating Scale - Bank Individually

Posisi Tanggal Laporan 31 Desember 2025/							
No. *No.*	Kategori Portofolio *Portofolio Category*	Lembaga Pemeringkat *Rating Institutions*	Tagihan Bersih/ Peringkat Jangka Panjang *Long-Time Rating*				
		Standard and Poor's	AAA	AA+ s.d AA- *AA+ to AA-*	A+ s.d A- *A+ to A-*	BBB+ s.d BBB- *BBB+ to BBB-*	BB+ s.d BB- *BB+ to BB-*
		Fitch Rating	AAA	AA+ s.d AA- *AA+ to d AA-*	A+ s.d A- *A+ to A-*	BBB+ s.d BBB- *BBB+ to BBB-*	BB+ s.d BB- *BB+ to BB-*
		Moody's	Aaa	Aa1 s.d Aa3 *Aa1+ to d Aa3*	A1 s.d A3 *A1 to A3*	Baa1 s.d Baa3 *Baa1 to Baa3*	Ba1 s.d Ba3 *Ba1 to Ba3*
		PT. Fitch Ratings Indonesia	AAA (idn)	AA+(idn) s.d AA-(idn) *AA+(idn) to AA-(idn)*	A+(idn) s.d A-(idn) *A+(idn) to A-(idn)*	BBB+(idn) s.d BBB-(idn) *BBB+(idn) to BBB-(idn)*	BB+(idn) s.d BB-(idn) *BB+(idn) to BB-(idn)*
		PT Pemeringkat Efek Indonesia	idAAA	idAA+ s.d idAA- *idAA+ to idAA-*	idA+ s.d idA- *idA+ to s.d idA-*	id BBB+ s.d id BBB- *id BBB+ to id BBB-*	id BB+ s.d id BB- *id BB+ to id BB-*
1	Tagihan kepada Pemerintah *Receivable on Sovereign*		0	0	0	4.256.720	0
2	Tagihan kepada Entitas Sektor Publik *Receivables on Public Sector Entities*		0	0	0	0	0
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional *Receivables on Multilateral Development Banks and International Institution*		0	0	0	0	0
4	Tagihan kepada Bank *Receivables on Banks*		376.132	0	0	0	0
5	Tagihan berupa *Covered Bond* *Receivables in the Form of Covered Bond*		0	0	0	0	0
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya *Receivables on Securities Firms and Other Financial Institutions*		0	0	0	0	0
7	Tagihan berupa Surat Berharga/ Piutang Subordinasi, Ekuitas dan Instrumen Modal Lainnya *Receivables in the Form of Subordinated Debt Securities/ Receivables Subordinated, Equity, and Other Capital Instruments*		0	0	0	0	0
8	Kredit Beragun Rumah Tinggal *Loans Secured by Residential Property*		0	0	0	0	0
9	Kredit Beragun Properti Komersial *Loans Secured by Commercial Real Estate*		0	0	0	0	0
10	Kredit untuk Pengadaan Tanah, Pengolahan Tanah dan Konstruksi *Loan for Land Acquisition, Land Processing and Construction*		0	0	0	0	0
11	Kredit Pegawai/Pensiunan *Employee/Retirement Loans*		0	0	0	0	0
12	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel *Receivables on Micro Small Business and Retail Portofolio*		0	0	0	0	0
13	Tagihan kepada Korporasi *Receivable on Corporate*		0	0	0	0	0

(dalam jutaan rupiah)
(in millions rupiah)

Report as of December 31, 2025

Net Receivables							
		Peringkat Jangka Pendek *Short-Time Rating*				**Tanpa Peringkat** *Without Ratings*	**Total** *Amount*
B+ s.d B- *B+ to B-*	**Kurang dari B-** *Less than B-*	**A-1**	**A-2**	**A-3**	**Kurang dari A-3** *Less than A-3*		
B+ s.d B- *B+ to B-*	**Kurang dari B-** *Less than B-*	**F1+ s.d F1** *F1+ to F1*	**F2**	**F3**	**Kurang dari A-3** *Less than A-3*		
B1 s.d B3 *B1 to B3*	**Kurang dari B3** *Less than B3*	**P-1**	**P-2**	**P-3**	**Kurang dari A-3** *Less than A-3*		
B+(idn) s.d B-(idn) *B+(idn) to B-(idn)*	**Kurang dari B-(idn)** *Less than B-(idn)*	**F1+(idn) to F1(idn)**	**F2(idn)**	**F3(idn)**	**Kurang dari F3(idn)** *Less than F3(idn)*		
id B+ s.d id B- *id B+ to id B-*	**Kurang dari id B-** *Less than id B-*	**idA1**	**idA2**	**idA3 s.d id A4** *idA3 to id A4*	**Kurang dari idA4** *Less than idA4*		
0	0	0	0	0	0	0	4.256.720
0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0
0	0	0	0	0	0	19.363	395.495
0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0
0	0	0	0	0	0	1.659.807	1.659.807
0	0	0	0	0	0	0	0
0	0	0	0	0	0	746.797	746.797
0	0	0	0	0	0	0	0
0	0	0	0	0	0	1.147.837	1.147.837
0	0	0	0	0	0	7.500.244	7.500.244

Posisi Tanggal Laporan 31 Desember 2025/							
No. *No.*	Kategori Portofolio *Portofolio Category*	Lembaga Pemeringkat *Rating Institutions*	Tagihan Bersih/				
			Peringkat Jangka Panjang *Long-Time Rating*				
		Standard and Poor's	AAA	AA+ s.d AA- *AA+ to AA-*	A+ s.d A- *A+ to A-*	BBB+ s.d BBB- *BBB+ to BBB-*	BB+ s.d BB- *BB+ to BB-*
		Fitch Rating	AAA	AA+ s.d AA- *AA+ to d AA-*	A+ s.d A- *A+ to A-*	BBB+ s.d BBB- *BBB+ to BBB-*	BB+ s.d BB- *BB+ to BB-*
		Moody's	Aaa	Aa1 s.d Aa3 *Aa1+ to d Aa3*	A1 s.d A3 *A1 to A3*	Baa1 s.d Baa3 *Baa1 to Baa3*	Ba1 s.d Ba3 *Ba1 to Ba3*
		PT. Fitch Ratings Indonesia	AAA (idn)	AA+(idn) s.d AA-(idn) *AA+(idn) to AA-(idn)*	A+(idn) s.d A-(idn) *A+(idn) to A-(idn)*	BBB+(idn) s.d BBB-(idn) *BBB+(idn) to BBB-(idn)*	BB+(idn) s.d BB-(idn) *BB+(idn) to BB-(idn)*
		PT Pemeringkat Efek Indonesia	idAAA	idAA+ s.d idAA- *idAA+ to idAA-*	idA+ s.d idA- *idA+ to s.d idA-*	id BBB+ s.d id BBB- *id BBB+ to id BBB-*	id BB+ s.d id BB- *id BB+ to id BB-*
14	Tagihan yang Telah Jatuh Tempo *Mature Receivables*						
15	Aset Lainnya Other Assets						
	Total ***Amount***		376.132	0	0	4.256.720	0

Posisi Tanggal Laporan 31 Desember 2024/							
No. *No.*	Kategori Portofolio *Portofolio Category*	Lembaga Pemeringkat *Rating Institutions*	Tagihan Bersih/				
			Peringkat Jangka Panjang *Long-Time Rating*				
		Standard and Poor's	AAA	AA+ s.d AA- *AA+ to AA-*	A+ s.d A- *A+ to A-*	BBB+ s.d BBB- *BBB+ to BBB-*	BB+ s.d BB- *BB+ to BB-*
		Fitch Rating	AAA	AA+ s.d AA- *AA+ to d AA-*	A+ s.d A- *A+ to A-*	BBB+ s.d BBB- *BBB+ to BBB-*	BB+ s.d BB- *BB+ to BB-*
		Moody's	Aaa	Aa1 s.d Aa3 *Aa1+ to d Aa3*	A1 s.d A3 *A1 to A3*	Baa1 s.d Baa3 *Baa1 to Baa3*	Ba1 s.d Ba3 *Ba1 to Ba3*
		PT. Fitch Ratings Indonesia	AAA (idn)	AA+(idn) s.d AA-(idn) *AA+(idn) to AA-(idn)*	A+(idn) s.d A-(idn) *A+(idn) to A-(idn)*	BBB+(idn) s.d BBB-(idn) *BBB+(idn) to BBB-(idn)*	BB+(idn) s.d BB-(idn) *BB+(idn) to BB-(idn)*
		PT Pemeringkat Efek Indonesia	idAAA	idAA+ s.d idAA- *idAA+ to idAA-*	idA+ s.d idA- *idA+ to s.d idA-*	id BBB+ s.d id BBB- *id BBB+ to id BBB-*	id BB+ s.d id BB- *id BB+ to id BB-*
1	Tagihan kepada Pemerintah *Receivable on Sovereign*		0	0	0	4.784.213	0
2	Tagihan kepada Entitas Sektor Publik *Receivables on Public Sector Entities*		0	0	0	0	0

(dalam jutaan rupiah)
(in millions rupiah)

Report as of December 31, 2025

	Net Receivables							
			Peringkat Jangka Pendek *Short-Time Rating*				**Tanpa Peringkat** *Without Ratings*	**Total** *Amount*
	B+ s.d B- *B+ to B-*	**Kurang dari B-** *Less than B-*	**A-1**	**A-2**	**A-3**	**Kurang dari A-3** *Less than A-3*		
	B+ s.d B- *B+ to B-*	**Kurang dari B-** *Less than B-*	**F1+ s.d F1** *F1+ to F1*	**F2**	**F3**	**Kurang dari A-3** *Less than A-3*		
	B1 s.d B3 *B1 to B3*	**Kurang dari B3** *Less than B3*	**P-1**	**P-2**	**P-3**	**Kurang dari A-3** *Less than A-3*		
	B+(idn) s.d B-(idn) *B+(idn) to B-(idn)*	**Kurang dari B-(idn)** *Less than B-(idn)*	**F1+(idn) to F1(idn)**	**F2(idn)**	**F3(idn)**	**Kurang dari F3(idn)** *Less than F3(idn)*		
	id B+ s.d id B- *id B+ to id B-*	**Kurang dari id B-** *Less than id B-*	**idA1**	**idA2**	**idA3 s.d id A4** *idA3 to id A4*	**Kurang dari idA4** *Less than idA4*		
							90.509	90.509
							908.246	908.246
	0	**0**	**0**	**0**	**0**	**0**	**12.072.803**	**16.705.655**

(dalam jutaan rupiah)
(in millions rupiah)

Report as of December 31, 2024

	Net Receivables							
			Peringkat Jangka Pendek *Short-Time Rating*				**Tanpa Peringkat** *Without Ratings*	**Total** *Amount*
	B+ s.d B- *B+ to B-*	**Kurang dari B-** *Less than B-*	**A-1**	**A-2**	**A-3**	**Kurang dari A-3** *Less than A-3*		
	B+ s.d B- *B+ to B-*	**Kurang dari B-** *Less than B-*	**F1+ s.d F1** *F1+ to F1*	**F2**	**F3**	**Kurang dari A-3** *Less than A-3*		
	B1 s.d B3 *B1 to B3*	**Kurang dari B3** *Less than B3*	**P-1**	**P-2**	**P-3**	**Kurang dari A-3** *Less than A-3*		
	B+(idn) s.d B-(idn) *B+(idn) to B-(idn)*	**Kurang dari B-(idn)** *Less than B-(idn)*	**F1+(idn) to F1(idn)**	**F2(idn)**	**F3(idn)**	**Kurang dari F3(idn)** *Less than F3(idn)*		
	id B+ s.d id B- *id B+ to id B-*	**Kurang dari id B-** *Less than id B-*	**idA1**	**idA2**	**idA3 s.d id A4** *idA3 to id A4*	**Kurang dari idA4** *Less than idA4*		
	0	0	0	0	0	0	0	4.784.213
	0	0	0	0	0	0	0	0

Posisi Tanggal Laporan 31 Desember 2024/							
No. *No.*	Kategori Portofolio *Portofolio Category*	Lembaga Pemeringkat *Rating Institutions*	Tagihan Bersih/				
			Peringkat Jangka Panjang *Long-Time Rating*				
		Standard and Poor's	AAA	AA+ s.d AA- *AA+ to AA-*	A+ s.d A- *A+ to A-*	BBB+ s.d BBB- *BBB+ to BBB-*	BB+ s.d BB- *BB+ to BB-*
		Fitch Rating	AAA	AA+ s.d AA- *AA+ to d AA-*	A+ s.d A- *A+ to A-*	BBB+ s.d BBB- *BBB+ to BBB-*	BB+ s.d BB- *BB+ to BB-*
		Moody's	Aaa	Aa1 s.d Aa3 *Aa1+ to d Aa3*	A1 s.d A3 *A1 to A3*	Baa1 s.d Baa3 *Baa1 to Baa3*	Ba1 s.d Ba3 *Ba1 to Ba3*
		PT. Fitch Ratings Indonesia	AAA (idn)	AA+(idn) s.d AA-(idn) *AA+(idn) to AA-(idn)*	A+(idn) s.d A-(idn) *A+(idn) to A-(idn)*	BBB+(idn) s.d BBB-(idn) *BBB+(idn) to BBB-(idn)*	BB+(idn) s.d BB-(idn) *BB+(idn) to BB-(idn)*
		PT Pemeringkat Efek Indonesia	idAAA	idAA+ s.d idAA- *idAA+ to idAA-*	idA+ s.d idA- *idA+ to s.d idA-*	id BBB+ s.d id BBB- *id BBB+ to id BBB-*	id BB+ s.d id BB- *id BB+ to id BB-*
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional *Receivables on Multilateral Development Banks and International Institution*		0	0	0	0	0
4	Tagihan kepada Bank *Receivables on Banks*		167.806	0	0	0	0
5	Tagihan berupa *Covered Bond* *Receivables in the Form of Covered Bond*		0	0	0	0	0
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya *Receivables on Securities Firms and Other Financial Institutions*		0	0	0	0	0
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas dan Instrumen Modal Lainnya *Receivables in the Form of Subordinated Debt Securities/Receivables Subordinated, Equity, and Other Capital Instruments*		0	0	0	0	0
8	Kredit Beragun Rumah Tinggal *Loans Secured by Residential Property*		0	0	0	0	0
9	Kredit Beragun Properti Komersial *Loans Secured by Commercial Real Estate*		0	0	0	0	0
10	Kredit untuk Pengadaan Tanah, Pengolahan Tanah dan Konstruksi *Loan for Land Acquisition, Land Processing and Construction*		0	0	0	0	0

(dalam jutaan rupiah)
(in millions rupiah)

Report as of December 31, 2024								
	Net Receivables							
			Peringkat Jangka Pendek *Short-Time Rating*				**Tanpa Peringkat** *Without Ratings*	**Total** *Amount*
	B+ s.d B- *B+ to B-*	**Kurang dari B-** *Less than B-*	**A-1**	**A-2**	**A-3**	**Kurang dari A-3** *Less than A-3*		
	B+ s.d B- *B+ to B-*	**Kurang dari B-** *Less than B-*	**F1+ s.d F1** *F1+ to F1*	**F2**	**F3**	**Kurang dari A-3** *Less than A-3*		
	B1 s.d B3 *B1 to B3*	**Kurang dari B3** *Less than B3*	**P-1**	**P-2**	**P-3**	**Kurang dari A-3** *Less than A-3*		
	B+(idn) s.d B-(idn) *B+(idn) to B-(idn)*	**Kurang dari B-(idn)** *Less than B-(idn)*	**F1+(idn) to F1(idn)**	**F2(idn)**	**F3(idn)**	**Kurang dari F3(idn)** *Less than F3(idn)*		
	id B+ s.d id B- *id B+ to id B-*	**Kurang dari id B-** *Less than id B-*	**idA1**	**idA2**	**idA3 s.d id A4** *idA3 to id A4*	**Kurang dari idA4** *Less than idA4*		
	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	5.082	172.888
	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	1.697.840	1.697.840
	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	913.457	913.457

Posisi Tanggal Laporan 31 Desember 2024/							
No. *No.*	Kategori Portofolio *Portofolio Category*	Lembaga Pemeringkat *Rating Institutions*	Tagihan Bersih/				
			Peringkat Jangka Panjang *Long-Time Rating*				
		Standard and Poor's	AAA	AA+ s.d AA- *AA+ to AA-*	A+ s.d A- *A+ to A-*	BBB+ s.d BBB- *BBB+ to BBB-*	BB+ s.d BB- *BB+ to BB-*
		Fitch Rating	AAA	AA+ s.d AA- *AA+ to d AA-*	A+ s.d A- *A+ to A-*	BBB+ s.d BBB- *BBB+ to BBB-*	BB+ s.d BB- *BB+ to BB-*
		Moody's	Aaa	Aa1 s.d Aa3 *Aa1+ to d Aa3*	A1 s.d A3 *A1 to A3*	Baa1 s.d Baa3 *Baa1 to Baa3*	Ba1 s.d Ba3 *Ba1 to Ba3*
		PT. Fitch Ratings Indonesia	AAA (idn)	AA+(idn) s.d AA-(idn) *AA+(idn) to AA-(idn)*	A+(idn) s.d A-(idn) *A+(idn) to A-(idn)*	BBB+(idn) s.d BBB-(idn) *BBB+(idn) to BBB-(idn)*	BB+(idn) s.d BB-(idn) *BB+(idn) to BB-(idn)*
		PT Pemeringkat Efek Indonesia	idAAA	idAA+ s.d idAA- *idAA+ to idAA-*	idA+ s.d idA- *idA+ to s.d idA-*	id BBB+ s.d id BBB- *id BBB+ to id BBB-*	id BB+ s.d id BB- *id BB+ to id BB-*
11	Kredit Pegawai/Pensiunan *Employee/Retirement Loans*		0	0	0	0	0
12	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel *Receivables on Micro Small Business and Retail Portofolio*		0	0	0	0	0
13	Tagihan kepada Korporasi *Receivable on Corporate*		0	0	79.119	0	0
14	Tagihan yang Telah Jatuh Tempo *Mature Receivables*						
15	Aset Lainnya *Other Assets*						
	Total ***Amount***		167.806	0	79.119	4.784.213	0

(dalam jutaan rupiah)
(in millions rupiah)

Report as of December 31, 2024								
	Net Receivables							
			Peringkat Jangka Pendek *Short-Time Rating*				**Tanpa Peringkat** *Without Ratings*	**Total** *Amount*
	B+ s.d B- *B+ to B-*	**Kurang dari B-** *Less than B-*	**A-1**	**A-2**	**A-3**	**Kurang dari A-3** *Less than A-3*		
	B+ s.d B- *B+ to B-*	**Kurang dari B-** *Less than B-*	**F1+ s.d F1** *F1+ to F1*	**F2**	**F3**	**Kurang dari A-3** *Less than A-3*		
	B1 s.d B3 *B1 to B3*	**Kurang dari B3** *Less than B3*	**P-1**	**P-2**	**P-3**	**Kurang dari A-3** *Less than A-3*		
	B+(idn) s.d B-(idn) *B+(idn) to B-(idn)*	**Kurang dari B-(idn)** *Less than B-(idn)*	**F1+(idn) to F1(idn)**	**F2(idn)**	**F3(idn)**	**Kurang dari F3(idn)** *Less than F3(idn)*		
	id B+ s.d id B- *id B+ to id B-*	**Kurang dari id B-** *Less than id B-*	**idA1**	**idA2**	**idA3 s.d id A4** *idA3 to id A4*	**Kurang dari idA4** *Less than idA4*		
	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	904.063	904.063
	0	0	0	0	0	0	7.144.530	7.223.649
							32.377	32.377
							892.143	892.143
	0	0	0	0	0	0	11.589.492	16.620.630

Tabel 15. Pengungkapan Tagihan Bersih Berdasarkan Kategori Portofolio dan Skala Peringkat - Bank secara Konsolidasi dengan Perusahaan Anak

Table 15. Disclosures of Net Receivables based on Portfolio Categories and Rating Scale - Consolidated with Subsidiaries

Posisi Tanggal Laporan 31 Desember 2025/							
No. *No.*	Kategori Portofolio *Portofolio Category*	Lembaga Pemeringkat *Rating Institutions*	Tagihan Bersih/ Peringkat Jangka Panjang *Long-Time Rating*				
		Standard and Poor's	AAA	AA+ s.d AA- *AA+ to AA-*	A+ s.d A- *A+ to A-*	BBB+ s.d BBB- *BBB+ to BBB-*	BB+ s.d BB- *BB+ to BB-*
		Fitch Rating	AAA	AA+ s.d AA- *AA+ to d AA-*	A+ s.d A- *A+ to A-*	BBB+ s.d BBB- *BBB+ to BBB-*	BB+ s.d BB- *BB+ to BB-*
		Moody's	Aaa	Aa1 s.d Aa3 *Aa1+ to d Aa3*	A1 s.d A3 *A1 to A3*	Baa1 s.d Baa3 *Baa1 to Baa3*	Ba1 s.d Ba3 *Ba1 to Ba3*
		PT. Fitch Ratings Indonesia	AAA (idn)	AA+(idn) s.d AA-(idn) *AA+(idn) to AA-(idn)*	A+(idn) s.d A-(idn) *A+(idn) to A-(idn)*	BBB+(idn) s.d BBB-(idn) *BBB+(idn) to BBB-(idn)*	BB+(idn) s.d BB-(idn) *BB+(idn) to BB-(idn)*
		PT Pemeringkat Efek Indonesia	idAAA	idAA+ s.d idAA- *idAA+ to idAA-*	idA+ s.d idA- *idA+ to s.d idA-*	id BBB+ s.d id BBB- *id BBB+ to id BBB-*	id BB+ s.d id BB- *id BB+ to id BB-*
1	Tagihan kepada Pemerintah *Receivable on Sovereign*		0	0	0	4.256.720	0
2	Tagihan kepada Entitas Sektor Publik *Receivables on Public Sector Entities*		0	0	0	0	0
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional *Receivables on Multilateral Development Banks and International Institution*		0	0	0	0	0
4	Tagihan kepada Bank *Receivables on Banks*		377.691	0	0	0	0
5	Tagihan berupa *Covered Bond* *Receivables in the Form of Covered Bond*		0	0	0	0	0
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya *Receivables on Securities Firms and Other Financial Institutions*		0	0	0	0	0
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas dan Instrumen Modal Lainnya *Receivables in the Form of Subordinated Debt Securities/ Receivables Subordinated, Equity, and Other Capital Instruments*		0	0	0	0	0
8	Kredit Beragun Rumah Tinggal *Loans Secured by Residential Property*		0	0	0	0	0

(dalam jutaan rupiah)
(in millions rupiah)

Report as of December 31, 2025

	Net Receivables							
			Peringkat Jangka Pendek *Short-Time Rating*				Tanpa Peringkat *Without Ratings*	Total *Amount*
	B+ s.d B- *B+ to B-*	Kurang dari B- *Less than B-*	A-1	A-2	A-3	Kurang dari A-3 *Less than A-3*		
	B+ s.d B- *B+ to B-*	Kurang dari B- *Less than B-*	F1+ s.d F1 *F1+ to F1*	F2	F3	Kurang dari A-3 *Less than A-3*		
	B1 s.d B3 *B1 to B3*	Kurang dari B3 *Less than B3*	P-1	P-2	P-3	Kurang dari A-3 *Less than A-3*		
	B+(idn) s.d B-(idn) *B+(idn) to B-(idn)*	Kurang dari B-(idn) *Less than B-(idn)*	F1+(idn) to F1(idn)	F2(idn)	F3(idn)	Kurang dari F3(idn) *Less than F3(idn)*		
	id B+ s.d id B- *id B+ to id B-*	Kurang dari id B- *Less than id B-*	idA1	idA2	idA3 s.d id A4 *idA3 to id A4*	Kurang dari idA4 *Less than idA4*		
	0	0	0	0	0	0	0	4.256.720
	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	19.363	397.054
	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	1.659.807	1.659.807

Posisi Tanggal Laporan 31 Desember 2025/							
No. *No.*	Kategori Portofolio *Portofolio Category*	Lembaga Pemeringkat *Rating Institutions*	Tagihan Bersih/				
			Peringkat Jangka Panjang *Long-Time Rating*				
		Standard and Poor's	AAA	AA+ s.d AA- *AA+ to AA-*	A+ s.d A- *A+ to A-*	BBB+ s.d BBB- *BBB+ to BBB-*	BB+ s.d BB- *BB+ to BB-*
		Fitch Rating	AAA	AA+ s.d AA- *AA+ to d AA-*	A+ s.d A- *A+ to A-*	BBB+ s.d BBB- *BBB+ to BBB-*	BB+ s.d BB- *BB+ to BB-*
		Moody's	Aaa	Aa1 s.d Aa3 *Aa1+ to d Aa3*	A1 s.d A3 *A1 to A3*	Baa1 s.d Baa3 *Baa1 to Baa3*	Ba1 s.d Ba3 *Ba1 to Ba3*
		PT. Fitch Ratings Indonesia	AAA (idn)	AA+(idn) s.d AA-(idn) *AA+(idn) to AA-(idn)*	A+(idn) s.d A-(idn) *A+(idn) to A-(idn)*	BBB+(idn) s.d BBB-(idn) *BBB+(idn) to BBB-(idn)*	BB+(idn) s.d BB-(idn) *BB+(idn) to BB-(idn)*
		PT Pemeringkat Efek Indonesia	idAAA	idAA+ s.d idAA- *idAA+ to idAA-*	idA+ s.d idA- *idA+ to s.d idA-*	id BBB+ s.d id BBB- *id BBB+ to id BBB-*	id BB+ s.d id BB- *id BB+ to id BB-*
9	Kredit Beragun Properti Komersial *Loans Secured by Commercial Real Estate*		0	0	0	0	0
10	Kredit untuk Pengadaan Tanah, Pengolahan Tanah dan Konstruksi *Loan for Land Acquisition, Land Processing and Construction*		0	0	0	0	0
11	Kredit Pegawai/Pensiunan *Employee/Retirement Loans*		0	0	0	0	0
12	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel *Receivables on Micro Small Business and Retail Portofolio*		0	0	0	0	0
13	Tagihan kepada Korporasi *Receivable on Corporate*		0	0	0	0	0
14	Tagihan yang Telah Jatuh Tempo *Mature Receivables*						
15	Aset Lainnya *Other Assets*						
	Total ***Amount***		**377.691**	**0**	**0**	**4.256.720**	**0**

(dalam jutaan rupiah)
(in millions rupiah)

Report as of December 31, 2025								
	Net Receivables							
			Peringkat Jangka Pendek *Short-Time Rating*				**Tanpa Peringkat** *Without Ratings*	**Total** *Amount*
	B+ s.d B- *B+ to B-*	**Kurang dari B-** *Less than B-*	**A-1**	**A-2**	**A-3**	**Kurang dari A-3** *Less than A-3*		
	B+ s.d B- *B+ to B-*	**Kurang dari B-** *Less than B-*	**F1+ s.d F1** *F1+ to F1*	**F2**	**F3**	**Kurang dari A-3** *Less than A-3*		
	B1 s.d B3 *B1 to B3*	**Kurang dari B3** *Less than B3*	**P-1**	**P-2**	**P-3**	**Kurang dari A-3** *Less than A-3*		
	B+(idn) s.d B-(idn) *B+(idn) to B-(idn)*	**Kurang dari B-(idn)** *Less than B-(idn)*	**F1+(idn) to F1(idn)**	**F2(idn)**	**F3(idn)**	**Kurang dari F3(idn)** *Less than F3(idn)*		
	id B+ s.d id B- *id B+ to id B-*	**Kurang dari id B-** *Less than id B-*	**idA1**	**idA2**	**idA3 s.d id A4** *idA3 to id A4*	**Kurang dari idA4** *Less than idA4*		
	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	746.797	746.797
	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	1.191.879	1.191.879
	0	0	0	0	0	0	7.500.244	7.500.244
							90.509	90.509
							916.361	916.361
	0	**0**	**0**	**0**	**0**	**0**	**12.124.960**	**16.759.371**

Posisi Tanggal Laporan 31 Desember 2024/							
No. *No.*	Kategori Portofolio *Portofolio Category*	Lembaga Pemeringkat *Rating Institutions*	Tagihan Bersih/				
			Peringkat Jangka Panjang *Long-Time Rating*				
		Standard and Poor's	AAA	AA+ s.d AA- *AA+ to AA-*	A+ s.d A- *A+ to A-*	BBB+ s.d BBB- *BBB+ to BBB-*	BB+ s.d BB- *BB+ to BB-*
		Fitch Rating	AAA	AA+ s.d AA- *AA+ to d AA-*	A+ s.d A- *A+ to A-*	BBB+ s.d BBB- *BBB+ to BBB-*	BB+ s.d BB- *BB+ to BB-*
		Moody's	Aaa	Aa1 s.d Aa3 *Aa1+ to d Aa3*	A1 s.d A3 *A1 to A3*	Baa1 s.d Baa3 *Baa1 to Baa3*	Ba1 s.d Ba3 *Ba1 to Ba3*
		PT. Fitch Ratings Indonesia	AAA (idn)	AA+(idn) s.d AA-(idn) *AA+(idn) to AA-(idn)*	A+(idn) s.d A-(idn) *A+(idn) to A-(idn)*	BBB+(idn) s.d BBB-(idn) *BBB+(idn) to BBB-(idn)*	BB+(idn) s.d BB-(idn) *BB+(idn) to BB-(idn)*
		PT Pemeringkat Efek Indonesia	idAAA	idAA+ s.d idAA- *idAA+ to idAA-*	idA+ s.d idA- *idA+ to s.d idA-*	id BBB+ s.d id BBB- *id BBB+ to id BBB-*	id BB+ s.d id BB- *id BB+ to id BB-*
1	Tagihan kepada Pemerintah *Receivable on Sovereign*		0	0	0	4.784.213	0
2	Tagihan kepada Entitas Sektor Publik *Receivables on Public Sector Entities*		0	0	0	0	0
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional *Receivables on Multilateral Development Banks and International Institution*		0	0	0	0	0
4	Tagihan kepada Bank *Receivables on Banks*		178.118	0	0	0	0
5	Tagihan berupa *Covered Bond* *Receivables in the Form of Covered Bond*		0	0	0	0	0
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya *Receivables on Securities Firms and Other Financial Institutions*		0	0	0	0	0
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas dan Instrumen Modal Lainnya *Receivables in the Form of Subordinated Debt Securities/ Receivables Subordinated, Equity, and Other Capital Instruments*		0	0	0	0	0
8	Kredit Beragun Rumah Tinggal *Loans Secured by Residential Property*		0	0	0	0	0
9	Kredit Beragun Properti Komersial *Loans Secured by Commercial Real Estate*		0	0	0	0	0

(dalam jutaan rupiah)
(in millions rupiah)

Report as of December 31, 2024								
	Net Receivables							
			Peringkat Jangka Pendek *Short-Time Rating*				**Tanpa Peringkat** *Without Ratings*	**Total** *Amount*
	B+ s.d B- *B+ to B-*	**Kurang dari B-** *Less than B-*	**A-1**	**A-2**	**A-3**	**Kurang dari A-3** *Less than A-3*		
	B+ s.d B- *B+ to B-*	**Kurang dari B-** *Less than B-*	**F1+ s.d F1** *F1+ to F1*	**F2**	**F3**	**Kurang dari A-3** *Less than A-3*		
	B1 s.d B3 *B1 to B3*	**Kurang dari B3** *Less than B3*	**P-1**	**P-2**	**P-3**	**Kurang dari A-3** *Less than A-3*		
	B+(idn) s.d B-(idn) *B+(idn) to B-(idn)*	**Kurang dari B-(idn)** *Less than B-(idn)*	**F1+(idn) to F1(idn)**	**F2(idn)**	**F3(idn)**	**Kurang dari F3(idn)** *Less than F3(idn)*		
	id B+ s.d id B- *id B+ to id B-*	**Kurang dari id B-** *Less than id B-*	**idA1**	**idA2**	**idA3 s.d id A4** *idA3 to id A4*	**Kurang dari idA4** *Less than idA4*		
	0	0	0	0	0	0	0	4.784.213
	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	5.082	183.200
	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	1.697.840	1.697.840
	0	0	0	0	0	0	0	0

Posisi Tanggal Laporan 31 Desember 2024/							
No. *No.*	Kategori Portofolio *Portofolio Category*	Lembaga Pemeringkat *Rating Institutions*	Tagihan Bersih/				
			Peringkat Jangka Panjang *Long-Time Rating*				
		Standard and Poor's	AAA	AA+ s.d AA- *AA+ to AA-*	A+ s.d A- *A+ to A-*	BBB+ s.d BBB- *BBB+ to BBB-*	BB+ s.d BB- *BB+ to BB-*
		Fitch Rating	AAA	AA+ s.d AA- *AA+ to d AA-*	A+ s.d A- *A+ to A-*	BBB+ s.d BBB- *BBB+ to BBB-*	BB+ s.d BB- *BB+ to BB-*
		Moody's	Aaa	Aa1 s.d Aa3 *Aa1+ to d Aa3*	A1 s.d A3 *A1 to A3*	Baa1 s.d Baa3 *Baa1 to Baa3*	Ba1 s.d Ba3 *Ba1 to Ba3*
		PT. Fitch Ratings Indonesia	AAA (idn)	AA+(idn) s.d AA-(idn) *AA+(idn) to AA-(idn)*	A+(idn) s.d A-(idn) *A+(idn) to A-(idn)*	BBB+(idn) s.d BBB-(idn) *BBB+(idn) to BBB-(idn)*	BB+(idn) s.d BB-(idn) *BB+(idn) to BB-(idn)*
		PT Pemeringkat Efek Indonesia	idAAA	idAA+ s.d idAA- *idAA+ to idAA-*	idA+ s.d idA- *idA+ to s.d idA-*	id BBB+ s.d id BBB- *id BBB+ to id BBB-*	id BB+ s.d id BB- *id BB+ to id BB-*
10	Kredit untuk Pengadaan Tanah, Pengolahan Tanah dan Konstruksi *Loan for Land Acquisition, Land Processing and Construction*		0	0	0	0	0
11	Kredit Pegawai/Pensiunan *Employee/Retirement Loans*		0	0	0	0	0
12	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel *Receivables on Micro Small Business and Retail Portofolio*		0	0	0	0	0
13	Tagihan kepada Korporasi *Receivable on Corporate*		0	0	79.119	0	0
14	Tagihan yang Telah Jatuh Tempo *Mature Receivables*		0	0	0	0	0
15	Aset Lainnya *Other Assets*		0	0	0	0	0
	Total ***Amount***		**178.118**	**0**	**79.119**	**4.784.213**	**0**

(dalam jutaan rupiah)
(in millions rupiah)

Report as of December 31, 2024								
	Net Receivables							
			Peringkat Jangka Pendek *Short-Time Rating*				**Tanpa Peringkat** *Without Ratings*	**Total** *Amount*
	B+ s.d B- *B+ to B-*	**Kurang dari B-** *Less than B-*	**A-1**	**A-2**	**A-3**	**Kurang dari A-3** *Less than A-3*		
	B+ s.d B- *B+ to B-*	**Kurang dari B-** *Less than B-*	**F1+ s.d F1** *F1+ to F1*	**F2**	**F3**	**Kurang dari A-3** *Less than A-3*		
	B1 s.d B3 *B1 to B3*	**Kurang dari B3** *Less than B3*	**P-1**	**P-2**	**P-3**	**Kurang dari A-3** *Less than A-3*		
	B+(idn) s.d B-(idn) *B+(idn) to B-(idn)*	**Kurang dari B-(idn)** *Less than B-(idn)*	**F1+(idn) to F1(idn)**	**F2(idn)**	**F3(idn)**	**Kurang dari F3(idn)** *Less than F3(idn)*		
	id B+ s.d id B- *id B+ to id B-*	**Kurang dari id B-** *Less than id B-*	**idA1**	**idA2**	**idA3 s.d id A4** *idA3 to id A4*	**Kurang dari idA4** *Less than idA4*		
	0	0	0	0	0	0	913.457	913.457
	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	925.568	925.568
	0	0	0	0	0	0	7.144.530	7.223.649
	0	0	0	0	0	0	32.377	32.377
	0	0	0	0	0	0	898.085	898.085
	0	**0**	**0**	**0**	**0**	**0**	**11.616.939**	**16.658.389**

Tabel 16. Pengungkapan Tagihan Bersih berdasarkan Bobot Risiko setelah Memperhitungkan Dampak Mitigasi Risiko Kredit - Bank secara Individual

Table 16. Disclosure of Net Receivables based on Risk Weight after Taking into Account the Impact of Imitigation of Credit Risk – Bank Individually

No. *No.*	Kategori Portofolio *Portofolio Category*	Posisi Tanggal Laporan 31 Desember 2025			
		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit			
		0%	20%	25%	30%
A	**Eksposur Laporan Posisi Keuangan** ***Balance Sheet Exposure***				
1	Tagihan kepada Pemerintah *Receivable on Sovereign*	4.256.720	0	0	0
2	Tagihan kepada Entitas Sektor Publik *Receivables on Public Sector Entities*	0	0	0	0
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional *Receivables on Multilateral Development Banks and International Institution*	0	0	0	0
4	Tagihan kepada Bank *Receivables on Banks*	0	394.491	0	0
5	Tagihan berupa *Covered Bond* *Receivables in the Form of Covered Bond*	0	0	0	0
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya *Receivables on Securities Firms and Other Financial Institutions*	0	0	0	0
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas dan Instrumen Modal Lainnya *Receivables in the Form of Subordinated Debt Securities/ Receivables Subordinated, Equity, and Other Capital Instruments*	0	0	0	0
8	Kredit Beragun Rumah Tinggal *Loans Secured by Residential Property*	0	527.083	310.579	713.572
9	Kredit Beragun Properti Komersial *Loans Secured by Commercial Real Estate*	0	0	0	0
10	Kredit untuk Pengadaan Tanah, Pengolahan Tanah dan Konstruksi *Loan for Land Acquisition, Land Processing and Construction*	0	0	0	0
11	Kredit Pegawai/Pensiunan *Employee/Retirement Loans*	0	0	0	0
12	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel *Receivables on Micro Small Business and Retail Portofolio*	0	0	0	0
13	Tagihan kepada Korporasi *Receivable on Corporate*	0	0	0	0
14	Tagihan yang Telah Jatuh Tempo *Mature Receivables*	0	0	0	0
15	Aset Lainnya *Other Assets*	210.150	0	0	0
	Total Eksposur TRA ***TRA Total Exposure***	**4.466.870**	**921.574**	**310.579**	**713.572**
B	**Eksposur Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administratif** ***Exposure of Commitment/Contingency Obligations in Administrative Account Transactions***				
1	Tagihan kepada Pemerintah *Receivable on Sovereign*	0	0	0	0

(dalam jutaan rupiah)
(in millions rupiah)

As of December 31, 2025								ATMR *RWA*	Beban Modal *Capital Expenses*
Net Receivable after Calculating Risk Impact Mitigation Bank Credit									
35%	40%	50%	70%	75%	100%	150%	Lainnya *Others*		
0	0	0	0	0	0	0		0	0
0	0	0	0	0	0	0		0	0
0	0	0	0	0	0	0		0	0
0	1.004	0	0	0	0	0		79.300	6.344
0	0	0	0	0	0	0		0	0
0	0	0	0	0	0	0		0	0
0	0	0	0	0	0	0		0	0
0	91.106	10.542	6.925	0	0	0		443.694	35.496
0	0	0	0	0	0	0		0	0
0	0	0	0	0	746.797	0		734.181	58.734
0	0	0	0	0	0	0		0	0
0	0	0	0	1.147.837	0	0		849.113	67.929
0	0	21.961	0		7.478.283	0		7.452.424	596.194
0	0	2.561	0		87.785	163		89.310	7.145
0	0	0	0		698.096	0		781.466	62.517
0	**92.110**	**35.064**	**6.925**	**1.147.837**	**9.010.961**	**163**		**10.429.487**	**834.359**
0	0	0	0	0	0	0		0	0

No. *No.*	Kategori Portofolio *Portofolio Category*	Posisi Tanggal Laporan 31 Desember 2025				
		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit				
		0%	20%	25%	30%	
2	Tagihan kepada Entitas Sektor Publik *Receivables on Public Sector Entities*	0	0	0	0	
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional *Receivables on Multilateral Development Banks and International Institution*	0	0	0	0	
4	Tagihan kepada Bank *Receivables on Banks*	0	0	0	0	
5	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya *Receivables on Securities Firms and Other Financial Institutions*	0	0	0	0	
6	Kredit Beragun Rumah Tinggal *Loans Secured by Residential Property*	0	0	0	0	
7	Kredit Beragun Properti Komersial *Loans Secured by Commercial Real Estate*	0	0	0	0	
8	Kredit untuk Pengadaan Tanah, Pengolahan Tanah dan Konstruksi *Loan for Land Acquisition, Land Processing and Construction*	0	0	0	0	
9	Kredit Pegawai/Pensiunan *Employee/Retirement Loans*	0	0	0	0	
10	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel *Receivables on Micro Small Business and Retail Portofolio*	0	0	0	0	
11	Tagihan kepada Korporasi *Receivable on Corporate*	0	0	0	0	
12	Tagihan yang Telah Jatuh Tempo *Mature Receivables*	0	0	0	0	
	Total Eksposur TRA ***TRA Total Exposure***	**0**	**0**	**0**	**0**	
C	**Eksposur akibat Kegagalan Pihak Lawan** ***Counterparty Credit Risk***					
1	Tagihan kepada Pemerintah *Receivable on Sovereign*	0	0	0	0	
2	Tagihan kepada Entitas Sektor Publik *Receivables on Public Sector Entities*	0	0	0	0	
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional *Receivables on Multilateral Development Banks and International Institution*	0	0	0	0	
4	Tagihan kepada Bank *Receivables on Banks*	0	0	0	0	
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel *Receivables on Micro Small Business and Retail Portofolio*	0	0	0	0	
6	Tagihan kepada Korporasi *Receivable on Corporate*	0	0	0	0	
	Total Eksposur ***Total Exposure***	**0**	**0**	**0**	**0**	

(dalam jutaan rupiah)
(in millions rupiah)

As of December 31, 2025								ATMR *RWA*	Beban Modal *Capital Expenses*
Net Receivable after Calculating Risk Impact Mitigation Bank Credit									
35%	40%	50%	70%	75%	100%	150%	Lainnya *Others*		
0	0	0	0	0	0	0		0	0
0	0	0	0	0	0	0		0	0
0	200	0	0	0	0	0		0	0
0	0	0	0	0	0	0		0	0
0	0	0	0	0	0	0		0	0
0	0	0	0	0	0	0		0	0
0	0	0	0	0	104.093	0		104.093	8.327
0	0	0	0	0	0	0		0	0
0	0	0	0	80.178	0	0		56.703	4.536
0	0	0	0	0	625.179	0		612.429	48.994
0	0	0	0	0	4	0		4	0
0	**200**	**0**	**0**	**80.178**	**729.276**	**0**		**773.229**	**61.858**
0	0	0	0	0	0	0		0	0
0	0	0	0	0	0	0		0	0
0	0	0	0	0	0	0		0	0
0	0	0	0	0	0	0		0	0
0	0	0	0	0	0	0		0	0
0	0	0	0	0	0	0		0	0
0	**0**	**0**	**0**	**0**	**0**	**0**		**0**	**0**

No. *No.*	Kategori Portofolio *Portofolio Category*	Posisi Tanggal Laporan 31 Desember 2024			
		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit			
		0%	20%	25%	30%
A	**Eksposur Laporan Posisi Keuangan** ***Balance Sheet Exposure***				
1	Tagihan kepada Pemerintah *Receivable on Sovereign*	4.784.213	0	0	0
2	Tagihan kepada Entitas Sektor Publik *Receivables on Public Sector Entities*	0	0	0	0
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional *Receivables on Multilateral Development Banks and international Institution*	0	0	0	0
4	Tagihan kepada Bank *Receivables on Banks*	0	172.888	0	0
5	Tagihan berupa *Covered Bond* *Receivables in the Form of Covered Bond*	0	0	0	0
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya *Receivables on Securities Firms and Other Financial Institutions*	0	0	0	0
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas dan Instrumen Modal Lainnya *Receivables in the Form of Subordinated Debt Securities/ Receivables Subordinated, Equity, and Other Capital Instruments*	0	0	0	0
8	Kredit Beragun Rumah Tinggal *Loans Secured by Residential Property*	0	427.483	258.341	834.012
9	Kredit Beragun Properti Komersial *Loans Secured by Commercial Real Estate*	0	0	0	0
10	Kredit untuk Pengadaan Tanah, Pengolahan Tanah dan Konstruksi *Loan for Land Acquisition, Land Processing and Construction*	0	0	0	0
11	Kredit Pegawai/Pensiunan *Employee/Retirement Loans*	0	0	0	0
12	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel *Receivables on Micro Small Business and Retail Portofolio*	0	0	0	0
13	Tagihan kepada Korporasi *Receivable on Corporate*	0	0	0	0
14	Tagihan yang Telah Jatuh Tempo *Mature Receivables*	0	0	0	0
15	Aset Lainnya *Other Assets*	225.010	0	0	0
	Total Eksposur Laporan Keuangan ***Total Sheet's Exposire***	**225.010**	**600.371**	**258.341**	**834.012**
B	**Eksposur Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administratif** ***Exposure of Commitment/Contingency Obligations in Administrative Account Transactions***				
1	Tagihan kepada Pemerintah *Receivable on Sovereign*	0	0	0	0

(dalam jutaan rupiah)
(in millions rupiah)

As of December 31, 2024								ATMR *RWA*	Beban Modal *Capital Expenses*
Net Receivable after Calculating Risk Impact Mitigation Bank Credit									
35%	40%	50%	70%	75%	100%	150%	Lainnya *Others*		
0	0	0	0	0	0	0		0	0
0	0	0	0	0	0	0		0	0
0	0	0	0	0	0	0		0	0
0	0	0	0	0	0	0		34.578	2.766
0	0	0	0	0	0	0		0	0
0	0	0	0	0	0	0		0	0
0	0	0	0	0	0	0		0	0
0	164.842	5.130	8.032	0	0	0		474.410	37.953
0	0	0	0	0	0	0		0	0
0	0	0	0	0	913.457	0		903.457	72.277
0	0	0	0	0	0	0		0	0
0	0	0	0	904.063	0	0		669.667	53.573
0	0	79.119	0	0	7.144.530	0		7.144.675	571.574
0	0	6.046	0	0	25.808	523		29.615	2.369
0	0	0	0	0	667.133	0		667.133	53.371
0	**164.842**	**90.295**	**8.032**	**904.063**	**8.750.928**	**523**		**9.923.535**	**793.883**
0	0	0	0	0	0	0		0	0

No. *No.*	Kategori Portofolio *Portofolio Category*	Posisi Tanggal Laporan 31 Desember 2024				
		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit				
		0%	20%	25%	30%	
2	Tagihan kepada Entitas Sektor Publik *Receivables on Public Sector Entities*	0	0	0	0	
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional *Receivables on Multilateral Development Banks and international Institution*	0	0	0	0	
4	Tagihan kepada Bank *Receivables on Banks*	0	0	0	0	
5	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya *Receivables on Securities Firms and Other Financial Institutions*	0	0	0	0	
6	Kredit Beragun Rumah Tinggal *Loans Secured by Residential Property*	0	1.000	30	0	
7	Kredit Beragun Properti Komersial *Loans Secured by Commercial Real Estate*	0	0	0	0	
8	Kredit untuk Pengadaan Tanah, Pengolahan Tanah dan Konstruksi *Loan for Land Acquisition, Land Processing and Construction*	0	0	0	0	
9	Kredit Pegawai/Pensiunan *Employee/Retirement Loans*	0	0	0	0	
10	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel *Receivables on Micro Small Business and Retail Portofolio*	0	0	0	0	
11	Tagihan kepada Korporasi *Receivable on Corporate*	0	0	0	0	
12	Tagihan yang Telah Jatuh Tempo *Mature Receivables*	0	0	0	0	
	Total Eksposur TRA ***TRA Total Exposure***	**0**	**1.000**	**30**	**0**	
C	**Eksposur akibat Kegagalan Pihak Lawan** ***Counterparty Credit Risk***					
1	Tagihan kepada Pemerintah *Receivable on Sovereign*	0	0	0	0	
2	Tagihan kepada Entitas Sektor Publik *Receivables on Public Sector Entities*	0	0	0	0	
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional *Receivables on Multilateral Development Banks and International Institution*	0	0	0	0	
4	Tagihan kepada Bank *Receivables on Banks*	0	0	0	0	
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel *Receivables on Micro Small Business and Retail Portofolio*	0	0	0	0	
6	Tagihan kepada Korporasi *Receivable on Corporate*	0	0	0	0	
	Total Eksposur ***Total Exposure***	**0**	**0**	**0**	**0**	

(dalam jutaan rupiah)
(in millions rupiah)

As of December 31, 2024								ATMR *RWA*	Beban Modal *Capital Expenses*
Net Receivable after Calculating Risk Impact Mitigation Bank Credit									
35%	40%	50%	70%	75%	100%	150%	Lainnya *Others*		
0	0	0	0	0	0	0		0	0
0	0	0	0	0	0	0		0	0
0	0	0	0	0	0	0		0	0
0	0	0	0	0	0	0		0	0
0	0	0	0	0	0	0		207	17
0	0	0	0	0	0	0		0	0
0	0	0	0	0	114.074			114.074	9.126
0	0	0	0	0	0	0		0	0
0	0	0	0	86.344	0	0		61.096	4.888
0	0	0	0	0	664.209	0		663.992	53.119
0	0	0	0	0	0	0		0	0
0	**0**	**0**	**0**	**86.344**	**778.283**	**0**		**839.369**	**67.150**
0	0	0	0	0	0	0		0	0
0	0	0	0	0	0	0		0	0
0	0	0	0	0	0	0		0	0
0	0	0	0	0	0	0		0	0
0	0	0	0	0	0	0		0	0
0	0	0	0	0	0	0		0	0
0	**0**	**0**	**0**	**0**	**0**	**0**		**0**	**0**

Tabel 17. Pengungkapan Tagihan Bersih Berdasarkan Bobot Risiko Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit - Bank secara Konsolidasi dengan Perusahaan Anak

Table 17. Disclosure of Net Receivables based on Risk Weight after Taking into Account the Impact of Imitigation of Credit Risk - Consolidated with Subsidiaries

No. *No.*	Kategori Portofolio *Portofolio Category*	Posisi Tanggal Laporan 31 Desember 2025			
		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit			
		0%	20%	25%	30%
A	**Eksposur Laporan Posisi Keuangan** ***Balance Sheet Exposure***				
1	Tagihan kepada Pemerintah *Receivable on Sovereign*	4.256.720	0	0	0
2	Tagihan kepada Entitas Sektor Publik *Receivables on Public Sector Entities*	0	0	0	0
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional *Receivables on Multilateral Development Banks and International Institution*	0	0	0	0
4	Tagihan kepada Bank *Receivables on Banks*	0	394.491	0	0
5	Tagihan berupa *Covered Bond* *Receivables in the Form of Covered Bond*	0	0	0	0
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya *Receivables on Securities Firms and Other Financial Institutions*	0	0	0	0
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas dan Instrumen Modal Lainnya *Receivables in the Form of Subordinated Debt Securities/ Receivables Subordinated, Equity, and Other Capital Instruments*	0	0	0	0
8	Kredit Beragun Rumah Tinggal *Loans Secured by Residential Property*	0	527.083	310.579	713.572
9	Kredit Beragun Properti Komersial *Loans Secured by Commercial Real Estate*	0	0	0	0
10	Kredit untuk Pengadaan Tanah, Pengolahan Tanah dan Konstruksi *Loan for Land Acquisition, Land Processing and Construction*	0	0	0	0
11	Kredit Pegawai/Pensiunan *Employee/Retirement Loans*	0	0	0	0
12	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel *Receivables on Micro Small Business and Retail Portofolio*	0	0	0	0
13	Tagihan kepada Korporasi *Receivable on Corporate*	0	0	0	0
14	Tagihan yang Telah Jatuh Tempo *Mature Receivables*	0	0	0	0
15	Aset Lainnya *Other Assets*	210.150	0	0	0
	Total Eksposur Laporan Keuangan ***Total Sheet's Exposure***	**4.466.870**	**921.574**	**310.579**	**713.572**
B	**Eksposur Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administratif** ***Exposure of Commitment/Contingency Obligations in Administrative Account Transactions***				
1	Tagihan kepada Pemerintah *Receivable on Sovereign*	0	0	0	0

(dalam jutaan rupiah)
(in millions rupiah)

As of December 31, 2025								ATMR *RWA*	Beban Modal *Capital Expenses*
Net Receivable after Calculating Risk Impact Mitigation Bank Credit									
35%	40%	50%	70%	75%	100%	150%	Lainnya *Others*		
0	0	0	0	0	0	0		0	0
0	0	0	0	0	0	0		0	0
0	0	0	0	0	0	0		0	0
0	1.004	0	0	0	0	0		79.300	6.344
0	0	0	0	0	0	0		0	0
0	0	0	0	0	0	0		0	0
0	0	0	0	0	0	0		0	0
0	91.106	10.542	6.925	0	0	0		443.694	35.496
0	0	0	0	0	0	0		0	0
0	0	0	0	0	746.797	0		734.181	58.734
0	0	0	0	0	0	0		0	0
0	0	0	0	1.147.837	0	0		849.113	67.929
0	0	21.961	0		7.478.283	0		7.452.424	596.194
0	0	2.561	0		87.785	163		89.202	7.136
0	0	0	0		698.096	0		781.466	62.517
0	**92.110**	**35.064**	**6.925**	**1.147.837**	**9.010.961**	**163**		**10.429.379**	**834.350**
0	0	0	0	0	0	0		0	0

No. *No.*	Kategori Portofolio *Portofolio Category*	Posisi Tanggal Laporan 31 Desember 2025				
		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit				
		0%	20%	25%	30%	
2	Tagihan kepada Entitas Sektor Publik *Receivables on Public Sector Entities*	0	0	0	0	
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional *Receivables on Multilateral Development Banks and International Institution*	0	0	0	0	
4	Tagihan kepada Bank *Receivables on Banks*	0	0	0	0	
5	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya *Receivables on Securities Firms and Other Financial Institutions*	0	0	0	0	
6	Kredit Beragun Rumah Tinggal *Loans Secured by Residential Property*	0	0	0	0	
7	Kredit Beragun Properti Komersial *Loans Secured by Commercial Real Estate*	0	0	0	0	
8	Kredit untuk Pengadaan Tanah, Pengolahan Tanah dan Konstruksi *Loan for Land Acquisition, Land Processing and Construction*	0	0	0	0	
9	Kredit Pegawai/Pensiunan *Employee/Retirement Loans*	0	0	0	0	
10	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel *Receivables on Micro Small Business and Retail Portofolio*	0	0	0	0	
11	Tagihan kepada Korporasi *Receivable on Corporate*	0	0	0	0	
12	Tagihan yang Telah Jatuh Tempo *Mature Receivables*	0	0	0	0	
	Total Eksposur TRA ***TRA Total Exposure***	**0**	**0**	**0**	**0**	
C	**Eksposur akibat Kegagalan Pihak Lawan** ***Counterparty Credit Risk***					
1	Tagihan kepada Pemerintah *Receivable on Sovereign*	0	0	0	0	
2	Tagihan kepada Entitas Sektor Publik *Receivables on Public Sector Entities*	0	0	0	0	
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional *Receivables on Multilateral Development Banks and international Institution*	0	0	0	0	
4	Tagihan kepada Bank *Receivables on Banks*	0	0	0	0	
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel *Receivables on Micro Small Business and Retail Portofolio*	0	0	0	0	
6	Tagihan kepada Korporasi *Receivable on Corporate*	0	0	0	0	
	Total Eksposur ***Total Exposure***	**0**	**0**	**0**	**0**	

(dalam jutaan rupiah)
(in millions rupiah)

As of December 31, 2025								ATMR *RWA*	Beban Modal *Capital Expenses*
Net Receivable after Calculating Risk Impact Mitigation Bank Credit									
35%	40%	50%	70%	75%	100%	150%	Lainnya *Others*		
0	0	0	0	0	0	0		0	0
0	0	0	0	0	0	0		0	0
0	200	0	0	0	0	0		80	6
0	0	0	0	0	0	0		0	0
0	0	0	0	0	0	0		0	0
0	0	0	0	0	0	0		0	0
0	0	0	0	0	104.093	0		104.093	8.327
0	0	0	0	0	0	0		0	0
0	0	0	0	80.178	0	0		56.703	4.536
0	0	0	0	0	625.179	0		612.429	48.994
0	0	0	0	0	4	0		4	0
0	**200**	**0**	**0**	**80.178**	**729.276**	**0**		**773.309**	**61.865**
0	0	0	0	0	0	0		0	0
0	0	0	0	0	0	0		0	0
0	0	0	0	0	0	0		0	0
0	0	0	0	0	0	0		0	0
0	0	0	0	0	0	0		0	0
0	0	0	0	0	0	0		0	0
0	**0**	**0**	**0**	**0**	**0**	**0**		**0**	**0**

No. *No.*	Kategori Portofolio *Portofolio Category*	Posisi Tanggal Laporan 31 Desember 2024			
		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit			
		0%	20%	25%	30%
A	**Eksposur Laporan Posisi Keuangan** ***Balance Sheet Exposure***				
1	Tagihan kepada Pemerintah *Receivable on Sovereign*	4.784.213	0	0	0
2	Tagihan kepada Entitas Sektor Publik *Receivables on Public Sector Entities*	0	0	0	0
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional *Receivables on Multilateral Development Banks and international Institution*	0	0	0	0
4	Tagihan kepada Bank *Receivables on Banks*	0	172.888	0	0
5	Tagihan berupa *Covered Bond* *Receivables in the Form of Covered Bond*	0	0	0	0
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya *Receivables on Securities Firms and Other Financial Institutions*	0	0	0	0
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas dan Instrumen Modal Lainnya *Receivables in the Form of Subordinated Debt Securities/ Receivables Subordinated, Equity, and Other Capital Instruments*	0	0	0	0
8	Kredit Beragun Rumah Tinggal *Loans Secured by Residential Property*	0	427.483	258.341	834.012
9	Kredit Beragun Properti Komersial *Loans Secured by Commercial Real Estate*	0	0	0	0
10	Kredit untuk Pengadaan Tanah, Pengolahan Tanah dan Konstruksi *Loan for Land Acquisition, Land Processing and Construction*	0	0	0	0
11	Kredit Pegawai/Pensiunan *Employee/Retirement Loans*	0	0	0	0
12	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel *Receivables on Micro Small Business and Retail Portofolio*	0	0	0	0
13	Tagihan kepada Korporasi *Receivable on Corporate*	0	0	0	0
14	Tagihan yang Telah Jatuh Tempo *Mature Receivables*	0	0	0	0
15	Aset Lainnya *Other Assets*	225.010	0	0	0
	Total Eksposur Laporan Keuangan ***Total Sheet's Exposire***	**5.009.223**	**600.371**	**258.341**	**834.012**
B	**Eksposur Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administratif** ***Exposure of Commitment/Contingency Obligations in Administrative Account Transactions***				
1	Tagihan kepada Pemerintah *Receivable on Sovereign*	0	0	0	0

(dalam jutaan rupiah)
(in millions rupiah)

As of December 31, 2024								ATMR *RWA*	Beban Modal *Capital Expenses*
Net Receivable after Calculating Risk Impact Mitigation Bank Credit									
35%	40%	50%	70%	75%	100%	150%	Lainnya *Others*		
0	0	0	0	0	0	0		0	0
0	0	0	0	0	0	0		0	0
0	0	0	0	0	0	0		0	0
0	0	0	0	0	0	0		34.577	2.766
0	0	0	0	0	0	0		0	0
0	0	0	0	0	0	0		0	0
0	0	0	0	0	0	0		0	0
0	164.842	5.130	8.032	0	0	0		474.410	37.953
0	0	0	0	0	0	0		0	0
0	0	0	0	0	913.457	0		903.457	72.277
0	0	0	0	0	0	0		0	0
0	0	0	0	904.063	0	0		669.667	53.573
0	0	79.119	0		7.144.530	0		7.144.675	571.574
0	0	6.046	0		25.808	523		29.616	2.369
0	0	0	0		667.133	0		667.133	53.371
0	**164.842**	**90.295**	**8.032**	**904.063**	**8.750.928**	**523**		**9.923.535**	**793.883**
0	0	0	0	0	0	0		0	0

No. *No.*	Kategori Portofolio *Portofolio Category*	Posisi Tanggal Laporan 31 Desember 2024				
		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit				
		0%	20%	25%	30%	
2	Tagihan kepada Entitas Sektor Publik *Receivables on Public Sector Entities*	0	0	0	0	
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional *Receivables on Multilateral Development Banks and International Institution*	0	0	0	0	
4	Tagihan kepada Bank *Receivables on Banks*	0	0	0	0	
5	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya *Receivables on Securities Firms and Other Financial Institutions*	0	0	0	0	
6	Kredit Beragun Rumah Tinggal *Loans Secured by Residential Property*	0	1.000	30	0	
7	Kredit Beragun Properti Komersial *Loans Secured by Commercial Real Estate*	0	0	0	0	
8	Kredit untuk Pengadaan Tanah, Pengolahan Tanah dan Konstruksi *Loan for Land Acquisition, Land Processing and Construction*	0	0	0	0	
9	Kredit Pegawai/Pensiunan *Employee/Retirement Loans*	0	0	0	0	
10	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel *Receivables on Micro Small Business and Retail Portofolio*	0	0	0	0	
11	Tagihan kepada Korporasi *Receivable on Corporate*	0	0	0	0	
12	Tagihan yang Telah Jatuh Tempo *Mature Receivables*	0	0	0	0	
	Total Eksposur TRA ***TRA Total Exposure***	**0**	**1.000**	**30**	**0**	
C	**Eksposur akibat Kegagalan Pihak Lawan** ***Counterparty Credit Risk***					
1	Tagihan kepada Pemerintah *Receivable on Sovereign*	0	0	0	0	
2	Tagihan kepada Entitas Sektor Publik *Receivables on Public Sector Entities*	0	0	0	0	
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional *Receivables on Multilateral Development Banks and International Institution*	0	0	0	0	
4	Tagihan kepada Bank *Receivables on Banks*	0	0	0	0	
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel *Receivables on Micro Small Business and Retail Portofolio*	0	0	0	0	
6	Tagihan kepada Korporasi *Receivable on Corporate*	0	0	0	0	
	Total Eksposur ***Total Exposure***	**0**	**0**	**0**	**0**	

(dalam jutaan rupiah)
(in millions rupiah)

As of December 31, 2024								ATMR *RWA*	Beban Modal *Capital Expenses*
Net Receivable after Calculating Risk Impact Mitigation Bank Credit									
35%	40%	50%	70%	75%	100%	150%	Lainnya *Others*		
0	0	0	0	0	0	0		0	0
0	0	0	0	0	0	0		0	0
0	0	0	0	0	0	0		0	0
0	0	0	0	0	0	0		0	0
0	0	0	0	0	0	0		207	17
0	0	0	0	0	0	0		0	0
0	0	0	0	0	114.073	0		114.074	9.126
0	0	0	0	0	0	0		0	0
0	0	0	0	86.344	0	0		61.096	4.888
0	0	0	0	0	664.209	0		663.992	53.119
0	0	0	0	0	0	0		0	0
0	**0**	**0**	**0**	**86.344**	**778.282**	**0**		**839.369**	**67.150**
0	0	0	0	0	0	0		0	0
0	0	0	0	0	0	0		0	0
0	0	0	0	0	0	0		0	0
0	0	0	0	0	0	0		0	0
0	0	0	0	0	0	0		0	0
0	0	0	0	0	0	0		0	0
0	**0**	**0**	**0**	**0**	**0**	**0**		**0**	**0**

Tabel 18. Pengungkapan Tagihan Bersih dan Teknik Mitigasi Risiko Kredit - Bank secara Individual

Table 18. Disclosure of Net Receivables and Credit Risk Mitigation Techniques – Bank Individually

No. *No.*	**Kategori Portofolio** ***Portofolio Category***
A	**Eksposur Laporan Posisi Keuangan** ***Balance Sheet Exposure***
1	Tagihan kepada Pemerintah *Receivable on Sovereign*
2	Tagihan kepada Entitas Sektor Publik *Receivables on Public Sector Entities*
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional *Receivables on Multilateral Development Banks and international Institution*
4	Tagihan kepada Bank *Receivables on Banks*
5	Tagihan berupa *Covered Bond* *Receivables in the Form of Covered Bond*
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya *Receivables on Securities Firms and Other Financial Institutions*
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas dan Instrumen Modal Lainnya *Receivables in the Form of Subordinated Debt Securities/Receivables Subordinated, Equity, and Other Capital Instruments*
8	Kredit Beragun Rumah Tinggal *Loans Secured by Residential Property*
9	Kredit Beragun Properti Komersial *Loans Secured by Commercial Real Estate*
10	Kredit untuk Pengadaan Tanah, Pengolahan Tanah dan Konstruksi *Loan for Land Acquisition, Land Processing and Construction*
11	Kredit Pegawai/Pensiunan *Employee/Retirement Loans*
12	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel *Receivables on Micro Small Business and Retail Portofolio*
13	Tagihan kepada Korporasi *Receivable on Corporate*
14	Tagihan yang Telah Jatuh Tempo *Mature Receivables*
15	Aset Lainnya *Other Assets*
	Total Eksposur Laporan Keuangan ***Total Sheet's Exposure***
B	**Eksposur Transaksi Rekening Administratif** ***Exposure Administrative Account***
1	Tagihan kepada Pemerintah *Receivable on Sovereign*
2	Tagihan kepada Entitas Sektor Publik *Receivables on Public Sector Entities*
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional *Receivables on Multilateral Development Banks and International Institution*
4	Tagihan kepada Bank *Receivables on Banks*

(dalam jutaan rupiah)
(in millions rupiah)

Posisi Tanggal Laporan 31 Desember 2025 *Report as of December 31, 2025*					
Tagihan Bersih *Net Receivables*	**Bagian yang Dijamin dengan** *Part Guaranteed with*				**Bagian yang Tidak Dijamin** *Part that are Not Guaranteed*
	Agunan *Collateral*	**Garansi** *Guarantee*	**Asuransi** *Insurance*	**Lainnya** *Others*	
4.256.720	4.256.720	0	0		0
0	0	0	0		0
0	0	0	0		0
395.495	0	0	0		395.495
0	0	0	0		0
0	0	0	0		0
0	0	0	0		0
1.659.807	0	0	0		1.659.807
0	0	0	0		0
746.797	12.616	0	0		734.181
0	0	0	0		0
1.147.837	15.686	0	0		1.132.151
7.500.244	36.840	0	0		7.463.404
90.509	0	0	0		90.509
908.246	210.150	0	0		698.096
16.705.655	**4.532.012**	**0**	**0**		**12.173.643**
0	0	0	0		0
0	0	0	0		0
0	0	0	0		0
200	0	0	0		200

No. *No.*	Kategori Portofolio *Portofolio Category*
5	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya *Receivables on Securities Firms and Other Financial Institutions*
6	Kredit Beragun Rumah Tinggal *Loans Secured by Residential Property*
7	Kredit Beragun Properti Komersial *Loans Secured by Commercial Real Estate*
8	Kredit untuk Pengadaan Tanah, Pengolahan Tanah dan Konstruksi *Loan for Land Acquisition, Land Processing and Construction*
9	Kredit Pegawai/Pensiunan *Employee/Retirement Loans*
10	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel *Receivables on Micro Small Business and Retail Portofolio*
11	Tagihan kepada Korporasi *Receivable on Corporate*
12	Tagihan yang Telah Jatuh Tempo *Mature Receivables*
	Total Eksposur TRA ***TRA Total Exposure***
C	**Eksposur Risiko Kredit Akibat Kegagalan Pihak Lawan** ***Counterparty Credit Risk***
1	Tagihan kepada Pemerintah *Receivable on Sovereign*
2	Tagihan kepada Entitas Sektor Publik *Receivables on Public Sector Entities*
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional *Receivables on Multilateral Development Banks and International Institution*
4	Tagihan kepada Bank *Receivables on Banks*
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel *Receivables on Micro Small Business and Retail Portofolio*
6	Tagihan kepada Korporasi *Receivable on Corporate*
	Total Eksposure Risiko Kredit Akibat Kegagalan Pihak Lawan ***Total Credit Risk Exposure Arising from Counterparty Default***
	Total (A+B+C)

(dalam jutaan rupiah)
(in millions rupiah)

Posisi Tanggal Laporan 31 Desember 2025 *Report as of December 31, 2025*					
Tagihan Bersih *Net Receivables*	**Bagian yang Dijamin dengan** *Part Guaranteed with*				**Bagian yang Tidak Dijamin** *Part that are Not Guaranteed*
	Agunan *Collateral*	**Garansi** *Guarantee*	**Asuransi** *Insurance*	**Lainnya** *Others*	
0	0	0	0		0
0	0	0	0		0
0	0	0	0		0
104.093	0	0	0		104.093
0	0	0	0		0
80.178	4.574	0	0		75.604
625.179	12.750	0	0		612.429
4	0	0	0		4
809.653	**17.324**	**0**	**0**		**792.329**
0	0	0	0		0
0	0	0	0		0
0	0	0	0		0
0	0	0	0		0
0	0	0	0		0
0	0	0	0		0
0	**0**	**0**	**0**		**0**
17.515.308	**4.549.336**	**0**	**0**		**12.965.972**

No. *No.*	Kategori Portofolio *Portofolio Category*
A	**Eksposur Laporan Posisi Keuangan** ***Balance Sheet Exposure***
1	Tagihan kepada Pemerintah *Receivable on Sovereign*
2	Tagihan kepada Entitas Sektor Publik *Receivables on Public Sector Entities*
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional *Receivables on Multilateral Development Banks and international Institution*
4	Tagihan kepada Bank *Receivables on Banks*
5	Tagihan berupa *Covered Bond* *Receivables in the Form of Covered Bond*
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya *Receivables on Securities Firms and Other Financial Institutions*
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas dan Instrumen Modal Lainnya *Receivables in the Form of Subordinated Debt Securities/Receivables Subordinated, Equity, and Other Capital Instruments*
8	Kredit Beragun Rumah Tinggal *Loans Secured by Residential Property*
9	Kredit Beragun Properti Komersial *Loans Secured by Commercial Real Estate*
10	Kredit untuk Pengadaan Tanah, Pengolahan Tanah dan Konstruksi *Loan for Land Acquisition, Land Processing and Construction*
11	Kredit Pegawai/Pensiunan *Employee/Retirement Loans*
12	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel *Receivables on Micro Small Business and Retail Portofolio*
13	Tagihan kepada Korporasi *Receivable on Corporate*
14	Tagihan yang Telah Jatuh Tempo *Mature Receivables*
15	Aset Lainnya *Other Assets*
	Total Eksposur Laporan Keuangan ***Total Sheet's Exposure***
B	**Eksposur Transaksi Rekening Administratif** ***Exposure Administrative Account***
1	Tagihan kepada Pemerintah *Receivable on Sovereign*
2	Tagihan kepada Entitas Sektor Publik *Receivables on Public Sector Entities*
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional *Receivables on Multilateral Development Banks and international Institution*
4	Tagihan kepada Bank *Receivables on Banks*

(dalam jutaan rupiah)
(in millions rupiah)

Posisi Tanggal Laporan 31 Desember 2024 *Report as of December 31, 2024*					
Tagihan Bersih *Net Receivables*	**Bagian yang Dijamin dengan** *Part Guaranteed with*				**Bagian yang Tidak Dijamin** *Part that are Not Guaranteed*
	Agunan *Collateral*	**Garansi** *Guarantee*	**Asuransi** *Insurance*	**Lainnya** *Others*	
4.784.213	4.784.213	0	0		0
0	0	0	0		0
0	0	0	0		0
172.888	0	0	0		172.888
0	0	0	0		0
0	0	0	0		0
0	0	0	0		0
1.697.840	0	0	0		1.697.840
0	0	0	0		0
913.457	10.000	0	0		903.457
0	0	0	0		0
904.063	11.174	0	0		892.889
7.223.649	39.414	0	0		7.184.235
32.377	0	0	0		32.377
892.143	225.010	0	0		667.133
16.620.630	**5.069.811**	**0**	**0**		**11.550.819**
0	0	0	0		0
0	0	0	0		0
0	0	0	0		0
0	0	0	0		0

No. *No.*	Kategori Portofolio *Portofolio Category*
5	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya *Receivables on Securities Firms and Other Financial Institutions*
6	Kredit Beragun Rumah Tinggal *Loans Secured by Residential Property*
7	Kredit Beragun Properti Komersial *Loans Secured by Commercial Real Estate*
8	Kredit untuk Pengadaan Tanah, Pengolahan Tanah dan Konstruksi *Loan for Land Acquisition, Land Processing and Construction*
9	Kredit Pegawai/Pensiunan *Employee/Retirement Loans*
10	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel *Receivables on Micro Small Business and Retail Portofolio*
11	Tagihan kepada Korporasi *Receivable on Corporate*
12	Tagihan yang Telah Jatuh Tempo *Mature Receivables*
	Total Eksposur TRA ***TRA Total Exposure***
C	**Eksposur Risiko Kredit Akibat Kegagalan Pihak Lawan** ***Counterparty Credit Risk***
1	Tagihan kepada Pemerintah *Receivable on Sovereign*
2	Tagihan kepada Entitas Sektor Publik *Receivables on Public Sector Entities*
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional *Receivables on Multilateral Development Banks and International Institution*
4	Tagihan kepada Bank *Receivables on Banks*
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel *Receivables on Micro Small Business and Retail Portofolio*
6	Tagihan kepada Korporasi *Receivable on Corporate*
	Total Eksposure Risiko Kredit Akibat Kegagalan Pihak Lawan ***Total Credit Risk Exposure Arising from Counterparty Default***
	Total (A+B+C)

(dalam jutaan rupiah)
(in millions rupiah)

Posisi Tanggal Laporan 31 Desember 2024 *Report as of December 31, 2024*					
Tagihan Bersih *Net Receivables*	**Bagian yang Dijamin dengan** *Part Guaranteed with*				**Bagian yang Tidak Dijamin** *Part that are Not Guaranteed*
	Agunan *Collateral*	**Garansi** *Guarantee*	**Asuransi** *Insurance*	**Lainnya** *Others*	
0	0	0	0		0
1.030	0	0	0		1.030
0	0	0	0		0
114.074	0	0	0		114.074
0	0	0	0		0
86.344	4.883	0	0		81.461
664.209	217	0	0		663.992
0	0	0	0		0
865.657	**5.100**	**0**	**0**		**860.557**
0	0	0	0		0
0	0	0	0		0
0	0	0	0		0
0	0	0	0		0
0	0	0	0		0
0	0	0	0		0
0	**0**	**0**	**0**		**0**
17.486.287	**5.074.911**	**0**	**0**		**12.411.376**

Tabel 19. Pengungkapan Tagihan Bersih dan Teknik Mitigasi Risiko Kredit - Bank secara Konsolidasi dengan Perusahaan Anak

Table 19. Disclosure of Net Claims and Credit Risk Mitigation Techniques – Consolidated with Subsidiaries

No. *No.*	Kategori Portofolio *Portofolio Category*
A	**Eksposur Laporan Posisi Keuangan** ***Balance Sheet Exposure***
1	Tagihan kepada Pemerintah *Receivable on Sovereign*
2	Tagihan kepada Entitas Sektor Publik *Receivables on Public Sector Entities*
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional *Receivables on Multilateral Development Banks and International Institution*
4	Tagihan kepada Bank *Receivables on Banks*
5	Tagihan berupa *Covered Bond* *Receivables in the Form of Covered Bond*
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya *Receivables on Securities Firms and Other Financial Institutions*
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas dan Instrumen Modal Lainnya *Receivables in the Form of Subordinated Debt Securities/Receivables Subordinated, Equity, and Other Capital Instruments*
8	Kredit Beragun Rumah Tinggal *Loans Secured by Residential Property*
9	Kredit Beragun Properti Komersial *Loans Secured by Commercial Real Estate*
10	Kredit untuk Pengadaan Tanah, Pengolahan Tanah dan Konstruksi *Loan for Land Acquisition, Land Processing and Construction*
11	Kredit Pegawai/Pensiunan *Employee/Retirement Loans*
12	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel *Receivables on Micro Small Business and Retail Portofolio*
13	Tagihan kepada Korporasi *Receivable on Corporate*
14	Tagihan yang Telah Jatuh Tempo *Mature Receivables*
15	Aset Lainnya *Other Assets*
	Total Eksposur Laporan Keuangan ***Total Sheet's Exposure***
B	**Eksposur Transaksi Rekening Administratif** ***Exposure Administrative Account***
1	Tagihan kepada Pemerintah *Receivable on Sovereign*
2	Tagihan kepada Entitas Sektor Publik *Receivables on Public Sector Entities*
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional *Receivables on Multilateral Development Banks and International Institution*
4	Tagihan kepada Bank *Receivables on Banks*

(dalam jutaan rupiah)
(in millions rupiah)

Posisi Tanggal Laporan 31 Desember 2025 *Report as of December 31, 2025*					
Tagihan Bersih *Net Receivables*	**Bagian yang Dijamin dengan** *Part Guaranteed with*				**Bagian yang Tidak Dijamin** *Part that are Not Guaranteed*
	Agunan *Collateral*	**Garansi** *Guarantee*	**Asuransi** *Insurance*	**Lainnya** *Others*	
4.256.720	4.256.720	0	0		0
0	0	0	0		0
0	0	0	0		0
397.054	0	0	0		397.054
0	0	0	0		0
0	0	0	0		0
0	0	0	0		0
1.659.807	0	0	0		1.659.807
0	0	0	0		0
746.797	12.616	0	0		734.181
0	0	0	0		0
1.191.879	15.686	0	0		1.176.193
7.500.244	36.840	0	0		7.463.404
90.509	0	0	0		90.509
916.361	210.150	0	0		706.211
16.759.371	**4.532.012**	**0**	**0**		**12.227.359**
0	0	0	0		0
0	0	0	0		0
0	0	0	0		0
200	0	0	0		200

No. *No.*	Kategori Portofolio *Portofolio Category*
5	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya *Receivables on Securities Firms and Other Financial Institutions*
6	Kredit Beragun Rumah Tinggal *Loans Secured by Residential Property*
7	Kredit Beragun Properti Komersial *Loans Secured by Commercial Real Estate*
8	Kredit untuk Pengadaan Tanah, Pengolahan Tanah dan Konstruksi *Loan for Land Acquisition, Land Processing and Construction*
9	Kredit Pegawai/Pensiunan *Employee/Retirement Loans*
10	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel *Receivables on Micro Small Business and Retail Portofolio*
11	Tagihan kepada Korporasi *Receivable on Corporate*
12	Tagihan yang Telah Jatuh Tempo *Mature Receivables*
	Total Eksposur TRA ***TRA Total Exposure***
C	**Eksposur Risiko Kredit Akibat Kegagalan Pihak Lawan** ***Counterparty Credit Risk***
1	Tagihan kepada Pemerintah *Receivable on Sovereign*
2	Tagihan kepada Entitas Sektor Publik *Receivables on Public Sector Entities*
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional *Receivables on Multilateral Development Banks and International Institution*
4	Tagihan kepada Bank *Receivables on Banks*
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel *Receivables on Micro Small Business and Retail Portofolio*
6	Tagihan kepada Korporasi *Receivable on Corporate*
	Total Eksposure Risiko Kredit Akibat Kegagalan Pihak Lawan ***Total Credit Risk Exposure Arising from Counterparty Default***
	Total (A+B+C)

(dalam jutaan rupiah)
(in millions rupiah)

Posisi Tanggal Laporan 31 Desember 2025 *Report as of December 31, 2025*					
Tagihan Bersih *Net Receivables*	**Bagian yang Dijamin dengan** *Part Guaranteed with*				**Bagian yang Tidak Dijamin** *Part that are Not Guaranteed*
	Agunan *Collateral*	**Garansi** *Guarantee*	**Asuransi** *Insurance*	**Lainnya** *Others*	
0	0	0	0		0
0	0	0	0		0
0	0	0	0		0
104.093	0	0	0		104.093
0	0	0	0		0
80.178	4.574	0	0		75.604
625.179	12.750	0	0		612.429
4	0	0	0		4
809.653	**17.324**	**0**	**0**		**792.329**
0	0	0	0		0
0	0	0	0		0
0	0	0	0		0
0	0	0	0		0
0	0	0	0		0
0	0	0	0		0
0	**0**	**0**	**0**		**0**
17.569.024	**4.549.336**	**0**	**0**		**13.019.688**

No. *No.*	Kategori Portofolio *Portofolio Category*
A	**Eksposur Laporan Posisi Keuangan** ***Balance Sheet Exposure***
1	Tagihan kepada Pemerintah *Receivable on Sovereign*
2	Tagihan kepada Entitas Sektor Publik *Receivables on Public Sector Entities*
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional *Receivables on Multilateral Development Banks and International Institution*
4	Tagihan kepada Bank *Receivables on Banks*
5	Tagihan berupa *Covered Bond* *Receivables in the Form of Covered Bond*
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya *Receivables on Securities Firms and Other Financial Institutions*
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas dan Instrumen Modal Lainnya *Receivables in the Form of Subordinated Debt Securities/Receivables Subordinated, Equity, and Other Capital Instruments*
8	Kredit Beragun Rumah Tinggal *Loans Secured by Residential Property*
9	Kredit Beragun Properti Komersial *Loans Secured by Commercial Real Estate*
10	Kredit untuk Pengadaan Tanah, Pengolahan Tanah dan Konstruksi *Loan for Land Acquisition, Land Processing and Construction*
11	Kredit Pegawai/Pensiunan *Employee/Retirement Loans*
12	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel *Receivables on Micro Small Business and Retail Portofolio*
13	Tagihan kepada Korporasi *Receivable on Corporate*
14	Tagihan yang Telah Jatuh Tempo *Mature Receivables*
15	Aset Lainnya *Other Assets*
	Total Eksposur Laporan Keuangan ***Total Sheet's Exposure***
B	**Eksposur Transaksi Rekening Administratif** ***Exposure Administrative Account***
1	Tagihan kepada Pemerintah *Receivable on Sovereign*
2	Tagihan kepada Entitas Sektor Publik *Receivables on Public Sector Entities*
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional *Receivables on Multilateral Development Banks and International Institution*
4	Tagihan kepada Bank *Receivables on Banks*

(dalam jutaan rupiah)
(in millions rupiah)

Posisi Tanggal Laporan 31 Desember 2024 *Report as of December 31, 2024*					
Tagihan Bersih *Net Receivables*	**Bagian yang Dijamin dengan** *Part Guaranteed with*				**Bagian yang Tidak Dijamin** *Part that are Not Guaranteed*
	Agunan *Collateral*	**Garansi** *Guarantee*	**Asuransi** *Insurance*	**Lainnya** *Others*	
4.784.213	4.784.213	0	0		0
0	0	0	0		0
0	0	0	0		0
183.200	0	0	0		183.200
0	0	0	0		0
0	0	0	0		0
0	0	0	0		0
1.697.840	0	0	0		1.697.840
0	0	0	0		0
913.457	10.000	0	0		903.457
0	0	0	0		0
925.568	11.174	0	0		914.394
7.223.649	39.414	0	0		7.184.235
32.377	0	0	0		32.377
898.085	225.010	0	0		673.075
16.658.389	**5.069.811**	**0**	**0**		**11.588.578**
0	0	0	0		0
0	0	0	0		0
0	0	0	0		0
0	0	0	0		200

No. *No.*	Kategori Portofolio *Portofolio Category*
5	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya *Receivables on Securities Firms and Other Financial Institutions*
6	Kredit Beragun Rumah Tinggal *Loans Secured by Residential Property*
7	Kredit Beragun Properti Komersial *Loans Secured by Commercial Real Estate*
8	Kredit untuk Pengadaan Tanah, Pengolahan Tanah dan Konstruksi *Loan for Land Acquisition, Land Processing and Construction*
9	Kredit Pegawai/Pensiunan *Employee/Retirement Loans*
10	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel *Receivables on Micro Small Business and Retail Portofolio*
11	Tagihan kepada Korporasi *Receivable on Corporate*
12	Tagihan yang Telah Jatuh Tempo *Mature Receivables*
	Total Eksposur TRA ***TRA Total Exposure***
C	**Eksposur Risiko Kredit Akibat Kegagalan Pihak Lawan** ***Counterparty Credit Risk***
1	Tagihan kepada Pemerintah *Receivable on Sovereign*
2	Tagihan kepada Entitas Sektor Publik *Receivables on Public Sector Entities*
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional *Receivables on Multilateral Development Banks and international Institution*
4	Tagihan kepada Bank *Receivables on Banks*
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel *Receivables on Micro Small Business and Retail Portofolio*
6	Tagihan kepada Korporasi *Receivable on Corporate*
	Total Eksposure Risiko Kredit Akibat Kegagalan Pihak Lawan ***Total Credit Risk Exposure Arising from Counterparty Default***
	Total (A+B+C)

(dalam jutaan rupiah)
(in millions rupiah)

	Posisi Tanggal Laporan 31 Desember 2024 *Report as of December 31, 2024*				
	Tagihan Bersih *Net Receivables*	**Bagian yang Dijamin dengan** *Part Guaranteed with*			**Bagian yang Tidak Dijamin** *Part that are Not Guaranteed*
		Agunan *Collateral*	**Garansi** *Guarantee*	**Asuransi** *Insurance*	**Lainnya** *Others*
	0	0	0	0	0
	1.030	0	0	0	1.030
	0	0	0	0	0
	114.074	0	0	0	114.074
	0	0	0	0	0
	86.344	4.883	0	0	81.461
	664.209	217	0	0	663.992
	0	0	0	0	0
	865.657	**5.100**	**0**	**0**	**860.557**
	0	0	0	0	0
	0	0	0	0	0
	0	0	0	0	0
	0	0	0	0	0
	0	0	0	0	0
	0	0	0	0	0
	0	**0**	**0**	**0**	**0**
	17.524.046	**5.074.911**	**0**	**0**	**12.449.135**

Pengungkapan Perhitungan ATMR Risiko Kredit dengan Menggunakan Pendekatan Standar

Disclosure of Net Claims and Credit Risk Mitigation Techniques

Tabel 20.1. Eksposur Aset di Laporan Posisi Keuangan, Kecuali Eksposur Sekuritisasi - Bank Secara Individual

Table 20.1. Disclosure of Asset Exposures in Financial Statements, Except Securitization Exposures - Bank Individually

No. *No.*	Kategori Portofolio *Portofolio Category*
1	Tagihan kepada Pemerintah *Receivables on Sovereign*
a.	Tagihan kepada Pemerintah Indonesia *Receivables to the Government of Indonesia*
b.	Tagihan Kepada Pemerintah Negara Lain *Receivables to the Government of Other Countries*
2	Tagihan kepada Entitas Sektor Publik *Receivables on Public Sector Entities*
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional *Receivables on Multilateral Development Banks and International Institution*
4	Tagihan kepada Bank *Receivables on Banks*
a.	Tagihan Jangka Pendek *Short-Time Receivables*
b.	Tagihan Jangka Panjang *Long-Time Receivables*
5	Tagihan berupa *Covered Bond* *Receivables in the Form of Covered Bond*
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya *Receivables on Securities Firms and Other Financial Institutions*
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas dan Instrumen Modal Lainnya *Receivables in the Form of Subordinated Debt Securities/Receivables Subordinated, Equity, and Other Capital Instruments*
8	Kredit Beragun Rumah Tinggal *Loans Secured by Residential Property*
9	Kredit Beragun Properti Komersial *Loans Secured by Commercial Real Estate*
10	Kredit untuk Pengadaan Tanah, Pengolahan Tanah dan Konstruksi *Loan for Land Acquisition, Land Processing and Construction*
11	Kredit Pegawai/Pensiunan *Employee/Retirement Loans*
12	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel *Receivables on Micro Small Business and Retail Portofolio*
13	Tagihan kepada Korporasi *Receivable on Corporate*
14	Tagihan yang Telah Jatuh Tempo *Mature Receivables*

(dalam jutaan rupiah)
(in millions rupiah)

	Posisi Tanggal Laporan 31 Desember 2025 *As of December 31, 2025*			Posisi Tanggal Laporan 31 Desember 2024 *Report as of December 31, 2024*		
	Tagihan Bersih *Net Receivables*	**ATMR Sebelum MRK** *RWA Before MRK*	**ATMR Setelah MRK** *RWA After MRK*	**Tagihan Bersih** *Net Receivables*	**ATMR Sebelum MRK** *RWA Before MRK*	**ATMR Setelah MRK** *RWA After MRK*
	4.256.720	0	0	4.784.213	0	0
	4.256.720	0	0	4.784.213	0	0
	0	0	0	0	0	0
	0	0	0	0	0	0
	0	0	0	0	0	0
	395.495	79.300	79.300	172.888	34.578	34.578
	302.225	60.445	60.445	96.263	19.253	19.253
	93.270	18.855	18.855	76.625	15.325	15.325
	0	0	0	0	0	0
	0	0	0	0	0	0
	0	0	0	0	0	0
	1.659.807	443.694	443.694	1.697.840	474.410	474.410
	0	0	0	0	0	0
	746.797	746.797	734.181	913.457	913.457	903.457
	0	0	0	0	0	0
	1.147.837	860.878	849.113	904.063	678.047	669.667
	7.500.244	7.489.264	7.452.424	7.223.649	7.184.090	7.144.675
	90.509	89.310	89.310	32.377	29.615	29.615

No. *No.*	Kategori Portofolio *Portofolio Category*	
	a.	Kredit Beragun Rumah Tinggal *Loans Secured by Residential Property*
	b.	Selain Kredit Beragun Rumah Tinggal *Loans Other than Secured by Residential Property*
15	Aset Lainnya *Other Assets*	
	a.	Uang Tunai, Emas, dan *Commemorative Coin* *Cash, Gold, and Commemorative Coin*
	b.	Penyertaan (Selain yang Menjadi Faktor Pengurang Modal) *Investment (Other Than the Capital Reduction Factor)*
		1) Penyertaan Modal Sementara dalam Rangka Restrukturisasi Kredit Temporary Capital Investment in the Framework of Credit Restructuring
		2) Penyertaan kepada Perusahaan Keuangan yang Tidak Terdaftar di Bursa Participation in Financial Companies Not Listed on the Stock Exchange
		3) Penyertaan kepada Perusahaan Keuangan yang Terdaftar di Bursa Particiapation in Financial Companies Listed on the Stock Exchange
	c.	Aset Tetap dan Inventaris Neto *Fixed Assets and Net Inventory*
	d.	Agunan yang Diambil Alih (AYDA) *Collateral Taken Over*
	e.	Antar Kantor Neto *Inter-Office Net*
	f.	Lainnya *Others*
Total ***Amount***		

(dalam jutaan rupiah)
(in millions rupiah)

	Posisi Tanggal Laporan 31 Desember 2025 *As of December 31, 2025*			Posisi Tanggal Laporan 31 Desember 2024 *Report as of December 31, 2024*		
	Tagihan Bersih *Net Receivables*	**ATMR Sebelum MRK** *RWA Before MRK*	**ATMR Setelah MRK** *RWA After MRK*	**Tagihan Bersih** *Net Receivables*	**ATMR Sebelum MRK** *RWA Before MRK*	**ATMR Setelah MRK** *RWA After MRK*
	20.231	20.231	20.231	15.614	15.614	15.614
	70.278	69.079	69.079	16.763	14.001	14.001
	908.246	0	698.186	892.143	0	667.133
	210.150		0	225.010		0
	0		0	0		0
	0		0	0		0
	0		0	0		0
	0		0	0		0
	620.249		620.249	567.977		567.977
	180		270	0		0
	0		0	0		0
	77.667		77.667	99.156		99.156
	16.705.655	9.709.242	10.346.207	16.620.630	9.314.197	9.923.535

Tabel 20.1.1 Eksposur Aset di Laporan Posisi Keuangan, Kecuali Eksposur Sekuritisasi - Bank Secara Konsolidasi dengan Perusahaan Anak

Table 20.1.1 Disclosure of Asset Exposures in Financial Statements, Except Securitization Exposures - Consolidated with Subsidiaries

No. *No.*	Kategori Portofolio *Portofolio Category*
1	Tagihan kepada Pemerintah *Receivables on Sovereign*
	a. Tagihan kepada Pemerintah Indonesia *Receivables to the Government of Indonesia*
	b. Tagihan kepada Pemerintah Negara Lain *Receivables to the Government of Other Countries*
2	Tagihan kepada Entitas Sektor Publik *Receivables on Public Sector Entities*
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional *Receivables on Multilateral Development Banks and International Institution*
4	Tagihan kepada Bank *Receivables on Banks*
	a. Tagihan Jangka Pendek *Short-Time Receivables*
	b. Tagihan Jangka Panjang *Long-Time Receivables*
5	Tagihan berupa *Covered Bond* *Receivables in the Form of Covered Bond*
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya *Receivables on Securities Firms and Other Financial Institutions*
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas dan Instrumen Modal Lainnya *Receivables in the Form of Subordinated Debt Securities/Receivables Subordinated, Equity, and Other Capital Instruments*
8	Kredit Beragun Rumah Tinggal *Loans Secured by Residential Property*
9	Kredit Beragun Properti Komersial *Loans Secured by Commercial Real Estate*
10	Kredit untuk Pengadaan Tanah, Pengolahan Tanah dan Konstruksi *Loan for Land Acquisition, Land Processing and Construction*
11	Kredit Pegawai/Pensiunan *Employee/Retirement Loans*
12	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel *Receivables on Micro Small Business and Retail Portofolio*
13	Tagihan kepada Korporasi *Receivable on Corporate*

(dalam jutaan rupiah)
(in millions rupiah)

Posisi Tanggal Laporan 31 Desember 2025 *As of December 31, 2025*			Posisi Tanggal Laporan 31 Desember 2024 *Report as of December 31, 2024*		
Tagihan Bersih *Net Receivables*	**ATMR Sebelum MRK** *RWA Before MRK*	**ATMR Setelah MRK** *RWA After MRK*	**Tagihan Bersih** *Net Receivables*	**ATMR Sebelum MRK** *RWA Before MRK*	**ATMR Setelah MRK** *RWA After MRK*
4.256.720	0	0	4.784.213	0	0
4.256.720	0	0	4.784.213	0	0
0	0	0	0	0	0
0	0	0	0	0	0
0	0	0	0	0	0
395.495	79.300	79.300	172.888	34.578	34.578
302.225	60.445	60.445	96.263	19.253	19.253
93.270	18.855	18.855	76.625	15.325	15.325
0	0	0	0	0	0
0	0	0	0	0	0
0	0	0	0	0	0
1.659.807	443.694	443.694	1.697.840	474.410	474.410
0	0	0	0	0	0
746.797	746.797	734.181	913.457	913.457	903.457
0	0	0	0	0	0
1.147.837	860.878	849.113	904.063	678.047	669.667
7.500.244	7.489.264	7.452.424	7.223.649	7.184.090	7.144.675

No. *No.*	Kategori Portofolio *Portofolio Category*
14	Tagihan yang Telah Jatuh Tempo *Mature Receivables*
a.	Kredit Beragun Rumah Tinggal *Loans Secured by Residential Property*
b.	Selain Kredit Beragun Rumah Tinggal *Loans Other Than Secured by Residential Property*
15	Aset Lainnya *Other Assets*
a.	Uang Tunai, Emas, dan *Commemorative Coin* *Cash, Gold, and Commemorative Coin*
b.	Penyertaan (Selain yang Menjadi Faktor Pengurang Modal) *Investment (Other Than the Capital Reduction Factor)*
	1) Penyertaan Modal Sementara dalam Rangka Restrukturisasi Kredit Temporary Capital Investment in the Framework of Credit Restructuring
	2) Penyertaan kepada Perusahaan Keuangan yang Tidak Terdaftar di Bursa Participation in Financial Companies Not Listed on the Stock Exchange
	3) Penyertaan kepada Perusahaan Keuangan yang Terdaftar di Bursa Particiapation in Financial Companies Listed on the Stock Exchange
c.	Aset Tetap dan Inventaris Neto *Fixed Assets and Net Inventory*
d.	Agunan yang Diambil Alih (AYDA) *Collateral Taken Over*
e.	Antar Kantor Neto *Inter-Office Net*
f.	Lainnya *Others*
Total ***Amount***	

(dalam jutaan rupiah)
(in millions rupiah)

Posisi Tanggal Laporan 31 Desember 2025 *As of December 31, 2025*			Posisi Tanggal Laporan 31 Desember 2024 *Report as of December 31, 2024*		
Tagihan Bersih *Net Receivables*	**ATMR Sebelum MRK** *RWA Before MRK*	**ATMR Setelah MRK** *RWA After MRK*	**Tagihan Bersih** *Net Receivables*	**ATMR Sebelum MRK** *RWA Before MRK*	**ATMR Setelah MRK** *RWA After MRK*
90.509	89.310	89.310	32.377	29.615	29.615
20.231	20.231	20.231	15.614	15.614	15.614
70.278	69.079	69.079	16.763	14.001	14.001
908.246	0	698.186	892.143	0	667.133
210.150		0	225.010		0
0		0	0		0
0		0	0		0
0		0	0		0
0		0	0		0
620.249		620.249	567.977		567.977
180		270	0		0
0		0	0		0
77.667		77.667	99.156		99.156
16.705.655	9.709.242	10.346.207	16.620.630	9.314.197	9.923.535

Tabel 20.2. Eksposur Kewajiban Komitmen/Kontijensi pada Transaksi Rekening Administratif, kecuali Eksposur - Bank Secara Individual

Table 20.2 Disclosure of Exposure of Commitment/Contingency Obligations in Administrative Account Transactions, except Exposure - Bank Individually

No. *No.*	Kategori Portofolio *Portofolio Category*
1	Tagihan kepada Pemerintah *Receivables on Sovereign*
a.	Tagihan kepada Pemerintah Indonesia *Receivables to the Government of Indonesia*
b.	Tagihan Kepada Pemerintah Negara Lain *Receivables to the Government of Other Countries*
2	Tagihan kepada Entitas Sektor Publik *Receivables on Public Sector Entities*
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional *Receivables on Multilateral Development Banks and International Institution*
4	Tagihan kepada Bank *Receivables on Banks*
a.	Tagihan Jangka Pendek *Short-Time Receivables*
b.	Tagihan Jangka Panjang *Long-Time Receivables*
5	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya *Receivables on Securities Firms and Other Financial Institutions*
6	Kredit Beragun Rumah Tinggal *Loans Secured by Residential Property*
7	Kredit Beragun Properti Komersial *Loans Secured by Commercial Real Estate*
8	Kredit untuk Pengadaan Tanah, Pengolahan Tanah dan Konstruksi *Loan for Land Acquisition, Land Processing and Construction*
9	Kredit Pegawai/Pensiunan *Employee/Retirement Loans*
10	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel *Receivables on Micro Small Business and Retail Portofolio*
11	Tagihan kepada Korporasi *Receivable on Corporate*
12	Tagihan yang Telah Jatuh Tempo *Mature Receivables*
a.	Kredit Beragun Rumah Tinggal *Loans Secured by Residential Property*
b.	Selain Kredit Beragun Rumah Tinggal *Loans Other Than Secured by Residential Property*
Total ***Amount***	

(dalam jutaan rupiah)
(in millions rupiah)

	Posisi Tanggal Laporan 31 Desember 2025 *As of December 31, 2025*			Posisi Tanggal Laporan 31 Desember 2024 *Report as of December 31, 2024*		
	Tagihan Bersih *Net Receivables*	**ATMR Sebelum MRK** *RWA Before MRK*	**ATMR Setelah MRK** *RWA After MRK*	**Tagihan Bersih** *Net Receivables*	**ATMR Sebelum MRK** *RWA Before MRK*	**ATMR Setelah MRK** *RWA After MRK*
	0	0	0	0	0	0
	0	0	0	0	0	0
	0	0	0	0	0	0
	0	0	0	0	0	0
	0	0	0	0	0	0
	200	80	80	0	0	0
	0	0	0	0	0	0
	200	80	80	0	0	0
	0	0	0	0	0	0
	0	0	0	1.030	207	207
	0	0	0	0	0	0
	104.093	104.093	104.093	114.074	114.074	114.074
	0	0	0	0	0	0
	80.178	60.134	56.703	86.344	64.758	61.096
	625.179	625.179	612.429	664.209	664.209	663.992
	4	4	4	0	0	0
	0	0	0	0	0	0
	4	4	4	0	0	0
	809.653	**789.489**	**773.309**	**865.657**	**843.248**	**839.369**

Tabel 20.2.1. Eksposur Kewajiban Komitmen/Kontijensi pada Transaksi Rekening Administratif, kecuali eksposur - Bank Secara Konsolidasi dengan Perusahaan Anak

Table 20.2.1 Disclosure of Exposure of Commitment/Contingency Obligations in Administrative Account Transactions, except Exposure - Consolidation with Subsidiaries

No. *No.*	Kategori Portofolio *Portofolio Category*
1	Tagihan kepada Pemerintah *Receivables on Sovereign*
a.	Tagihan kepada Pemerintah Indonesia *Receivables to the Government of Indonesia*
b.	Tagihan Kepada Pemerintah Negara Lain *Receivables to the Government of Other Countries*
2	Tagihan kepada Entitas Sektor Publik *Receivables on Public Sector Entities*
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional *Receivables on Multilateral Development Banks and International Institution*
4	Tagihan kepada Bank *Receivables on Banks*
a.	Tagihan Jangka Pendek *Short-Time Receivables*
b.	Tagihan Jangka Panjang *Long-Time Receivables*
5	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya *Receivables on Securities Firms and Other Financial Institutions*
6	Kredit Beragun Rumah Tinggal *Loans Secured by Residential Property*
7	Kredit Beragun Properti Komersial *Loans Secured by Commercial Real Estate*
8	Kredit untuk Pengadaan Tanah, Pengolahan Tanah dan Konstruksi *Loan for Land Acquisition, Land Processing and Construction*
9	Kredit Pegawai/Pensiunan *Employee/Retirement Loans*
10	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel *Receivables on Micro Small Business and Retail Portofolio*
11	Tagihan kepada Korporasi *Receivable on Corporate*
12	Tagihan yang Telah Jatuh Tempo *Mature Receivables*
a.	Kredit Beragun Rumah Tinggal *Loans Secured by Residential Property*
b.	Selain Kredit Beragun Rumah Tinggal *Loans Other Than Secured by Residential Property*
Total ***Amount***	

(dalam jutaan rupiah)
(in millions rupiah)

	Posisi Tanggal Laporan 31 Desember 2025 *As of December 31, 2025*			Posisi Tanggal Laporan 31 Desember 2024 *Report as of December 31, 2024*		
	Tagihan Bersih *Net Receivables*	**ATMR Sebelum MRK** *RWA Before MRK*	**ATMR Setelah MRK** *RWA After MRK*	**Tagihan Bersih** *Net Receivables*	**ATMR Sebelum MRK** *RWA Before MRK*	**ATMR Setelah MRK** *RWA After MRK*
	0	0	0	0	0	0
	0	0	0	0	0	0
	0	0	0	0	0	0
	0	0	0	0	0	0
	0	0	0	0	0	0
	200	80	80	0	0	0
	0	0	0	0	0	0
	200	80	80	0	0	0
	0	0	0	0	0	0
	0	0	0	1030	207	207
	0	0	0	0	0	0
	104.093	104.093	104.093	114.074	114.074	114.074
	0	0	0	0	0	0
	80.178	60.134	56.703	86.344	64.758	61.096
	625.179	625.179	612.429	664.209	664.209	663.992
	4	4	4	0	0	0
	0	0	0	0	0	0
	4	4	4	0	0	0
	809.653	**789.489**	**773.309**	**865.657**	**843.248**	**839.369**

Tabel 20.3. Eksposur yang Menimbulkan Risiko Kredit Akibat Kegagalan Pihak Lawan (*Counterparty Credit Risk*) - Bank Secara Individual

Table 20.3. Exposures that Give Rise to Counterparty Credit Risk - Bank Individually

No. *No.*	Kategori Portofolio ***Portofolio Category***
1	Tagihan kepada Pemerintah/*Receivables on Sovereign*
	a. Tagihan kepada Pemerintah Indonesia *Receivables to the Government of Indonesia*
	b. Tagihan Kepada Pemerintah Negara Lain *Receivables to the Government of Other Countries*
2	Tagihan kepada Entitas Sektor Publik/*Receivables on Public Sector Entities*
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional *Receivables on Multilateral Development Banks and International Institution*
4	Tagihan kepada Bank/*Receivables on Banks*
	a. Tagihan Jangka Pendek/*Short-Time Receivables*
	b. Tagihan Jangka Panjang/*Long-Time Receivables*
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel/*Receivables on Micro Small Business and Retail Portofolio*
6	Tagihan kepada Korporasi/*Receivable on Corporate*
Total/*Amount*	

Tabel 20.3.1. Eksposur yang Menimbulkan Risiko Kredit Akibat Kegagalan Pihak Lawan (*Counterparty Credit Risk*) - Bank Secara Konsolidasi dengan Perusahaan Anak

Table 20.3.1. Exposures that Give Rise to Counterparty Credit Risk - Consolidation with Subsidiaries

No. *No.*	Kategori Portofolio ***Portofolio Category***
1	Tagihan kepada Pemerintah/*Receivables on Sovereign*
	a. Tagihan kepada Pemerintah Indonesia/*Receivables to the Government of Indonesia*
	b. Tagihan Kepada Pemerintah Negara Lain/*Receivables to the Government of Other Countries*
2	Tagihan kepada Entitas Sektor Publik/*Receivables on Public Sector Entities*
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional/*Receivables on Multilateral Development Banks and International Institution*
4	Tagihan kepada Bank/*Receivables on Banks*
	a. Tagihan Jangka Pendek/*Short-Time Receivables*
	b. Tagihan Jangka Panjang/*Long-Time Receivables*
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel/*Receivables on Micro Small Business and Retail Portofolio*
6	Tagihan kepada Korporasi/*Receivable on Corporate*
Total ***Amount***	

(dalam jutaan rupiah)
(in millions rupiah)

	Posisi Tanggal Laporan 31 Desember 2025 *As of December 31, 2025*			Posisi Tanggal Laporan 31 Desember 2024 *Report as of December 31, 2024*		
	Tagihan Bersih *Net Receivables*	ATMR Sebelum MRK *RWA Before MRK*	ATMR Setelah MRK *RWA After MRK*	Tagihan Bersih *Net Receivables*	ATMR Sebelum MRK *RWA Before MRK*	ATMR Setelah MRK *RWA After MRK*
	0	0	0	0	0	0
	0	0	0	0	0	0
	0	0	0	0	0	0
	0	0	0	0	0	0
	0	0	0	0	0	0
	0	0	0	0	0	0
	0	0	0	0	0	0
	0	0	0	0	0	0
	0	0	0	0	0	0
	0	0	0	0	0	0
	0	0	0	0	0	0
	0	**0**	**0**	**0**	**0**	**0**

(dalam jutaan rupiah)
(in millions rupiah)

	Posisi Tanggal Laporan 31 Desember 2025 *As of December 31, 2025*			Posisi Tanggal Laporan 31 Desember 2024 *Report as of December 31, 2024*		
	Tagihan Bersih *Net Receivables*	ATMR Sebelum MRK *RWA Before MRK*	ATMR Setelah MRK *RWA After MRK*	Tagihan Bersih *Net Receivables*	ATMR Sebelum MRK *RWA Before MRK*	ATMR Setelah MRK *RWA After MRK*
	0	0	0	0	0	0
	0	0	0	0	0	0
	0	0	0	0	0	0
	0	0	0	0	0	0
	0	0	0	0	0	0
	0	0	0	0	0	0
	0	0	0	0	0	0
	0	0	0	0	0	0
	0	0	0	0	0	0
	0	0	0	0	0	0
	0	0	0	0	0	0
	0	**0**	**0**	**0**	**0**	**0**

Tabel 20.4. Eksposur yang Menimbulkan Risiko Kredit Akibat Kegagalan Setelmen (*Settlement Risk*) - Bank Secara Individual

Table 20.4. Exposure Resulting in Credit Risk due to Settlement Failure (Settlement Risk) - Bank Individually

No. *No.*	Jenis Transaksi ***Type of Transaction***
1	*Delivery Versus Payment*
a.	Beban Modal 8% (5–15 hari) *Capital Expenses 8% (5–15 days)*
b.	Beban Modal 50% (16–30 hari) *Capital Expenses 505 (16–30 days)*
c.	Beban Modal 75% (31–45 hari) *Capital Expenses 75% (31–45 days)*
d.	Beban Modal 100% (lebih dari 45 hari) *Capital Expenses 100% (more than 45 days)*
2	*Non-Delivery Versus Payment*
Total ***Amount***	

Tabel 20.4.1. Eksposur yang Menimbulkan Risiko Kredit Akibat Kegagalan Setelmen (*Settlement Risk*) - Bank Secara Konsolidasi dengan Perusahaan Anak

Table 20.4.1. Exposure Resulting in Credit Risk due to Settlement Risk - Consolidation with Subsidiaries

No. *No.*	Jenis Transaksi *Type of Transaction*
1	*Delivery Versus Payment*
a.	Beban Modal 8% (5–15 hari) *Capital Expenses 8% (5–15 days)*
b.	Beban Modal 50% (16–30 hari) *Capital Expenses 505 (16–30 days)*
c.	Beban Modal 75% (31–45 hari) *Capital Expenses 75% (31–45 days)*
d.	Beban Modal 100% (lebih dari 45 hari) *Capital Expenses 100% (more than 45 days)*
2	*Non-Delivery Versus Payment*
Total ***Amount***	

(dalam jutaan rupiah)
(in millions rupiah)

Posisi Tanggal Laporan 31 Desember 2024 *Report as of December 31, 2024*			Posisi Tanggal Laporan 31 Desember 2023 *Report as of December 31, 2023*		
Nilai Eksposur *Value of Exposure*	**Faktor Pengurang Modal** *Capital Reduction Factor*	***ATMR*** *RWA*	**Nilai Eksposur** *Value of Exposure*	**Faktor Pengurang Modal** *Capital Reduction Factor*	***ATMR*** *RWA*
0	0	0	0	0	0
0	0	0	0	0	0
0	0	0	0	0	0
0	0	0	0	0	0
0	0	0	0	0	0
0	0	0	0	0	0
0	**0**	**0**	**0**	**0**	**0**

(dalam jutaan rupiah)
(in millions rupiah)

Posisi Tanggal Laporan 31 Desember 2024 *Report as of December 31, 2024*			Posisi Tanggal Laporan 31 Desember 2023 *Report as of December 31, 2023*		
Nilai Eksposur *Value of Exposure*	**Faktor Pengurang Modal** *Capital Reduction Factor*	**ATMR** *RWA*	**Nilai Eksposur** *Value of Exposure*	**Faktor Pengurang Modal** *Capital Reduction Factor*	***ATMR*** *RWA*
0	0	0	0	0	0
0	0	0	0	0	0
0	0	0	0	0	0
0	0	0	0	0	0
0	0	0	0	0	0
0	0	0	0	0	0
0	**0**	**0**	**0**	**0**	**0**

Tabel 20.5. Eksposur Sekuritisasi - Bank Secara Individual
Table 20.5. Securization Exposure - Bank Individually

No. *No.*	Jenis Transaksi *Type of Transaction*
1	ATMR atas Eksposur Sekuritisasi yang Dihitung dengan Metode *External Rating Base Approach* (ERBA) *RWA on Securitization Exposure Calculated by External Rating Base Approach (ERBA) Method*
	a. *First Loss Facility*
	b. *Second Loss Facility*
2	ATMR atas Eksposur Sekuritisasi yang Dihitung dengan Metode *Standardized Approach* (SA) *RWA on Securitization Exposure Calculated by Standardized Approach (SA) Method*
	a. Bank merupakan Kreditur Asal *Bank Is the Original Creditor*
	b. Bank bukan merupakan Kreditur Asal *Bank Is Not the Original Creditor*
3	Eksposur Sekuritisasi yang Merupakan Faktor Pengurang Modal Inti Utama *Securitization Exposure whis Is the Main Core Capital Reduction Factor*
Total ***Amount***	

Tabel 20.5.1. Eksposur Sekuritisasi - Bank Secara Konsolidasi dengan Perusahaan Anak
Table 20.5.1 Securitization Exposure - Consolidated with Subsidiaries

No. *No.*	Jenis Transaksi *Type of Transaction*
1	ATMR atas Eksposur Sekuritisasi yang Dihitung dengan Metode *External Rating Base Approach* (ERBA) *RWA on Securitization Exposure Calculated bu External Rating Base Approach (ERBA) Method*
	a. *First Loss Facility*
	b. *Second Loss Facility*
2	ATMR atas Eksposur Sekuritisasi yang Dihitung dengan Metode *Standardized Approach* (SA) *RWA on Securitization Exposure Calculated by Standardized Approach (SA) Method*
	a. Bank merupakan Kreditur Asal *Bank Is the Original Creditor*
	b. Bank bukan merupakan Kreditur Asal *Bank Is Not the Original Creditor*
3	Eksposur Sekuritisasi yang Merupakan Faktor Pengurang Modal Inti Utama *Securitization Exposure whis Is the Main Core Capital Reduction Factor*
Total ***Amount***	

(dalam jutaan rupiah)
(in millions rupiah)

	Posisi Tanggal Laporan 31 Desember 2024 *Report as of December 31, 2024*		Posisi Tanggal Laporan 31 Desember 2023 *Report as of December 31, 2023*	
	Faktor Pengurang Modal *Capital Reduction Factor*	***ATMR*** *RWA*	**Faktor Pengurang Modal** *Capital Reduction Factor*	***ATMR*** *RWA*
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	**0**	**0**	**0**

(dalam jutaan rupiah)
(in millions rupiah)

	Posisi Tanggal Laporan 31 Desember 2024 *Report as of December 31, 2024*		Posisi Tanggal Laporan 31 Desember 2023 *Report as of December 31, 2023*	
	Faktor Pengurang Modal *Capital Reduction Factor*	***ATMR*** *RWA*	**Faktor Pengurang Modal** *Capital Reduction Factor*	***ATMR*** *RWA*
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	**0**	**0**	**0**

Tabel 20.6. Eksposur Derivatif - Bank Secara Individual
Table 20.6. Derivative Exposure - Bank Individually

No. *No.*	Kategori Portofolio *Portofolio Category*
1	Tagihan kepada Pemerintah/*Receivables on Sovereign*
	a. Tagihan kepada Pemerintah Indonesia/*Receivables to the Government of Indonesia*
	b. Tagihan kepada Pemerintah Negara Lain/*Receivables to the Government of Other Countries*
2	Tagihan kepada Entitas Sektor Publik/*Receivables on Public Sector Entities*
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional/*Receivables on Multilateral Development Banks and International Institution*
4	Tagihan kepada Bank/*Receivables on Banks*
	Tagihan Jangka Pendek/*Short-Time Receivables*
	Tagihan Jangka Panjang/*Long-Time Receivables*
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel/*Receivables on Micro Small Business and Retail Portofolio*
6	Tagihan kepada Korporasi/*Receivable on Corporate*
7	Eksposur Tertimbang dari Credit *Valuation Adjustment*/*Credit Valuation Adjustment Risk Weighted Assets*
Total/*Amount*	

Tabel 20.6.1. Eksposur Derivatif - Bank Secara Konsolidasi dengan Perusahaan Anak
Table 20.6.1. Derivative Exposure - Consolidated with Subsidiaries

No. *No.*	Kategori Portofolio *Portofolio Category*
1	Tagihan kepada Pemerintah/*Receivables on Sovereign*
	a. Tagihan kepada Pemerintah Indonesia/*Receivables to the Government of Indonesia*
	b. Tagihan kepada Pemerintah Negara Lain/*Receivables to the Government of Other Countries*
2	Tagihan kepada Entitas Sektor Publik/*Receivables on Public Sector Entities*
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional/*Receivables on Multilateral Development Banks and International Institution*
4	Tagihan kepada Bank/*Receivables on Banks*
	Tagihan Jangka Pendek/*Short-Time Receivables*
	Tagihan Jangka Panjang/*Long-Time Receivables*
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel/*Receivables on Micro Small Business and Retail Portofolio*
6	Tagihan kepada Korporasi/*Receivable on Corporate*
7	Eksposur Tertimbang dari Credit *Valuation Adjustment*/*Credit Valuation Adjustment Risk Weighted Assets*
Total/*Amount*	

(dalam jutaan rupiah)
(in millions rupiah)

	Posisi Tanggal Laporan 31 Desember 2024 *Report as of December 31, 2024*			Posisi Tanggal Laporan 31 Desember 2024 *Report as of December 31, 2024*		
	Tagihan Bersih *Net Receivables*	**ATMR Sebelum MRK** *RWA Before MRK*	**ATMR Setelah MRK** *RWA After MRK*	**Tagihan Bersih** *Net Receivables*	**ATMR Sebelum MRK** *RWA Before MRK*	**ATMR Setelah MRK** *RWA After MRK*
	0	0	0	0	0	0
	0	0	0	0	0	0
	0	0	0	0	0	0
	0	0	0	0	0	0
	0	0	0	0	0	0
	0	0	0	0	0	0
	0	0	0	0	0	0
	0	0	0	0	0	0
	0	0	0	0	0	0
	0	0	0	0	0	0
	0	0	0	0	0	0
	0	0	0	0	0	0
	0	**0**	**0**	**0**	**0**	**0**

(dalam jutaan rupiah)
(in millions rupiah)

	Posisi Tanggal Laporan 31 Desember 2024 *Report as of December 31, 2024*			Posisi Tanggal Laporan 31 Desember 2024 *Report as of December 31, 2024*		
	Tagihan Bersih *Net Receivables*	**ATMR Sebelum MRK** *RWA Before MRK*	**ATMR Setelah MRK** *RWA After MRK*	**Tagihan Bersih** *Net Receivables*	**ATMR Sebelum MRK** *RWA Before MRK*	**ATMR Setelah MRK** *RWA After MRK*
	0	0	0	0	0	0
	0	0	0	0	0	0
	0	0	0	0	0	0
	0	0	0	0	0	0
	0	0	0	0	0	0
	0	0	0	0	0	0
	0	0	0	0	0	0
	0	0	0	0	0	0
	0	0	0	0	0	0
	0	0	0	0	0	0
	0	0	0	0	0	0
	0	0	0	0	0	0
	0	**0**	**0**	**0**	**0**	**0**

Tabel 20.7. Total Pengukuran Risiko Kredit Bank Secara Individual
Table 20.7. Total Credit Risk Measurement Bank Individually

Uraian *Description*
TOTAL ATMR RISIKO KREDIT *TOTAL RWA CREDIT RISK*
FAKTOR PENGURANG ATMR RISIKO KREDIT *CREDIT RISK RWA REDUCTION FACTORS*
TOTAL ATMR RISIKO KREDIT (A)-(B) *TOTAL RWA CREDIT RISK (A)-(B)*
TOTAL FAKTOR PENGURANG MODAL *TOTAL CAPITAL REDUCTION FACTOR*

Tabel 20.7.1. Total Pengukuran Risiko Kredit Bank Secara Konsolidasi dengan Perusahaan Anak
Table 20.7.1. Total Credit Risk Measurement Consolidation with Subsidiares

Uraian *Description*
TOTAL ATMR RISIKO KREDIT *TOTAL RWA CREDIT RISK*
FAKTOR PENGURANG ATMR RISIKO KREDIT *CREDIT RISK RWA REDUCTION FACTORS*
TOTAL ATMR RISIKO KREDIT (A)-(B) *TOTAL RWA CREDIT RISK (A)-(B)*
TOTAL FAKTOR PENGURANG MODAL *TOTAL CAPITAL REDUCTION FACTOR*

Tabel 21. Pengungkapan Risiko Pasar dengan Menggunakan Metode Standar
Table 21. Market Risk Disclosure using Standard Method

No. *No.*	Jenis Risiko *Type of Risk*	
1	Risiko Suku Bunga/*Interest Rate Risk*	
	a. Risiko Spesifik/*Specific Risk*	
	b. Risiko Umum/*General Risk*	
2	Risiko Nilai Tukar/*Exchange Rate Risk*	
3	Risiko Ekuitas*)/*Equity Risk*)*	
4	Risiko Komoditas*)/*Comoditas Risk*)*	
5	Risiko Option/*Option Risk*	
Total/*Amount*		

(dalam jutaan rupiah)
(in millions rupiah)

		Posisi Tanggal Laporan 31 Desember 2025 *Report as of December 31, 2025*	Posisi Tanggal Laporan 31 Desember 2024 *Report as of December 31, 2024*
	(A)	11.119.516	10.762.904
	(B)	0	0
	(C)	11.119.516	10.762.904
	(D)	0	0

(dalam jutaan rupiah)
(in millions rupiah)

		Posisi Tanggal Laporan 31 Desember 2025 *Report as of December 31, 2025*	Posisi Tanggal Laporan 31 Desember 2024 *Report as of December 31, 2024*
	(A)	**11.119.516**	**10.762.904**
	(B)	**0**	**0**
	(C)	**11.119.516**	**10.762.904**
	(D)	**0**	**0**

(dalam jutaan rupiah)
(in millions rupiah)

	Posisi Tanggal 31 Desember 2025 *Report as of December 31, 2025*				Posisi Tanggal 31 Desember 2024 *Report as of December 31, 2024*			
	Individual *Individually*		Konsolidasi *Consolidation*		Individual *Individually*		Konsolidasi *Consolidation*	
	Beban Modal *Capital Expenses*	ATMR *RWA*	Beban Modal *Capital Expenses*	ATMR *RWA*	Beban Modal *Capital Expenses*	ATMR *RWA*	Beban Modal *Capital Expenses*	ATMR *RWA*
	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0
	1.691	21.135	0	0	1.121	14.006	0	0
	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0
	1.691	**21.135**	**0**	**0**	**1.121**	**14.006**	**0**	**0**

Tabel 22. Pengungkapan Liquidity Coverage Ratio
Table 22. Disclosure of Liquidity Coverage Ratio

No. *No.*	Komponen *Component*		INDIVIDUAL Posisi Triwulan IV 2025 *Quarter IV 2025 Position* (dalam juta Rp) *(in million Rp)* Nilai *Outstanding* Kewajiban dan Komitmen/Nilai Tagihan Kontraktual *Outstanding Values of Lialibilities and Commitments/Value of Contractual Receivables*
1	**Jumlah data poin yang digunakan dalam perhitungan LCR** ***Number of data points used in LCR calculation***		
***HIGH QUALITY LIQUID ASSET* (HQLA)**			
2	***Total High Quality Liquid Asset (HQLA)***		
ARUS KAS KELUAR/*CASH OUTFLOW*			
3	***Simpanan nasabah perorangan dan Pendanaan yang berasal dari nasabah Usaha Mikro dan Usaha Kecil, terdiri dari:*** ***Retail customer deposits and funding from Micro and Small Business customers, consisting of:***		
	a.	Simpanan/Pendanaan stabil *Stable Deposits/Funding*	3.923.198,00
	b.	Simpanan/Pendanaan kurang stabil *Less stable Deposits/Funding*	4.780.715,33
4	**Pendanaan yang berasal dari nasabah korporasi, terdiri dari:** ***Funding from corporate customers, consisting of:***		
	a.	Simpanan operasional/*Operational deposits*	668.341,00
	b.	Simpanan non-operasional dan/atau kewajiban lainnya yang bersifat non-operasional/*Non-operational deposits and/or other non-operational lialibilites*	466.340,00
	c.	Surat berharga berupa surat utang yang diterbitkan oleh bank (*unsecured debt*)/*Debt securities in the form of bonds issued by the bank (unsecured debt)*	0,00
5	**Pendanaan dengan agunan (*secured funding*)** ***Collateralized funding (secured funding)***		
6	**Arus kas keluar lainnya (additional requirement), terdiri dari:** ***Other cash outflows (additional requirement), consisting of:***		
	a.	Arus kas keluar atas transaksi derivatif/*Cash outflows on derivative transactions*	0,00
	b.	Arus kas keluar atas peningkatan kebutuhan likuiditas/*Cash outflows due to increased liquidity needs*	0,00
	c.	Arus kas keluar atas kehilangan pendanaan/*Cash outflows due to funding loss*	0,00
	d.	Arus kas keluar atas penarikan komitmen fasilitas kredit dan fasilitas likuiditas/*Cash outflows due to drawdown of credit facilities and liquidity facilities*	222.703,33
	e.	Arus kas keluar atas kewajiban kontraktual lainnya terkait penyaluran dana/*Cash outflows due to other contractual obligations related to fund disbursement*	0,00

	INDIVIDUAL		
		Posisi Triwulan III 2025 *Quarter III 2025 Position*	
		(dalam juta Rp) *(in millions Rp)*	
	Nilai HQLA setelah Pengurangan Nilai *(Haircut)* atau Outstanding Kewajiban dan Komitmen Dikalikan Tingkat Penarikan *(Run-Off Rate)* atau Nilai Tagihan Kontraktual Dikalikan Tingkat Penerimaan *(Inflow Rate)* *HQLA Value after Haircut or Outstanding Value of Liabilities and Commitments Multiplied by the Run-Off Rate or Value of Contractual Receivables Multiplied by the Inflow Rate*	Nilai *Outstanding* Kewajiban dan Komitmen/Nilai Tagihan Kontraktual *Outstanding Values of Lialibilities and Commitments/Value of Contractual Receivables*	Nilai HQLA setelah Pengurangan Nilai *(Haircut)* atau Outstanding Kewajiban dan Komitmen Dikalikan Tingkat Penarikan *(Run-Off Rate)* atau Nilai Tagihan Kontraktual Dikalikan Tingkat Penerimaan *(Inflow Rate)* *HQLA Value after Haircut or Outstanding Value of Liabilities and Commitments Multiplied by the Run-Off Rate or Value of Contractual Receivables Multiplied by the Inflow Rate*
	92 hari 92 days		**92 hari** 92 days
	4.764.186,33		**4.431.046,33**
	196.159,90	3.982.100,00	199.105,00
	478.071,53	4.877.621,67	487.762,17
	141.433,92	597.481,00	128.290,32
	193.662,60	392.994,67	154.608,60
	0,00	0,00	0,00
	0,00		0,00
	0,00	0,00	0,00
	0,00	0,00	0,00
	0,00	0,00	0,00
	42.165,48	252.991,00	45.228,85
	0,00	0,00	0,00

No. *No.*	Komponen *Component*	INDIVIDUAL Posisi Triwulan IV 2025 *Quarter IV 2025 Position* (dalam juta Rp) *(in million Rp)* Nilai *Outstanding* Kewajiban dan Komitmen/Nilai Tagihan Kontraktual *Outstanding Values of Lialibilities and Commitments/Value of Contractual Receivables*
	f. Arus kas keluar atas kewajiban kontijensi pendanaan lainnya/ *Cash outflows due to other contingent funding obligations*	18.459,33
	g. Arus kas keluar kontraktual lainnya/*Other contractual cash outflows*	38.757,33
7	**TOTAL ARUS KAS KELUAR** ***TOTAL CASH OUTFLOW***	
ARUS KAS MASUK ***CASH INFLOW***		
8	**Pinjaman dengan agunan *Secured Lending*** ***Collateralized Secured Lending***	**34.372,33**
9	**Tagihan berasal dari pihak lawan (*counterparty*) yang bersifat lancar (*inflows from fully performing exposures*)** ***Receivables from counterparties that are fully performing (inflows from fully performing exposures)***	**232.183,33**
10	**Arus kas masuk lainnya** ***Other cash inflows***	**2.330,00**
11	**TOTAL ARUS KAS MASUK (*CASH INFLOW*)** ***TOTAL CASH INFLOW***	
12	**TOTAL HQLA**	
13	**TOTAL ARUS KAS KELUAR BERSIH** ***NET CASH OUTFLOWS***	
14	**LCR (%)**	

	INDIVIDUAL		
		Posisi Triwulan III 2025 *Quarter III 2025 Position*	
		(dalam juta Rp) *(in millions Rp)*	
	Nilai HQLA setelah Pengurangan Nilai (*Haircut*) atau Outstanding Kewajiban dan Komitmen Dikalikan Tingkat Penarikan (*Run-Off Rate*) atau Nilai Tagihan Kontraktual Dikalikan Tingkat Penerimaan (*Inflow Rate*) *HQLA Value after Haircut or Outstanding Value of Liabilities and Commitments Multiplied by the Run-Off Rate or Value of Contractual Receivables Multiplied by the Inflow Rate*	Nilai *Outstanding* Kewajiban dan Komitmen/Nilai Tagihan Kontraktual *Outstanding Values of Lialibilities and Commitments/Value of Contractual Receivables*	Nilai HQLA setelah Pengurangan Nilai (*Haircut*) atau Outstanding Kewajiban dan Komitmen Dikalikan Tingkat Penarikan (*Run-Off Rate*) atau Nilai Tagihan Kontraktual Dikalikan Tingkat Penerimaan (*Inflow Rate*) *HQLA Value after Haircut or Outstanding Value of Liabilities and Commitments Multiplied by the Run-Off Rate or Value of Contractual Receivables Multiplied by the Inflow Rate*
	922,97	617,00	30,85
	38.757,33	37.971,33	37.971,33
	1.091.173,73		**1.052.997,12**
	0,00	**0,00**	**0,00**
	97.490,17	**313.250,33**	**110.634,00**
	1.165,00	**2.739,00**	**1.369,50**
	98.655,17		**112.003,50**
	TOTAL ADJUSTED VALUE[1]		*TOTAL ADJUSTED VALUE*[1]
	4.764.186,33		**4.431.046,33**
	992.518,57		**940.993,62**
	480,01%		**470,89%**

Tabel 23. Pengungkapan *Net Stable Funding Ratio*

Table 23. Disclosure of Net Stable Funding Ratio (NSFR)

No. *No.*	Komponen ASF *ASF Components*	Posisi Tanggal Laporan Sebelumnya (09/2025) *Previous Reporting Date Position (09/2025)*			
		Nilai Tercatat Berdasarkan Sisa Jangka Waktu (dalam Juta Rupiah) *Carrying Amount by Remaining Maturity (in Millions of Rupiah)*			
		Tanpa Jangka Waktu[1] *Without a Fixed Term[1]*	<6 bulan *<6 months*	≥6 bulan–<1 tahun *≥6 months–<1 year*	≥1 tahun *≥1 year*
1	Modal: *Capital:*	5.461.547,00	-	-	-
2	Modal sesuai POJK KPMM *Capital according to POJK KPMM*	5.461.547,00	-	-	-
3	Instrumen modal lainnya *Other capital instruments*	-	-	-	-
4	Simpanan yang berasal dari nasabah perorangan dan pendanaan yang berasal dari nasabah usaha mikro dan usaha kecil: *Deposits from retail customers and funding from micro and small business customers:*	4.414.990,00	5.143.387,00	250.692,00	2.193,00
5	Simpanan dan pendanaan stabil *Stable deposits and funding*	3.968.371,00	8.109,00	611,00	-
6	Simpanan dan pendanaan kurang stabil *Less stable deposits and funding*	446.619,00	5.135.278,00	250.081,00	2.193,00
7	Pendanaan yang berasal dari nasabah korporasi: Funding from corporate customers:	543.086,00	548.727,00	-	-
8	Simpanan operasional *Operational deposits*	543.086,00	15.800,00	-	-
9	Pendanaan lainnya yang berasal dari nasabah korporasi *Other funding from corporate customers*	-	532.927,00	-	-
10	Liabilitas yang memiliki pasangan aset yang saling bergantung *Liabilities that have corresponding interdependent assets*	-	24.281,00	21.842,00	21.236,00
11	Liabilitas dan ekuitas lainnya: *Other liabilities and equity:*	210.527,00	24.388,00	23.395,00	503,00
12	NSFR liabilitas derivatif *NSFR derivative liabilities*				
13	Ekuitas dan liabilitas lainnya yang tidak masuk dalam kategori diatas *Other equity and liabilities not included in the categories above*	210.527,00	24.388,00	23.395,00	503,00
14	**Total ASF** ***ASF Total***				

		Posisi Tanggal Laporan (12/2025) *Reporting Date Position (12/2025)*				
	Total Nilai Tertimbang *Total Weighted Value*	Nilai Tercatat Berdasarkan Sisa Jangka Waktu (dalam Juta Rupiah) *Carrying Amount by Remaining Maturity (in Millions of Rupiah)*				Total Nilai Tertimbang *Total Weighted Value*
		Tanpa Jangka Waktu[1] *Without a Fixed Term[1]*	<6 bulan *<6 months*	≥6 bulan-<1 tahun *≥6 months-<1 year*	≥1 tahun *≥1 year*	
	5.461.547,00	5.571.634,00	-	-	-	5.571.634,00
	5.461.547,00	5.571.634,00	-	-	-	5.571.634,00
	-	-	-	-	-	-
	9.029.209,65	4.251.830,00	5.281.097,00	156.021,00	1.733,00	8.911.983,05
	3.778.236,45	3.791.800,00	11.741,00	396,00	-	3.613.740,15
	5.250.973,20	460.030,00	5.269.356,00	155.625,00	1.733,00	5.298.242,90
	544.756,50	664.870,00	563.374,00	-	-	605.264,50
	279.443,00	664.870,00	17.800,00	-	-	341.335,00
	265.313,50	-	545.574,00	-	-	263.929,50
	-	-	13.672,00	41.033,00	25.030,00	-
	36.393,50	159.705,00	25.729,00	29.985,00	473,00	47.037,50
	36.393,50	159.705,00	25.729,00	29.985,00	473,00	47.037,50
	15.071.906,65					**15.135.919,05**

No. *No.*	Komponen RSF *RSF Component*	Posisi Tanggal Laporan Sebelumnya (09/2025) *Previous Reporting Date Position (09/2025)* Nilai Tercatat Berdasarkan Sisa Jangka Waktu (dalam Juta Rupiah) *Carrying Amount by Remaining Maturity (in Millions of Rupiah)*			
		Tanpa Jangka Waktu[1] *Without a Fixed Term[1]*	<6 bulan <*6 months*	≥6 bulan–<1 tahun ≥*6 months–<1 year*	≥1 tahun ≥*1 year*
1	Total HQLA dalam rangka perhitungan NSFR *Total HQLA for NSFR calculation*				
2	Simpanan pada lembaga keuangan lain untuk tujuan operasional *Deposits with other financial institutions for operational purposes*	25.070,00	-	-	-
3	Pinjaman dengan kategori Lancar dan Dalam Perhatian Khusus (*performing*) *Loans categorized as Current and Special Mention (performing)*	-	1.588.105,00	1.292.281,00	8.089.704,00
4	Kepada lembaga keuangan yang dijamin dengan HQLA Level 1 *To financial institutions secured by Level 1 HQLA*	-	-	-	-
5	Kepada lembaga keuangan yang dijamin bukan dengan HQLA Level 1 dan pinjaman kepada lembaga keuangan tanpa jaminan *To financial institutions secured by non-Level 1 HQLA and loans to financial institutions without collateral*	-	47.620,00	34.067,00	124.661,00
6	Kepada korporasi non-keuangan, nasabah retail dan nasabah usaha mikro dan kecil, pemerintah pusat, pemerintah negara lain, Bank Indonesia, bank sentral negara lain dan entitas sektor publik, yang diantaranya: *To non-financial corporations, retail customers and micro and small business customers, the central government, foreign governments, Bank Indonesia, other countries' central banks, and public sector entities, of which:*	-	485.821,00	146.186,00	1.008.637,00
7	Memenuhi kualifikasi untuk mendapat bobot risiko 35% atau kurang, sesuai SE OJK ATMR untuk Risiko Kredit *Qualify for a risk weight of 35% or less, according to OJK Regulation on RWA for Credit Risk*	-	586.643,00	653.478,00	5.062.350,00

		Posisi Tanggal Laporan (12/2025) *Reporting Date Position (12/2025)*				
	Total Nilai Tertimbang *Total Weighted Value*	**Nilai Tercatat Berdasarkan Sisa Jangka Waktu (dalam Juta Rupiah)** *Carrying Amount by Remaining Maturity (in Millions of Rupiah)*				**Total Nilai Tertimbang** *Total Weighted Value*
		Tanpa Jangka Waktu[1] *Without a Fixed Term[1]*	**<6 bulan** *<6 months*	**≥6 bulan–<1 tahun** *≥6 months–<1 year*	**≥1 tahun** *≥1 year*	
	195.239,90					190.141,20
	12.535,00	27.131,00	_	-	-	13.565,50
	6.961.556,15	-	1.807.050,00	1.329.439,00	8.145.820,00	7.069.767,15
	-	-	-	-	-	-
	148.837,50	-	296.968,00	36.938,00	95.647,00	158.661,20
	1.173.344,95	-	486.934,00	98.195,00	1.230.333,00	1.338.347,55
	3.910.588,00	-	534.708,00	782.453,00	4.952.757,00	3.877.872,55

No. *No.*	Komponen RSF *RSF Component*	Posisi Tanggal Laporan Sebelumnya (09/2025) *Previous Reporting Date Position (09/2025)* Nilai Tercatat Berdasarkan Sisa Jangka Waktu (dalam Juta Rupiah) *Carrying Amount by Remaining Maturity (in Millions of Rupiah)*			
		Tanpa Jangka Waktu[1] *Without a Fixed Term[1]*	<6 bulan <*6 months*	≥6 months-<1 year ≥*6 bulan-<1 tahun*	≥1 tahun ≥*1 year*
22	Kredit beragun rumah tinggal yang tidak sedang dijaminkan, yang diantaranya: *Residential mortgage loans that are not currently pledged as collateral, of which:*	-	3.311,00	-	99.992,00
23	Memenuhi kualifikasi untuk mendapat bobot risiko 35% atau kurang, sesuai SE OJK ATMR untuk Risiko Kredit *Qualify for a risk weight of 35% or less, according to OJK Regulation on RWA for Credit Risk*	-	427.620,00	458.550,00	1.722.237,00
24	Surat Berharga dengan kategori Lancar dan Kurang Lancar (*performing*) yang tidak sedang dijaminkan, tidak gagal bayar, dan tidak masuk sebagai HQLA, termasuk saham yang diperdagangkan di bursa *Securities categorized as Current and Less Current (performing) that are not currently pledged as collateral, are not in default, and are not included as HQLA, including exchange-traded stocks*	-	37.090,00	-	71.827,00
25	Aset yang memiliki pasangan liabilitas yang saling bergantung *Assets that have corresponding liabilities that are interdependent*	-	30.407,00	22.131,00	31.090,00
26	Aset lainnya: *Other Assets*	358.611,00	142.883,00	27.321,00	700.692,00
27	Komoditas fisik yang yang diperdagangkan, termasuk emas *Physically traded commodities, including gold*	-			

		Posisi Tanggal Laporan (12/2025) *Reporting Date Position (12/2025)*				
	Total Nilai Tertimbang *Total Weighted Value*	**Nilai Tercatat Berdasarkan Sisa Jangka Waktu (dalam Juta Rupiah)** *Carrying Amount by Remaining Maturity (in Millions of Rupiah)*				**Total Nilai Tertimbang** *Total Weighted Value*
		Tanpa Jangka Waktu[1] *Without a Fixed Term[1]*	**<6 bulan** *<6 months*	**≥6 months-<1 year** *≥6 bulan-<1 tahun*	**≥1 tahun** *≥1 year*	
	86.648,70	-	1.840,00	2.292,00	84.374,00	73.783,90
	1.562.539,05	-	466.542,00	409.561,00	1.711.406,00	1.550.465,40
	79.597,95	-	20.058,00	-	71.303,00	70.636,55
	-	-	57,00	63.065,00	31.730,00	-
	1.171.645,00	257.335,00	162.382,00	45.119,00	692.188,00	1.086.736,00
	-	-				-

No. *No.*	Komponen RSF *RSF Component*	Posisi Tanggal Laporan Sebelumnya (09/2025) *Previous Reporting Date Position (09/2025)* Nilai Tercatat Berdasarkan Sisa Jangka Waktu (dalam Juta Rupiah) *Carrying Amount by Remaining Maturity (in Millions of Rupiah)*			
		Tanpa Jangka Waktu[1] *Without a Fixed Term[1]*	<6 bulan <*6 months*	≥6 months-<1 year ≥*6 bulan-<1 tahun*	≥1 tahun ≥*1 year*
28	Kas, surat berharga dan aset lainnya yang dicatat sebagai initial margin untuk kontrak derivatif dan kas atau aset lain yang diserahkan sebagai *default fund* pada *central counterparty* (CCP) *Cash, securities, and other assets recorded as initial margin for derivative contracts and cash or other assets contributed as default fund to a central counterparty (CCP)*		-	-	-
29	NSFR aset derivatif *NSFR derivative assets*		-	-	-
30	NSFR liabilitas derivatif sebelum dikurangi dengan *variation* margin *NSFR derivative liabilities before deduction of variation margin*		-	-	-
31	Seluruh aset lainnya yang tidak masuk dalam kategori diatas *All other assets not included in the categories above*	358.611,00	142.883,00	27.321,00	700.692,00
32	Rekening Administratif *Administrative Accounts*	2.634.243,00			
33	**Total RSF** ***RSF Total***				
34	**Rasio Pendanaan Stabil Bersih** ***Net Stable Funding Ratio (%)***				

		Posisi Tanggal Laporan (12/2025) *Reporting Date Position (12/2025)*				
	Total Nilai Tertimbang *Total Weighted Value*	**Nilai Tercatat Berdasarkan Sisa Jangka Waktu (dalam Juta Rupiah)** *Carrying Amount by Remaining Maturity (in Millions of Rupiah)*				**Total Nilai Tertimbang** *Total Weighted Value*
		Tanpa Jangka Waktu[1] *Without a Fixed Term[1]*	**<6 bulan** *<6 months*	**≥6 months-<1 year** *≥6 bulan-<1 tahun*	**≥1 tahun** *≥1 year*	
	-		-	-	-	-
	-		-	-	-	-
	-		-	-	-	-
	1.171.645,00	257.335,00	162.382,00	45.119,00	692.188,00	1.086.736,00
	129.312,15	2.482.509,00				122.239,15
	8.470.288,20					**8.482.449,00**
	177,94%					**178,44%**

Tabel 24. Pengungkapan Risiko Operasional - Bank secara Individual
Table 24. Disclosure of Operational Risk - Bank Individually

No. *No.*	Pendekatan yang Digunakan *Approach Used*	Rincian *Details*
1	Pendekatan Standar *Standard Approach*	Komponen Indikator Bisnis (KIB) *Business Indicator Components (BIC)*
		Faktor Pengali Kerugian Internal (FPKI) *Internal Loss Multiplier (ILM)*
		Modal Minimum Risiko Operasional (MMRO) *Minimum Capital Requirement for Operational Risk*
		ATMR Untuk Risiko Operasional ***Risk-Weighted Assets (RWA) for Operational Risk***

Tabel 24.1. Pengungkapan Risiko Operasional - Bank secara Konsolidasi dengan Perusahaan Anak
Table 24.1. Disclosure of Operational Risk - Consolidated with Subsidiaries

No. *No.*	Pendekatan yang Digunakan *Approach Used*	Rincian *Details*
1	Pendekatan Standar *Standard Approach*	Komponen Indikator Bisnis (KIB) *Business Indicator Components (BIC)*
		Faktor Pengali Kerugian Internal (FPKI) *Internal Loss Multiplier (ILM)*
		Modal Minimum Risiko Operasional (MMRO) *Minimum Capital Requirement for Operational Risk*
		ATMR Untuk Risiko Operasional ***Risk-Weighted Assets (RWA) for Operational Risk***

(dalam jutaan rupiah)
(in millions rupiah)

	Posisi Tanggal Laporan 31 Desember 2025 *Report as of December 31, 2025*	Posisi Tanggal Laporan 31 Desember 2024 *Report as of December 31, 2024*
	Nominal *Nominal*	**Nominal** *Nominal*
	55.350	57.974
	1	1
	55.350	57.974
	691.879	**724.671**

(dalam jutaan rupiah)
(in millions rupiah)

	Posisi Tanggal Laporan 31 Desember 2025 *Report as of December 31, 2025*	Posisi Tanggal Laporan 31 Desember 2024 *Report as of December 31, 2024*
	Nominal *Nominal*	**Nominal** *Nominal*
	55.350	57.974
	1	1
	55.350	57.974
	691.879	**724.671**