Laporan Tahunan
Annual Report 2025

PT Bank Artha Graha Internasional Tbk

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Laporan Tahunan
Annual Report 2025

MENJAGA STABILITAS DAN MENDORONG PERTUMBUHAN
Sustaining Stability and Driving Growth

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BANK ARTHA GRAHA INTERNASIONAL

MENJAGA STABILITAS DAN MENDORONG PERTUMBUHAN

Sustaining Stability and Driving Growth



PT Bank Artha Graha Internasional Tbk

SANGGAHAN DAN BATASAN TANGGUNG JAWAB
Disclaimer and Limitation of Liability

Penyusunan Laporan Tahunan Bank Artha Graha Internasional tahun 2025 menggunakan referensi dan standar yang berlaku di Indonesia, tempat di mana Bank berdomisili dan mengembangkan kegiatan operasi dan bisnisnya. Parameter dan kriteria standar mengacu kepada Peraturan Otoritas Jasa Keuangan ("POJK") No. 29/POJK.04/2016 tentang Laporan Tahunan Emiten atau Perusahaan Publik. Sedangkan muatan konten pada laporan ini disesuaikan dengan kriteria yang terdapat pada Surat Edaran Otoritas Jasa Keuangan ("SEOJK") No. 9/SEOJK.03/2020 tentang Transparansi dan Publikasi Laporan Bank Umum Konvensional dan SEOJK No. 16/SEOJK.04/2021 tentang Bentuk dan Isi Laporan Tahunan Emiten atau Perusahaan Publik.

The preparation of the 2025 Annual Report of Bank Artha Graha International refers to the applicable references and standards in Indonesia, where the Bank is domiciled and conducts its operational and business activities. The parameters and standard criteria refer to Financial Services Authority Regulation ("POJK") No. 29/POJK.04/2016 concerning the Annual Report of Issuers or Public Companies. The content of this report is also aligned with the criteria set out in Financial Services Authority Circular Letter ("SEOJK") No. 9/SEOJK.03/2020 on Transparency and Publication of Reports of Conventional Commercial Banks and SEOJK No. 16/SEOJK.04/2021 on the Form and Content of the Annual Report of Issuers or Public Companies.

Laporan Tahunan ini memuat pernyataan terkait tujuan, kebijakan, rencana, strategi, serta hasil operasi dan keuangan yang disusun berdasarkan data faktual yang dapat dipertanggungjawabkan kebenarannya. Selain itu, Laporan Tahunan ini juga menyajikan informasi terkait proyeksi Bank di tahun selanjutnya yang disusun berdasarkan pernyataan-pernyataan prospektif dan berbagai asumsi mengenai kondisi mendatang Bank, serta lingkungan bisnis yang terkait, sehingga dapat mengakibatkan perkembangan aktual secara material berbeda dari yang dilaporkan. Oleh karena itu, Bank mengimbau agar Pemangku Kepentingan dapat menggunakan informasi tersebut secara bijak dalam pengambilan keputusan.

This Annual Report contains statements regarding objectives, policies, plans, strategies, as well as operational and financial results, which are prepared based on factual data that can be accounted for. In addition, this Annual Report also presents information related to the Bank's projections for the following year, which are prepared based on forward-looking statements and various assumptions regarding the Bank's future conditions and the related business environment. As a result, actual developments may differ materially from those reported. Therefore, the Bank advises Stakeholders to use such information prudently in making decisions.

Laporan Tahunan ini memuat kata "Bank Artha Graha Internasional" dan "Bank" yang didefinisikan sebagai PT Bank Artha Graha Internasional Tbk yang menjalankan kegiatan usaha di bidang jasa perbankan. Adakalanya kata "BAGI", "Kami" dan "Perusahaan/Perseroan" juga digunakan atas dasar kemudahan untuk menyebut PT Bank Artha Graha Internasional Tbk secara umum. Penyebutan satuan mata uang "Rupiah", "Rp" atau "IDR" merujuk pada mata uang resmi Republik Indonesia, sedangkan "Dolar AS" atau "USD" merujuk pada mata uang resmi Amerika Serikat. Semua informasi keuangan disajikan dalam mata uang Rupiah.

In this Annual Report, the terms "Bank Artha Graha Internasional" and "Bank" are defined as PT Bank Artha Graha Internasional Tbk, which conducts business activities in the banking services sector. At times, the terms "BAGI," "We," and "Company" are also used for convenience to generally refer to PT Bank Artha Graha Internasional Tbk. References to the currency unit "Rupiah," "Rp," or "IDR" refer to the official currency of the Republic of Indonesia, while "US Dollar" or "USD" refers to the official currency of the United States of America. All financial information is presented in Rupiah.

Laporan ini disajikan dalam 2 (dua) bahasa yaitu Bahasa Indonesia dan Bahasa Inggris, apabila terdapat dua pengertian/makna, maka bahasa yang digunakan adalah Bahasa Indonesia. Laporan Tahunan ini dapat dilihat dan diunduh di situs web resmi Bank yaitu https://www.arthagraha.com/.

This report is presented in two languages, namely Indonesian and English. In the event of any differences in interpretation, the Indonesian language version shall prevail. This Annual Report can be viewed and downloaded on the Bank's official website at https://www.arthagraha.com/.

Tabel dan grafik pada Laporan Tahunan ini memaparkan data numerik dengan standar penulisan mengikuti kaidah Bahasa Indonesia. Pemaparan numerik dalam teks menggunakan standar kaidah Bahasa Indonesia dan Bahasa Inggris sesuai konteks.

Tables and charts in this Annual Report present numerical data using writing standards in accordance with Indonesian language conventions. Numerical presentation in the text follows Indonesian and English language standards as appropriate to the context.

PENJELASAN TEMA
Theme Description



Menjaga Stabilitas dan Mendorong Pertumbuhan

Sustaining Stability and Driving Growth

Tema ini menggambarkan keseimbangan strategis antara ketangguhan dan ekspansi yang menjadi arah utama Bank Artha Graha Internasional. Dalam lanskap ekonomi yang penuh tantangan, stabilitas menjadi pondasi utama untuk menjaga kepercayaan nasabah sekaligus memastikan keberlangsungan bisnis. Dengan prinsip kehati-hatian, tata kelola yang baik, serta disiplin manajemen risiko, Bank terus menjaga keseimbangan antara keandalan operasional dan ketahanan finansial sebagai dasar untuk bertumbuh secara berkelanjutan.

Kestabilan yang terjaga memungkinkan Bank untuk melangkah lebih progresif dalam memperkuat kinerja dan memperluas jangkauan layanan. Melalui strategi yang terukur dan inovasi dalam model bisnis, Bank terus mencari peluang pertumbuhan yang berkualitas tanpa mengorbankan prinsip kehati-hatian. Fokus utama diarahkan pada peningkatan kapasitas pembiayaan produktif, efisiensi proses, serta penguatan hubungan dengan nasabah sebagai mitra dalam kemajuan ekonomi nasional.

Dengan pondasi yang stabil dan arah pertumbuhan yang jelas, Bank Artha Graha Internasional menegaskan perannya sebagai lembaga keuangan yang adaptif dan bertanggung jawab. Upaya untuk menjaga stabilitas tidak sekadar menjaga keseimbangan angka, tetapi juga membangun kepercayaan dan nilai jangka panjang. Melalui strategi yang berkesinambungan, Bank berkomitmen untuk terus berperan aktif dalam mendukung pertumbuhan ekonomi yang sehat, inklusif, dan berorientasi pada masa depan bangsa.

This theme reflects the strategic balance between resilience and expansion that defines the primary direction of Bank Artha Graha Internasional. In an economic landscape marked by challenges, stability serves as the essential foundation for safeguarding customer trust while ensuring business continuity. Guided by prudence, sound corporate governance, and disciplined risk management, the Bank consistently preserves the equilibrium between operational reliability and financial resilience as the basis for sustainable growth.

A well-maintained stability enables the Bank to move forward more progressively in strengthening performance and expanding its service reach. Through measured strategies and innovation in its business model, the Bank continuously seeks quality growth opportunities without compromising prudential principles. Its key focus lies in enhancing productive financing capacity, improving process efficiency, and reinforcing relationships with customers as partners in advancing the national economy.

With a solid foundation and a clear growth trajectory, Bank Artha Graha Internasional reaffirms its role as an adaptive and responsible financial institution. Efforts to maintain stability are not merely about preserving numerical balance, but about building trust and long-term value. Through a sustainable strategy, the Bank remains committed to playing an active role in supporting healthy, inclusive, and forward-looking economic growth for the nation.

KESINAMBUNGAN TEMA
Theme Continuity

2025



Menjaga Stabilitas dan Mendorong Pertumbuhan

Sustaining Stability and Driving Growth

2024

Meningkatkan Pertumbuhan Melalui Inovasi dan Digitalisasi
Enhancing Growth Through Innovation and Digitalization



Kondisi usaha kini dan ke depan akan terus diwarnai dengan beragam tantangan dan kendala yang harus diatasi bersama oleh seluruh pemangku kepentingan, baik pelaku bisnis, perbankan maupun pemerintah. Salah satu tantangan, sekaligus peluang yang harus diantisipasi dengan sigap adalah meningkatnya volume maupun nilai transaksi digital di berbagai segmen usaha berkat berkembangnya kebutuhan akan transaksi yang dapat dilakukan kapan saja, dimana saja dan dapat diandalkan.

The current and future business environment will continue to be marked by a variety of challenges and obstacles that must be addressed collectively by all stakeholders—including business actors, the banking sector, and the government. One of the key challenges, which also presents a significant opportunity, is the rising volume and value of digital transactions across various business segments. This growth is driven by the increasing demand for transaction services that are reliable, accessible anytime and anywhere.

2023

Memperkuat Kolaborasi Menghadirkan Solusi
Strengthening Collaboration to Deliver Solutions



Untuk mengakselerasi pertumbuhan bisnis, Bank Artha Graha Internasional (BAGI) memperkuat sinergi dan kolaborasi, baik internal maupun eksternal. Hal tersebut dimaksudkan agar BAGI dapat memberikan solusi yang tepat sesuai kebutuhan Nasabah yang semakin beragam. BAGI fokus dalam pengembangan layanan perbankan yang inklusif dan pengembangan *digital banking* sebagai upaya untuk meningkatkan daya saing Bank di tengah tingkat kompetisi yang semakin meningkat.

To accelerate business growth, Bank Artha Graha Internasional (BAGI) is strengthening synergy and collaboration, both internal and external. This is intended so that BAGI can provide the right solutions according to the increasingly diverse needs of Customers. BAGI focuses on developing inclusive banking services and digital banking development as an effort to increase the Bank's competitiveness amidst the increasing level of competition.

Accelerating Business Through Synergy and Collaboration

2022

Bank Artha Graha Internasional (BAGI) terus berupaya untuk meningkatkan kinerja bisnisnya di tengah tingkat persaingan industri perbankan yang semakin ketat. Untuk itu, BAGI berupaya untuk memperluas segmen pasar dengan memasuki segmen-segmen baru. Untuk mempermudah penetrasi di segmen baru, BAGI membangun sinergi dan berkolaborasi dengan berbagai pihak mitra.

Bank Artha Graha Internasional (BAGI) strives to improve its business performance amidst the increasingly fierce competition in the banking industry. For this reason, BAGI strives to expand the market by entering new segments. To facilitate penetration in new segments, BAGI builds synergies and collaborates with various partners.



Moving Forward Thru Digitalization

2021

Layanan *mobile banking* terus dikembangkan dan disempurnakan melalui penggunaan *platform digital* beserta layanan *Application Programming Interface* (API) yang terintegrasi dengan pelaku teknologi finansial guna meningkatkan layanan perbankan *digital* sekaligus meningkatkan *fee-based income*. Selanjutnya, Bank melakukan akuisisi Nasabah baru melalui pengembangan *channel* Bank maupun penguatan layanan API. Akselerasi transformasi *digital* tersebut ditempuh untuk mewujudkan layanan *mobile banking* Bank sebagai *one-stop financial solutions* yang mengutamakan kebutuhan Nasabah untuk mendapatkan layanan finansial dan non-finansial.

Mobile banking services continue to be developed and enhanced through digital platforms and Application Programming Interface (API) services that are integrated with financial technology players to enhance digital banking services while increasing fee-based income. Furthermore, the Bank acquired new Customers through the development of Bank channels and strengthening API services. The acceleration of digital transformation was performed to realize the Bank's mobile banking services as a one-stop financial solution that prioritizes customer needs for financial and non-financial services.



Memperkuat Sinergi, Meningkatkan Layanan
Strengthening Synergy, Advancing Services

2020

Bank Artha Graha Internasional terus berupaya untuk memberikan layanan perbankan yang terbaik kepada seluruh Nasabahnya. Untuk itu, selain terus meningkatkan kapasitas internal. Bank juga menjalin kerja sama dengan pihak ketiga yang dapat membantu Bank mewujudkan tujuan tersebut.

Bank Artha Graha Internasional strives to provide the best banking services to all its Customers. For this reason, in addition to continuing to increase internal capacity, The Bank also collaborated with third parties that could help the Bank achieve this goal



PENCAPAIAN PENTING 2025
KEY ACHIEVEMENTS 2025

23 Oktober 2025 | *October 23, 2025*

Prima Awards 2025
Prima Awards 2025



Penghargaan ini diselenggarakan oleh PT Rintis Sejahtera dan Infobank. Penghargaan ini diberikan kepada Bank berdasarkan volume transaksi di dalam jaringan Prima dengan didukung data perhitungan transaksi periode Juli 2024 sampai dengan Juni 2025.

This award was organized by PT Rintis Sejahtera in collaboration with Infobank. The award was granted to the Bank based on transaction volume within the Prima network, supported by transaction calculation data for the period from July, 2024 and June, 2025.

PT Bank Artha Graha Internasional Tbk (BAGI) mendapatkan dua penghargaan

- ***Platinum Awards – Best Acquiring Bank (All Features)***
- ***Best Acquiring Digital Payment Channels***

PT Bank Artha Graha Internasional Tbk (BAGI) received two awards

- ***Platinum Awards categories, namely Best Acquiring Bank (All Features)***
- ***Best Acquiring Digital Payment Channels***

PENGHARGAAN DAN SERTIFIKASI
AWARDS AND CERTIFICATION



Best Acquiring
Digital Payment



Platinum Awards
Best Acquiring Bank (All Features)

Bank Artha Graha Internasional meraih penghargaan *PRIMA Awards 2025* yang diadakan *Infobank* di Bali pada Oktober 2025, memenangkan kategori *Platinum Awards – Best Acquiring Bank (All Features)* dan *Best Acquiring Digital Payment*, sebagai bagian dari apresiasi untuk kinerja transaksi digital terbaik di Jaringan PRIMA periode Juli 2024–Juni 2025. Penghargaan ini mencerminkan kontribusi Bank Artha Graha Internasional dalam mendukung sinergi dan peningkatan kualitas transaksi di jaringan PRIMA.

Detail Penghargaan
- Nama Acara: PRIMA Awards 2025.
- Waktu & Tempat: Kamis, 23 Oktober 2025, di The Mulia Resort, Nusa Dua, Bali.
- Penyelenggara: RINTIS bersama Biro Riset Infobank.
- Dasar Penilaian: Riset *"The Best Digital Transaction 2025"* dengan data transaksi periode Juli 2024 – Juni 2025.

Bank Artha Graha Internasional received the PRIMA Awards 2025, organized by Infobank and held in Bali in October 2025, winning the Platinum Awards – Best Acquiring Bank (All Features) and Best Acquiring Digital Payment categories, as part of an appreciation for the best digital transaction performance in the PRIMA Network for the period from July 2024 to June 2025. This award reflects the contribution of Bank Artha Graha Internasional in supporting synergy and improving transaction quality within the PRIMA network.

Award Details
- *Event Name: PRIMA Awards 2025*
- *Time & Venue: Thursday, October 23, 2025, at The Mulia Resort, Nusa Dua, Bali*
- *Organizer: RINTIS in collaboration with Infobank Research Bureau*
- *Basis of Assessment: "The Best Digital Transaction 2025" research using transaction data for the period July 2024 – June 2025*



Lembaga yang Memberikan *Certified by*	Bureau Veritas
Mulai Berlaku *Validity Period*	16 April 2025
Masa Berlaku *Validity Period*	28 Mei 2025 *May 28, 2025*

Sesuai dengan ketentuan dari ISO27001, di mana semua lembaga pemilik Sertifikasi ISO27001 wajib melakukan *audit surveillance* setiap tahun, maka di tahun 2025 telah dilakukan *audit surveillance* dan *upgrading* ISO27001:2013 menjadi ISO27001:2022 oleh *Bureau* Veritas sebagai otoritas yang mengeluarkan sertifikat **ISO 27001:2022 Sistem Manajemen Keamanan Informasi Pada Pengelolaan Infrastruktur *Core Banking*** pada tanggal 16 April 2025.

Audit surveillance ini untuk melakukan verifikasi dan validasi bahwa semua proses kerja yang di lakukan masih sesuai dengan Kebijakan Prosedur yang sesuai dengan ketentuan ISO27001.

*In accordance with the provisions of ISO 27001, which require all ISO 27001–certified organizations to undergo an annual surveillance audit, a surveillance audit was conducted in 2025 along with an upgrade from ISO 27001:2013 to ISO 27001:2022. The audit and certification upgrade were carried out by Bureau Veritas as the certification body that issued the **ISO 27001:2022 Information Security Management System certification for the management of Core Banking infrastructure** on April 16, 2025.*

This surveillance audit was conducted to verify and validate that all work processes continue to comply with the established policies and procedures in accordance with the requirements of ISO 27001.

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Laporan Keuangan
Financial Statements 08

01

KILAS KINERJA 2025

Performance Highlights 2025




9000
8000
7000
6000
5000
4000
3000
2000
1000
0
Jan
Feb
Mar
Apr
May
Jun
Jul
Aug
Sep
Oct
Nov
Dec
Asia
Africa
Australia
15%
75%
97540.94
17%
13%
Day
Week
Month
Year
All

IKHTISAR DATA KEUANGAN
Key Financial Highlights

Laporan Posisi Keuangan
Statement of Financial Position

dalam jutaan Rupiah
in million Rupiah

Keterangan *Description*	2025	2024	2023	2022	2021
Aset **Assets**					
Kas *Cash*	480.015	769.354	369.134	290.754	276.539
Giro pada Bank Indonesia *Current Accounts with Bank Indonesia*	2.311.415	3.024.920	2.658.276	2.937.933	1.532.310
Giro pada Bank Lain - Bersih *Current Accounts with Other Banks - Net*	270.451	349.430	338.297	375.060	720.418
Penempatan pada Bank Indonesia dan Bank Lain *Placements with Bank Indonesia and Other Banks*	2.445.816	2.177.464	711.075	1.378.005	1.973.527
Efek-Efek *Marketable securities*	8.939.788	8.501.562	5.787.414	4.045.146	2.839.888
Wesel Ekspor *Export bills*	-	166.681	131.863	-	-
Efek-Efek yang Dibeli dengan Janji Dijual Kembali *Securities purchased under agreement to resell*	147.459	976.063	125.469	1.678.795	2.700.350
Tagihan Derivatif *Derivative receivables*	332	48	35	143	2.049
Kredit yang Diberikan - Bersih *Loans-Net*	9.476.770	10.073.572	11.636.733	9.705.183	10.816.904
Pendapatan Bunga yang Masih Akan Diterima *Accrued interest receivables*	272.255	253.265	326.422	365.947	344.590
Pajak Dibayar Dimuka *Prepaid tax*	-	-	-	-	-
Biaya Dibayar Dimuka *Prepaid expenses*	124.804	122.810	144.641	156.451	173.355
Tagihan Akseptasi *Acceptance receivables*	-	166.025	131.362	276.735	259.213
Penyertaan Saham *Investment in shares of stock*	6	6	6	6	6
Aset Tetap - Bersih *Fixed assets - net*	2.150.330	2.123.376	2.127.797	2.078.315	2.106.653
Aset Tak Berwujud - Bersih *Intangible assets – net*	30.616	25.487	31.873	31.164	32.731
Agunan yang Diambil Alih –Bersih *Foreclosed asset – net*	351.587	808.883	936.110	1.223.296	1.829.689
Aset Pajak Tangguhan *Deferred tax assets*	261.873	229.681	270.760	304.870	317.941

dalam jutaan Rupiah
in million Rupiah

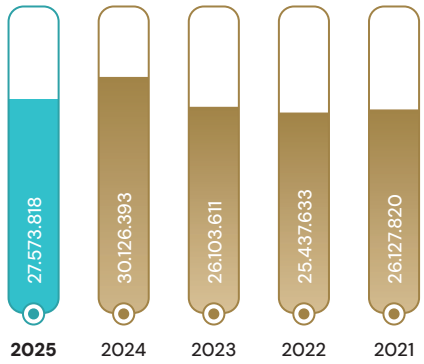
Keterangan *Description*	2025	2024	2023	2022	2021
Aset Lain-Lain - Bersih *Other assets - Net*	310.301	357.766	376.344	589.830	201.657
Jumlah Aset ***Total Assets***	**27.573.818**	**30.126.393**	**26.103.611**	**25.437.633**	**26.127.820**
Liabilitas ***Liabilities***					
Liabilitas Segera *Obligations due immediately*	240.572	115.621	95.711	87.094	59.694
Simpanan dari Nasabah *Deposit from customers*	22.652.514	23.890.773	20.631.701	20.325.078	21.005.956
Simpanan dari Bank Lain *Deposits from other banks*	147.764	452.454	336.958	18.641	18.117
Liabilitas Efek yang Dijual dengan Janji Dibeli Kembali *Securities sold under agreement to repurchase liabilities*	-	499.281	-	-	-
Liabilitas Derivatif *Derivative liabilities*	340	-	1.057	33	77
Liabilitas Akseptasi *Acceptance liabilities*	-	166.682	131.863	277.445	259.917
Utang Pajak *Taxes payable*	18.015	15.189	11.713	10.870	11.862
Bunga Masih Harus Dibayar *Accrued interest payable*	37.710	35.100	26.693	18.438	24.096
Liabilitas Imbalan Pascakerja *Post employments benefit liabilities*	99.912	99.151	118.875	124.006	153.778
Pinjaman Subordinasi *Subordinated loan*	-	-	-	-	-
LTN Subordinasi *Subordinated LTN*	200.000	200.000	200.000	200.000	200.000
Liabilitas Lain-Lain *Other Liabilities*	375.870	312.446	378.007	371.658	440.374
Jumlah Liabilitas ***Total Liabilities***	**23.772.697**	**25.786.697**	**21.932.578**	**21.433.263**	**22.173.871**
Ekuitas ***Equity***					
Modal Saham *Share Capital*	2.242.372	2.242.372	2.242.372	2.242.372	2.242.372
Tambahan Modal Disetor *Additional Paid-in Capital*	415.285	415.285	415.285	415.285	415.285
Revaluasi Aset Tetap *Revaluation surplus of fixed assets*	1.412.618	1.379.822	1.379.822	1.349.281	1.349.281
Pengukuran Kembali Program Imbalan Pasti setelah Dikurangi Pajak *Remeasuremet of defined benefits program after tax*	70.423	78.699	61.575	60.364	46.792

dalam jutaan Rupiah
in million Rupiah

Keterangan *Description*	2025	2024	2023	2022	2021
Keuntungan yang Belum di Realisasi atas Perubahan Nilai Wajar Efek-Efek yang Tersedia untuk Dijual, setelah Pajak *Unrealized Gain on Changes in Fair Value of Available-for-Sale Securities, after Tax*	5.832	1.407	2.342	14.184	32.332
Saldo Laba *Retained Earnings*	(345.409)	222.111	69.637	(77.116)	(132.113)
Jumlah Ekuitas ***Total Equity***	**3.801.121**	**4.339.696**	**4.171.033**	**4.004.370**	**3.953.949**
Jumlah Liabilitas dan Ekuitas **Total Liabilities and Equity**	**27.573.818**	**30.126.393**	**26.103.611**	**25.437.633**	**26.127.820**

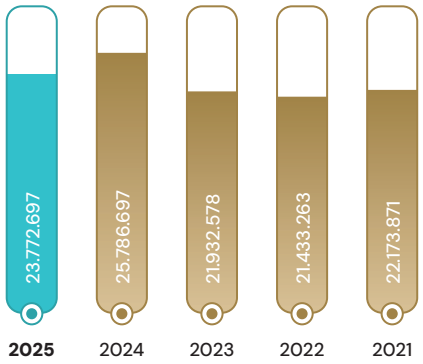
Aset
Assets

dalam jutaan Rupiah | *in million Rupiah*



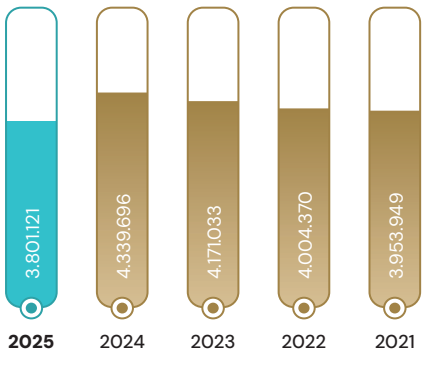
Liabilitas
Liabilities

dalam jutaan Rupiah | *in million Rupiah*



Ekuitas
Equity

dalam jutaan Rupiah | *in million Rupiah*



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

dalam jutaan Rupiah
in million Rupiah

Keterangan *Description*	2025	2024	2023	2022	2021
Pendapatan dan Beban Operasional ***Operational Income and Liabilities***					
Pendapatan Bunga *Interest Income*	1.699.766	1.646.064	1.484.753	1.441.977	1.534.022
Beban Bunga *Interest Expense*	(966.395)	(735.995)	(502.774)	(491.344)	(766.265)
Pendapatan Bunga – Bersih *Interest Income-Net*	733.371	910.069	981.979	950.633	767.757
Pendapatan dan Beban Operasional Lainnya ***Other Operating Income and Expenses***					
Pendapatan Operasional Lainnya *Other Operating Income*	555.410	357.585	312.618	167.121	306.729
Beban Operasional Lainnya *Other Operating Expenses*	(1.871.661)	(1.070.387)	(1.107.521)	(1.054.743)	(1.278.397)
Laba (Rugi) Operasional *Profit (Loss) from Operations*	(582.880)	197.267	187.076	63.011	(203.911)
Pendapatan (Beban) Non-Operasional - Bersih *Non-Operating Income (Expenses) - Net*	(15.929)	(7.512)	(3.719)	6.130	451
Laba (Rugi) Sebelum Beban Pajak *Profit (Loss) Before Tax Expenses*	(598.809)	189.755	183.357	69.141	(203.460)
Beban Pajak *Tax Expenses*	31.289	(37.281)	(36.604)	(14.144)	35.397
Laba (Rugi) Tahun Berjalan *Profit (Loss) For The Year*	(567.520)	152.474	146.753	54.997	(168.063)
Penghasilan Laba (Rugi) Komprehensif Lain *Other Comprehensive Income Profit (Loss)*	28.945	16.189	19.910	(4.576)	71.055
Jumlah Laba (Rugi) Komprehensif *Total Comprehensive Profit (Loss)*	(538.575)	168.663	166.663	50.421	(97.008)
Laba (Rugi) per Saham Dasar (Rupiah Penuh) *Basic Earnings (Loss) per share (full Rupiah amount)*	(28,06)	7,54	7,26	2,72	(8,31)

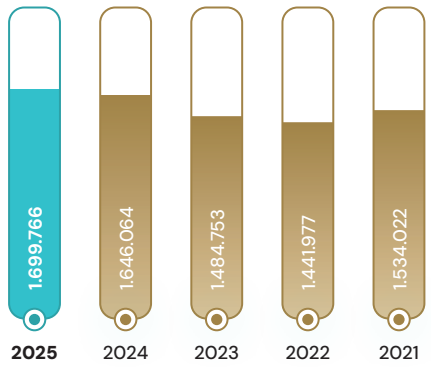
Laporan Arus Kas
Statement of Cash Flow

dalam jutaan Rupiah
in million Rupiah

Keterangan *Description*	2025	2024	2023	2022	2021
Arus Kas Diperoleh dan/(digunakan untuk) Kegiatan Operasi *Cash Flow Provided from/(Used in) Operating Activities*	(1.165.237)	5.831.023	(518.130)	604.832	(3.034.360)
Arus Kas Diperoleh dan/(digunakan untuk) Kegiatan Investasi *Cash Flow Provided from/(Used in) Investing Activities*	330.329	(3.613.942)	(384.402)	(150.970)	4.170.396
Arus Kas Diperoleh dan/(digunakan untuk) Kegiatan Pendanaan *Cash Flow Provided from/(Used in) Financing Activities*	-	-	-	-	491.422
Kenaikan/(Penurunan) Kas dan Setara Kas – Neto *Increase/(Decrease) Cash and Cash Equivalents - Net*	(834.908)	2.217.081	(902.532)	453.862	1.627.458
Kas dan Setara Kas pada Awal Tahun *Cash and Cash Equivalents at the Beginning of Year*	6.321.257	4.076.785	4.982.095	4.503.130	2.869.279
Kas dan Setara Kas pada Akhir Tahun *Cash and Cash Equivalents at the End of Year*	5.507.839	6.321.257	4.076.785	4.982.095	4.503.130

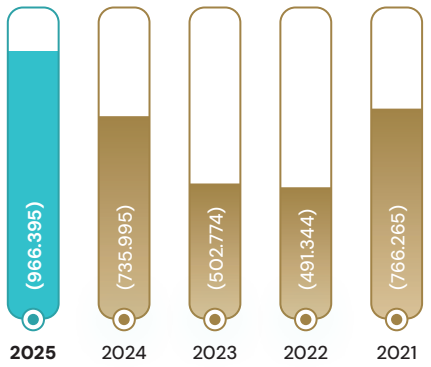
Pendapatan Bunga
Interest Income

dalam jutaan Rupiah | *in million Rupiah*



Beban Bunga
Interest Expenses

dalam jutaan Rupiah | *in million Rupiah*



Rasio Keuangan dan Kepatuhan
Financial and Compliance Ratios

dalam persentase (%)
in percentage (%)

Keterangan *Description*	2025	2024	2023	2022	2021
Rasio Permodalan ***Capital Ratio***					
KPMM dengan Memperhitungkan Risiko Kredit dan Risiko Operasional *CAR by Calculating Credit Risk and Operational Risk*	28,14	26,55	25,48	23,82	22,36
KPMM dengan Memperhitungkan Risiko Kredit, Risiko Operasional, dan Risiko Pasar *CAR by Calculating Credit Risk, Operational Risk, and Market Risk*	27,76	26,35	24,96	23,31	21,77
Aset Tetap terhadap Modal *Fixed Assets to Capital*	64,73	53,54	54,70	56,89	57,00
Aset Produktif *Earning Assets*					
Aset Produktif dan Non-Produktif Bermasalah terhadap Total Aset Produktif dan Aset Non Produktif *Non-Performing Earning and Non-Earning Assets to Total Earning and Non-Earning Assets*	5,35	5,25	7,12	6,51	8,57
Aset Produktif Bermasalah terhadap Total Aset Produktif *Non-Performing Earning Assets to Total Productive Assets*	0,93	0,98	1,09	1,55	1,95
Cadangan Kerugian Penurunan Nilai Aset Keuangan terhadap Aset Produktif Allowance for Impairment Losses for Financial Assets to Earning Assets	1,32	2,05	2,64	2,93	3,33
Pemenuhan CKPN Kredit yang Diberikan Fixed Fulfillment of CKPN on Disbursed Loans	104,53	88,46	103,99	96,31	103,87
Rasio Kredit Bermasalah (NPL) – Bruto Non-Performing Loans (NPL) to Total Loans - Gross	2,27	2,40	1,74	2,73	3,39
Rasio Kredit Bermasalah (NPL) – Bersih Non-Performing Loans (NPL) to Total Loans - Net	0,85	0,77	0,31	0,41	0,32

dalam persentase (%)
in percentage (%)

Keterangan *Description*	2025	2024	2023	2022	2021
Rasio Rentabilitas ***Rentability Ratio***					
Rasio Laba Setelah Pajak terhadap Rata-Rata Aset (ROA) *Return on Assets (ROA)*	(1,85)	0,55	0,60	0,25	(0,73)
Rasio Laba Setelah Pajak terhadap Rata-Rata Ekuitas (ROE) *Return on Equity (ROE)*	(15,86)	4,23	4,24	1,63	(6,02)
Margin Bunga Bersih (NIM) *Net Interest Margin (NIM)*	2,78	4,07	5,58	4,79	3,62
Beban Operasional Lain terhadap Penghasilan Operasional (BOPO) *Operating Expense to Operating Income (BOPO)*	124,31	90,32	90,11	96,26	111,09
Liabilitas terhadap Aset *Liabilities to Assets*	86,21	85,59	84,02	84,26	84,87
Liabilitas terhadap Ekuitas *Liabilities to Equity*	625,41	594,20	525,83	535,25	560,80
Laba (Rugi) terhadap Pendapatan Bunga *Profit (Loss) to Interest Income*	(33,39)	9,26	9,88	3,81	(10,96)
Cost to Income (CIR)	107,83	78,64	78,05	69,05	67,58
Rasio Likuiditas *Liquidity Ratio*					
Rasio Intermediasi Makroprudensial (RIM) *Macroprudential Intermediation Ratios (RIM)*	49,31	55,26	58,03	54,92	58,47
Current Account Savings Account (CASA)	37,70	34,96	39,50	41,13	35,23
Rasio Kepatuhan *Compliance Ratio*					
Persentase Pelanggaran BMPK *Percentage of Violation of Legal Lending Limit*	-	-	-	-	-
Pihak Terkait *Related Parties*	-	-	-	-	-
Pihak Tidak Terkait *Third Parties*	-	-	-	-	-
Persentase Pelampauan BMPK *Percentage of Excess of Legal Lending Limit*	-	-	-	-	-
Pihak Terkait *Related Parties*	-	-	-	-	-
Pihak Tidak Terkait *Third Parties*	-	-	-	-	-

dalam persentase (%)
in percentage (%)

Keterangan *Description*	2025	2024	2023	2022	2021
GWM Rupiah *GWM Rupiah*	9,32	13,03	12,73	13,77	6,46
GWM Valuta Asing *GWM Foreign Currency*	4,38	4,36	4,96	4,44	5,56
Posisi Devisa Net *Net Open Position*	1,07	0,63	0,81	0,82	2,14

IKHTISAR OPERASIONAL
Operational Highlights

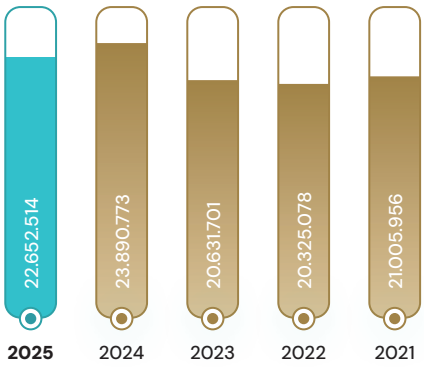
Kinerja Operasional
Operational Performance

dalam jutaan Rupiah
in million Rupiah

Keterangan *Description*	2025	2024	2023	2022	2021
Dana Pihak Ketiga ***Third Party Funds***					
Tabungan *Savings*	1.911.617	1.834.505	1.517.590	1.601.653	1.597.032
Giro *Demand Deposits*	6.627.786	6.517.641	6.631.415	6.757.738	5.804.329
Deposito *Time Deposits*	14.113.111	15.538.627	12.482.696	11.965.687	13.604.595
Total Dana Pihak Ketiga ***Total Third Party Funds***	**22.652.514**	**23.890.773**	**20.631.701**	**20.325.078**	**21.005.956**
Kredit ***Loans***					
Kredit Produktif *Productive Loans*	7.727.242	8.264.968	9.598.721	7.476.792	8.476.965
Kredit Konsumtif *Consumer Loans*	2.065.193	2.340.510	2.548.648	2.752.978	3.003.007
Total Kredit ***Total Loans***	**9.792.435**	**10.605.478**	**12.147.369**	**10.229.770**	**11.479.972**

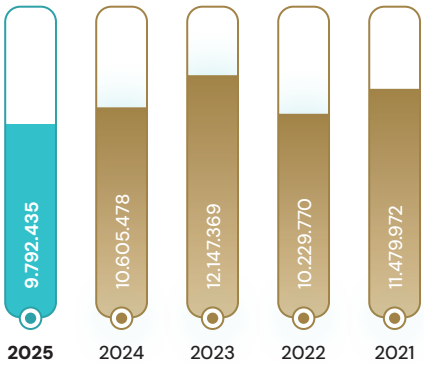
Dana Pihak Ketiga
Third Party Funds

dalam jutaan Rupiah | *in million Rupiah*



Kredit yang Diberikan
Loans

dalam jutaan Rupiah | *in million Rupiah*



Informasi Lainnya
Other Information

dalam satuan
in unit

Keterangan *Description*	2025	2024	2023	2022	2021
Total Kantor Cabang *Total Branch Offices*	31	32	32	32	32
Total Kantor Cabang Pembantu *Total Sub-Branch Offices*	30	33	34	35	36
Total ATM *Total ATM*	153	156	153	131	118
Total Kantor Fungsional *Total Functional Office*	1	-	-	-	-
Total Karyawan (orang) *Total Employees (people)*	1.037	1.279	1.463	1.487	1.581

IKHTISAR SAHAM
Share Highlights

Penawaran Saham Perdana

Bank memperoleh pernyataan efektif dari Ketua Badan Pengawas Pasar Modal (Bapepam) melalui Surat Nomor SI-124/SHM/MK.10/1990 tanggal 10 Juli 1990 untuk melakukan Penawaran Umum Saham Perdana kepada masyarakat sejumlah 5.000.000 saham dengan nilai nominal Rp1.000 (Rupiah penuh) per saham yang merupakan 20% dari modal yang ditempatkan, dan telah dicatatkan di Bursa Efek Jakarta dan Bursa Efek Surabaya atau saat ini dikenal sebagai Bursa Efek Indonesia pada tanggal 23 Agustus 1990.

Initial Public Offering

The Bank obtained an effective statement from the Chairman of the Capital Market Supervisory Agency (Bapepam) through Letter No. SI-124/SHM/MK.10/1990 dated July 10, 1990, to conduct an Initial Public Offering to the public of 5,000,000 shares with a nominal value of IDR1,000 (full Rupiah) per share, representing 20% of the issued and paid-up capital. The shares were listed on the Jakarta Stock Exchange and the Surabaya Stock Exchange, now known as the Indonesia Stock Exchange, on August 23, 1990.

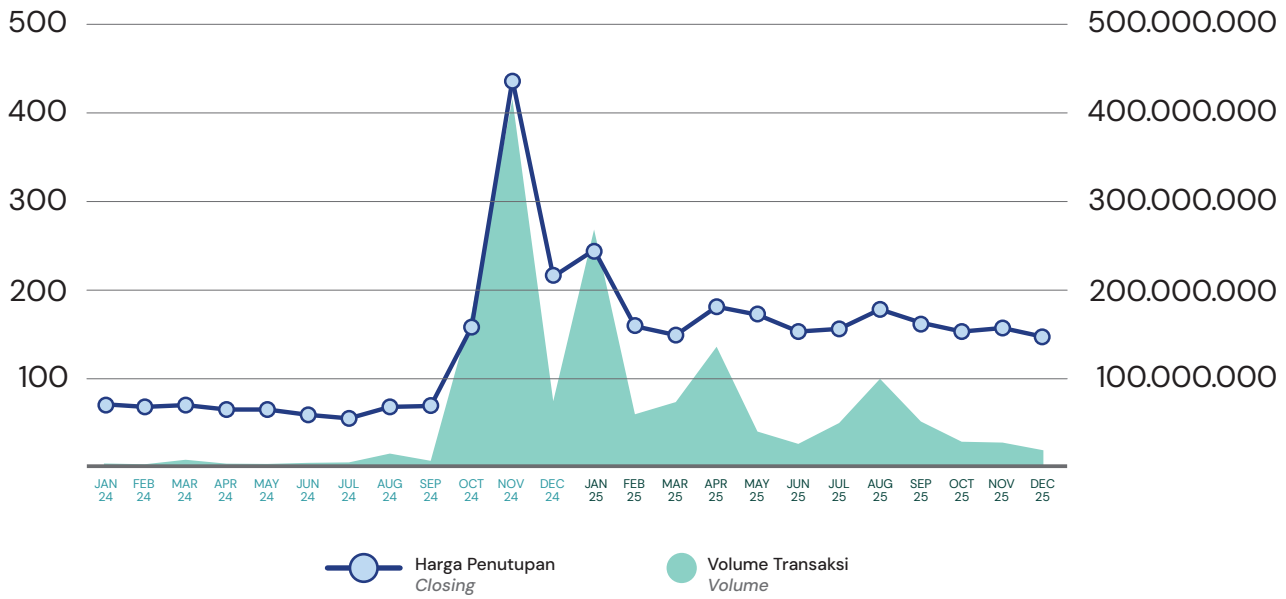
Kinerja Perdagangan Saham

Share Trading Performance

2025						
Periode *Period*	Harga Saham *Share Price*			Volume Transaksi *Transaction Volume*	Jumlah Saham Beredar (lembar saham) *Number of Outstanding Shares (shares)*	Kapitalisasi Pasar (Rp) *Market Capitalization (IDR)*
	Tertinggi *Highest*	Terendah *Lowest*	Penutupan *Closing*			
Triwulan I *Quarter I*	332	122	148	3.985.335.800	20.223.412.907	2.993.065.110.236
Triwulan II *Quarter II*	228	119	152	1.995.880.100	20.223.412.907	3.073.958.761.864
Triwulan III *Quarter III*	208	139	162	1.983.182.000	20.223.412.907	3.276.192.890.934
Triwulan IV *Quarter IV*	172	137	146	727.195.100	20.223.412.907	2.952.618.284.422

2024						
Periode *Period*	Harga Saham *Share Price*			Volume Transaksi *Transaction Volume*	Jumlah Saham Beredar (lembar saham) *Number of Outstanding Shares (shares)*	Kapitalisasi Pasar (Rp) *Market Capitalization (IDR)*
	Tertinggi *Highest*	Terendah *Lowest*	Penutupan *Closing*			
Triwulan I *Quarter I*	78	65	69	130.369.600	20.223.412.907	1.395.415.490.583
Triwulan II *Quarter II*	69	50	58	97.483.200	20.223.412.907	1.172.957.948.606
Triwulan III *Quarter III*	76	50	68	251.213.100	20.223.412.907	1.375.192.077.676
Triwulan IV *Quarter IV*	448	63	214	6.608.840.800	20.223.412.907	4.327.810.362.098

Grafik Pergerakan Harga Saham
Graphic of Share Trading Movement



Suspensi Perdagangan Saham dan/atau *Delisting*

Selama tahun 2025, tidak pernah dikenakan sanksi perdagangan saham baik berupa penghentian sementara perdagangan saham (*suspension*) maupun penghapusan pencatatan saham (*delisting*) atas saham Bank Artha Graha Internasional di Bursa.

Aksi Korporasi

Sepanjang tahun 2025, Bank Artha Graha Internasional tidak melakukan tindakan korporasi apa pun yang mengakibatkan perubahan pada sahamnya, seperti pemecahan saham *(stock split)*, penggabungan saham *(reverse stock)*, dividen saham, saham bonus, perubahan nilai nominal saham, penerbitan surat berharga konversi, atau penambahan atau pengurangan modal.

Suspension of Share Trading and/or Delisting

Throughout 2025, the shares of Bank Artha Graha Internasional were not subject to any trading sanctions, either in the form of a temporary suspension of share trading or delisting, by the Exchange.

Corporate Actions

Throughout 2025, Bank Artha Graha Internasional did not undertake any corporate actions that resulted in changes to its shares, including stock splits, reverse stock splits, stock dividends, bonus shares, changes in the nominal value of shares, issuance of convertible securities, or increases or decreases in capital.

IKHTISAR EFEK LAINNYA
HIGHLIGHTS ON OTHER SECURITIES

Ikhtisar Obligasi, Sukuk, atau Obligasi Konversi

Hingga akhir 2025, Bank tidak menerbitkan obligasi, sukuk atau obligasi konversi, maupun pencatatan efek lainnya, serta bentuk pendanaan lainnya. Oleh karena itu, tidak terdapat informasi terkait jumlah obligasi/sukuk/obligasi konversi yang beredar (*outstanding*), tingkat bunga/imbalan, tanggal jatuh tempo, peringkat obligasi/sukuk, maupun pendanaan lainnya.

Bond, Sukuk, or Convertible Highlights

As of the end of 2025, the Bank had not issued any bonds, sukuk, or convertible bonds, nor conducted the listing of other securities or other forms of financing. Accordingly, there is no information related to the outstanding amount of bonds/sukuk/convertible bonds, interest or return rates, maturity dates, bond/sukuk ratings, or other financing instruments.

Ikhtisar Sumber Pendanaan Lainnya

Sehubungan dengan upaya penguatan permodalan dan dukungan terhadap ekspansi usaha, Bank telah menerbitkan *Long Term Notes* (LTN) Subordinasi I pada tahun 2020, sebagaimana diatur dalam ketentuan Peraturan Otoritas Jasa Keuangan Nomor 39/POJK.04/2019 tentang Penerbitan Efek Bersifat Utang dan/atau Sukuk yang Dilakukan Tanpa Melalui Penawaran Umum. Efek utang tersebut tidak berperingkat karena diterbitkan melalui mekanisme Tanpa Penawaran Umum dengan mengacu kepada dokumen Info Memo penerbitan LTN tersebut.

Other Funding Sources Highlights

In relation to efforts to strengthen capital and support business expansion, the Bank issued Subordinated Long Term Notes (LTN) I in 2020, in accordance with the provisions of Financial Services Authority Regulation No. 39/POJK.04/2019 on the Issuance of Debt Securities and/or Sukuk Without a Public Offering. The debt securities were unrated as they were issued through a Non-Public Offering mechanism, with reference to the Information Memorandum of the LTN issuance.

LTN Subordinasi I Tahap II tidak diterbitkan karena manajemen berkeyakinan permodalan saat ini sudah dapat mendukung ekspansi usaha untuk masa mendatang.

Subordinated LTN I Phase II was not issued, as management believes that the current capital position is sufficient to support future business expansion.

Adapun rincian struktur LTN Subordinasi I tahap I Tahun 2020 adalah sebagai berikut:

The details of the structure of Subordinated LTN I Phase I issued in 2020 are as follows:

Nama Efek *Securities Name*	Tanggal Penerbitan *Date of Issuance*	Nominal (Rp Miliar) *Nominal (IDR Billion)*	Suku Bunga per Tahun *Coupon per Year*	Jatuh Tempo *Maturity Date*	Wali Amanat *Trustee*
Long Term Notes (LTN) Subordinasi I Tahap I Tahun 2020 *Subordinated Long Term Notes (LTN) I Phase I Year 2020*	30 Desember 2020 *December 30, 2020*	200	9,50%	30 Desember 2027 *December 30, 2027*	PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk

PERISTIWA PENTING
Significant Events

Shanghai Enchanted (Imlek SCBD)



29 Januari 2025
January 29, 2025

SCBD *Park* dan SCBD *Weekland* yang menjadi pusat kegiatan Imlek tahun ini sudah dipadati pengunjung. Terdapat berbagai macam kegiatan seperti Parade Barongsai, Barongsai *Pole,* Barongsai *Performance, Lion Dance, live music,* dan kegiatan khas Imlek lainnya.

Dalam mendukung kegiatan tersebut, Bank Artha Graha Internasional memberikan promo menarik seperti promo hingga 50% di *merchant* SCBD *Park* dengan pembayaran menggunakan QRIS agi serta *merchandise* menarik yang bisa didapatkan jika berkunjung ke *booth* agi.

SCBD Park and SCBD Weekland, which served as the centers of this year's Chinese New Year celebrations, were bustling with visitors. A wide range of activities enlivened the festivities, including Barongsai Parades, Barongsai Pole performances, Barongsai Performance, Lion Dance, live music, and other Chinese New Year–themed activities.

In support of these events, Bank Artha Graha Internasional offered attractive promotions, such as discounts of up to 50% at SCBD Park merchants for payments made using QRIS agi, as well as exclusive merchandise available to visitors at the agi booth.

Earth Hour



22 Maret 2025
March 22, 2025

Artha Graha Peduli bersama seluruh unit usaha Artha Graha Group dan Artha Graha *Network* menggelar gerakan massal untuk memadamkan penggunaan listrik dan peralatan elektronik. Kegiatan ini dipusatkan di kawasan SCBD, Jakarta Selatan. Bank Artha Graha Internasional turut berpartisipasi dalam gerakan ini dengan melakukan pemadaman listrik di cabang yang tersebar di seluruh Indonesia selama 90 menit.

Selain pemadaman lampu, kegiatan *Earth Hour* di SCBD juga melakukan kegiatan membuat *icon-icon* menarik dari daur ulang *plastic (recycle)* yang dapat kembali digunakan dengan nilai seni dan bermanfaat *(reuse)*. Termasuk menyediakan pameran *ecoprint* dan *coloring number* yang melibatkan partisipasi karyawan dan pengunjung di SCBD. Kegiatan *Open booth* juga dijalankan, logo di media publikasi cetak dan *online*, *placement totem* logo.

Artha Graha Peduli, together with all business units of the Artha Graha Group and Artha Graha Network, organized a mass movement to switch off electricity and electronic equipment. The activity was centered in the SCBD area, South Jakarta. Bank Artha Graha Internasional participated in this initiative by turning off electricity at its branches across Indonesia for 90 minutes.

In addition to the lights-off activity, the Earth Hour event at SCBD also featured activities such as creating attractive icons from recycled plastic that could be reused with artistic and functional value. The event also included ecoprint exhibitions and coloring number activities involving the participation of employees and visitors in the SCBD area. Open booths were set up, supported by logo displays in print and online publications, as well as the placement of logo totems.

IFSC Climbing World Cup



2 - 4 Mei 2025
May 2 - 4, 2025

Peninsula Island di Nusa Dua, Bali, dipilih menjadi tempat berlangsungnya olahraga bergengsi, yaitu *IFSC Climbing World Cup* 2025 pada 2-4 Mei 2025. Melibatkan 221 peserta dari 31 negara, kejuaraan ini juga menjadi sarana untuk memperkenalkan Bali sebagai destinasi wisata kelas dunia yang bisa menyelenggarakan acara olahraga bertaraf internasional. Acara ini juga berpotensi menggerakkan perekonomian lokal, dengan banyaknya wisatawan yang datang dan berinteraksi dengan UMKM dan berbagai pelaku usaha sekitar. Dukungan Bank Artha Graha Internasional diharapkan tidak hanya membawa manfaat jangka pendek, tetapi juga berperan dalam memperkenalkan teknologi pembayaran digital kepada masyarakat Bali. Dengan lebih banyak UMKM yang terbiasa menggunakan sistem ini, perekonomian digital di Bali diharapkan dapat berkembang pesat, membuka peluang baru bagi sektor *e-commerce* dan *fintech* di masa depan.

Peninsula Island in Nusa Dua, Bali, was selected as the venue for a prestigious sporting event, the IFSC Climbing World Cup 2025, held from May 2 to 4, 2025. Involving 221 athletes from 31 countries, the championship also served as a platform to promote Bali as a world-class tourism destination capable of hosting international sporting events. The event had the potential to stimulate the local economy, as a large number of tourists visited the area and interacted with MSMEs and various local business players. The support of PT Bank Artha Graha Internasional Tbk is expected not only to provide short-term benefits, but also to play a role in introducing digital payment technology to the people of Bali. With more MSMEs becoming accustomed to using digital payment systems, Bali's digital economy is expected to grow rapidly, opening new opportunities for the e-commerce and fintech sectors in the future.

Rapat Umum Pemegang Saham
General Meeting of Shareholders



26 Juni 2025
June 26, 2025

Bank Artha Graha Internasional menyelenggarakan Rapat Umum Pemegang Saham Tahunan (RUPST) dan Rapat Umum Pemegang Saham Luar Biasa (RUPSLB) bertempat di Flores A Room, *Lobby Level* Hotel Borobudur Jakarta Jl. Lapangan Banteng Selatan No. 01, Jakarta Pusat 10710 dihadiri oleh jajaran Dewan Komisaris, Direksi, dan Pemegang Saham Bank, serta Paparan Publik yang dihadiri oleh masyarakat, wartawan/media pers.

Bank Artha Graha Internasional held an Annual General Meeting of Shareholders (AGMS) and Extraordinary General Meeting of Shareholders (EGMS) at Flores A Room, Lobby Level of Hotel Borobudur Jakarta Jl. Lapangan Banteng Selatan No. 01, Central Jakarta 10710 attended by the Board of Commissioners, Directors and Bank Shareholders, as well as a Public Expose attended by the public, journalists/press media

Festival Anak Indonesia 2025



26 Juli 2025
July 26, 2025

Festival Anak Indonesia (FAI) 2025 kembali digelar sebagai ruang inspiratif bagi anak-anak Indonesia untuk belajar, berekspresi, dan mengembangkan potensi diri sejak usia dini. Bertempat di GOR Nanggala, Jakarta Timur.

Sebagai bentuk komitmen terhadap pembangunan sumber daya manusia sejak dini, Bank Artha Graha Internasional turut berpartisipasi aktif dalam Festival Anak Indonesia 2025. Dukungan ini diwujudkan melalui kehadiran program edukasi literasi keuangan anak, yang memperkenalkan konsep menabung dan pengelolaan keuangan sederhana secara mudah dan menyenangkan.

Partisipasi Bank Artha Graha Internasional dalam FAI 2025 mencerminkan komitmen berkelanjutan perusahaan dalam mendukung tumbuh kembang generasi muda Indonesia yang cerdas, kreatif, dan berkarakter

The Festival Anak Indonesia (FAI) 2025 was once again held as an inspirational platform for Indonesian children to learn, express themselves, and develop their potential from an early age. The event took place at GOR Nanggala, East Jakarta.

As a form of commitment to human resource development from an early age, Bank Artha Graha Internasional actively participated in the Festival Anak Indonesia 2025. This support was realized through the presence of a children's financial literacy education program, which introduced the concepts of saving and simple financial management in an easy and fun manner.

The participation of Bank Artha Graha Internasional in FAI 2025 reflects the Company's ongoing commitment to supporting the growth and development of Indonesia's young generation to become intelligent, creative, and well-charactered individuals.

Edukasi Literasi dan Inklusi Keuangan OJK

Financial Literacy and Inclusion Education by the Financial Services Authority (OJK)



- 21 Januari 2025
- 28 Mei 2025
- 15 -17 Juli 2025
- 30 Oktober 2025

- *January 21, 2025*
- *May 28, 2025*
- *July 15-17, 2025*
- *October 30, 2025*

- 21 Januari 2025: Universitas HKBP Nommensen Medan dengan Kegiatan "Literasi Keuangan Sebagai Edukasi Keuangan Untuk Masa Depan"
- 28 Mei 2025: SMK Boash 1 Bogor dengan Kegiatan "Literasi dan edukasi Keuangan Atur keuangan Ala Gen Z & *Cashless society*"
- 15 -17 Juli 2025: Forum Kewirausahaan Pemuda Banjarmasin dengan Kegiatan "Kolaborasi Forum Kewirausahaan Pemuda (FKP) Banjarmasin & AGI dalam Pembentukan *Entrepreneur* serta Digitalisasi"
- 30 Oktober 2025: SMP Islam 1 Kota Ternate dengan Kegiatan "Literasi Keuangan Generasi Hebat, Cerdas Mengelola Uang"

- *January 21, 2025: Universitas HKBP Nommensen Medan with the activity "Literasi Keuangan Sebagai Edukasi Keuangan Untuk Masa Depan" (Financial Literacy as Financial Education for the Future)*
- *May 28, 2025: SMK Boash 1 Bogor with the activity "Literasi dan Edukasi Keuangan Atur Keuangan Ala Gen Z & Cashless Society" (Financial Literacy and Education: Managing Finances the Gen Z Way & Cashless Society)*
- *July 15–17, 2025: Banjarmasin Youth Entrepreneurship Forum with the activity "Kolaborasi Forum Kewirausahaan Pemuda (FKP) Banjarmasin & AGI dalam Pembentukan Entrepreneur serta Digitalisasi" (Collaboration between the Banjarmasin Youth Entrepreneurship Forum (FKP) and AGI in the Development of Entrepreneurs and Digitalization)*
- *October 30, 2025: SMP Islam 1 Kota Ternate with the activity "Literasi Keuangan Generasi Hebat, Cerdas Mengelola Uang" (Financial Literacy for an Excellent Generation: Smart Money Management)*

Osaka Expo 2025



13 April - 13 Oktober 2025
April 13 - October 13, 2025

Bank Artha Graha Internasional bersama PT Sarinah memperkuat peranannya sebagai etalase kebanggaan Indonesia dengan berpartisipasi dalam *Osaka Expo 2025*. Melalui keikutsertaannya di *Indonesia Pavilion*, tidak hanya memperkenalkan 14 brand lokal terkurasi, tetapi juga menginisiasi *Sustainability Forum* yang menyoroti komitmen perusahaan terhadap praktik bisnis berkelanjutan.

Partisipasi di *Osaka Expo 2025* menjadi momentum penting untuk memperlihatkan bagaimana produk Indonesia kini hadir dengan kualitas dan nilai yang sejalan dengan tren global, termasuk *sustainability*. *Expo* ini tidak hanya menghadirkan pameran, ruang kolaborasi dan diplomasi budaya yang menghubungkan karya lokal dengan dunia. Merepresentasikan empat kategori utama: makanan dan minuman khas nusantara, kerajinan tangan, dekorasi rumah, serta souvenir dan aksesori.

Bank Artha Graha Internasional berkomitmen menjadi institusi keuangan terkemuka dengan kinerja prima yang berkelanjutan serta berkontribusi aktif dalam pembangunan ekonomi nasional.

Bank Artha Graha Internasional, together with PT Sarinah, strengthened its role as a showcase of Indonesian pride by participating in Osaka Expo 2025. Through its participation at the Indonesia Pavilion, the Bank not only introduced 14 curated local brands, but also initiated a Sustainability Forum highlighting the Company's commitment to sustainable business practices.

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Participation in Osaka Expo 2025 became an important momentum to demonstrate how Indonesian products are now presented with quality and values aligned with global trends, including sustainability. The Expo not only featured exhibitions, but also served as a space for collaboration and cultural diplomacy that connects local creations with the global community. The showcased products represented four main categories, namely Indonesian specialty food and beverages, handicrafts, home décor, as well as souvenirs and accessories.

Bank Artha Graha Internasional is committed to becoming a leading financial institution with sustainable strong performance and to actively contributing to national economic development.

Agrinex 2025



6-8 November 2025
November 6-8, 2025

Pameran pertanian terbesar di Indonesia, Agrinex 2025, kembali digelar di JIExpo Kemayoran, Jakarta. Ajang tahunan ini menjadi wadah penting bagi pelaku sektor pertanian, peternakan, perikanan, dan industri pangan untuk memperkenalkan inovasi, menjalin kemitraan, serta memperkuat ketahanan pangan nasional.

Melalui keikutsertaannya di Agrinex 2025, Bank Artha Graha Internasional berupaya memperluas sinergi dengan petani, pengusaha, dan komunitas lokal guna menciptakan ekosistem ekonomi hijau dan inklusif. Pameran ini memperkenalkan produk inovatif yang dapat membantu meningkatkan produktivitas dan efisiensi di sektor pertanian Indonesia.

Indonesia's largest agricultural exhibition, Agrinex 2025, was once again held at JIExpo Kemayoran, Jakarta. This annual event serves as an important platform for stakeholders in the agriculture, livestock, fisheries, and food industries to showcase innovations, build partnerships, and strengthen national food security.

Through its participation in Agrinex 2025, Bank Artha Graha Internasional seeks to expand synergies with farmers, entrepreneurs, and local communities to create a green and inclusive economic ecosystem. The exhibition also introduced innovative products that can help improve productivity and efficiency in Indonesia's agricultural sector.

Kunjungan Veconac & LVRI Kiara Artha Park

Veconac & LVRI Kiara Artha Park Visit



26 November 2025
November 26, 2025

Indonesia kembali menjadi tuan rumah ajang penting tingkat Asia Tenggara melalui penyelenggaraan 7th *Executive Board Meeting dan 24th General Assembly VECONAC (Veterans Confederation of ASEAN Countries)*. Delegasi dari sepuluh negara anggota—Indonesia, Kamboja, Brunei Darussalam, Malaysia, Laos, Singapura, Myanmar, Vietnam, Filipina, dan Thailand—hadir dalam rangkaian kegiatan yang berlangsung pada 23–27 November 2025.

Dalam rangka mendukung rangkaian kegiatan VECONAC di Kiara Artha Park, Bank Artha Graha Internasional (BAGI) dan Electronic City turut menghadirkan berbagai aktivitas untuk komunitas dan nasabah. Berbagai kegiatan seperti zumba, *fun games, community engagement,* hingga bazar turut meramaikan kawasan dan melibatkan masyarakat umum.

Indonesia once again served as host to an important Southeast Asian–level event through the organization of the 7th Executive Board Meeting and the 24th General Assembly of VECONAC (Veterans Confederation of ASEAN Countries). Delegations from ten member countries—Indonesia, Cambodia, Brunei Darussalam, Malaysia, Laos, Singapore, Myanmar, Vietnam, the Philippines, and Thailand—participated in the series of events held from November 23 to 27, 2025.

In support of the VECONAC activities at Kiara Artha Park, Bank Artha Graha Internasional (BAGI), together with Electronic City, presented various activities for the community and customers. A range of activities, including zumba sessions, fun games, community engagement programs, and a bazaar, enlivened the area and involved the general public.

Rangkaian Akad Massal KPR Sejahtera FLPP dan Serah Terima kunci

A series of mass mortgage agreements under the KPR Sejahtera FLPP program and the handover of keys



20 Desember 2025
December 20, 2025

Presiden Republik Indonesia Prabowo Subianto secara resmi meresmikan Akad Massal 50.030 unit Kredit Pemilikan Rumah (KPR) Sejahtera melalui skema Fasilitas Likuiditas Pembiayaan Perumahan (FLPP) sekaligus melaksanakan serah terima kunci kepada penerima manfaat di Kota Serang, Banten. Kegiatan ini menjadi momentum penting dalam memperkuat akses hunian layak bagi masyarakat berpenghasilan rendah (MBR), sekaligus menunjukkan sinergi kuat pemerintah bersama sektor perbankan nasional, termasuk Bank Artha Graha Internasional yang turut berperan aktif dalam program pembiayaan perumahan rakyat ini.

Sebagai salah satu bank penyalur KPR Sejahtera FLPP, Bank Artha Graha Internasional berkomitmen mendukung penuh kebijakan pemerintah dalam menyediakan rumah layak dan terjangkau bagi masyarakat. Melalui penyediaan layanan pembiayaan yang mudah diakses, proses yang akuntabel, serta pendampingan kepada calon debitur MBR, BAGI berperan memastikan semakin banyak masyarakat dapat menikmati manfaat program rumah subsidi ini.

President of the Republic of Indonesia, Prabowo Subianto, officially inaugurated the Mass Signing of 50,030 units of KPR Sejahtera (Housing Loans) under the Housing Financing Liquidity Facility (FLPP) scheme, along with the handover of house keys to beneficiaries in Serang City, Banten. This event marked an important milestone in strengthening access to decent housing for Low-Income Communities (MBR), while also demonstrating strong synergy between the government and the national banking sector, including Bank Artha Graha Internasional, which actively participates in this public housing financing program.

As one of the distributing banks for KPR Sejahtera FLPP, Bank Artha Graha Internasional is fully committed to supporting government policies in providing decent and affordable housing for the community. Through the provision of easily accessible financing services, accountable processes, and assistance for prospective MBR borrowers, BAGI plays a role in ensuring that more people can benefit from this subsidized housing program.

Grand Opening Kantor Fungsional AGI di IKN

Grand Opening of the AGI Functional Office in IKN



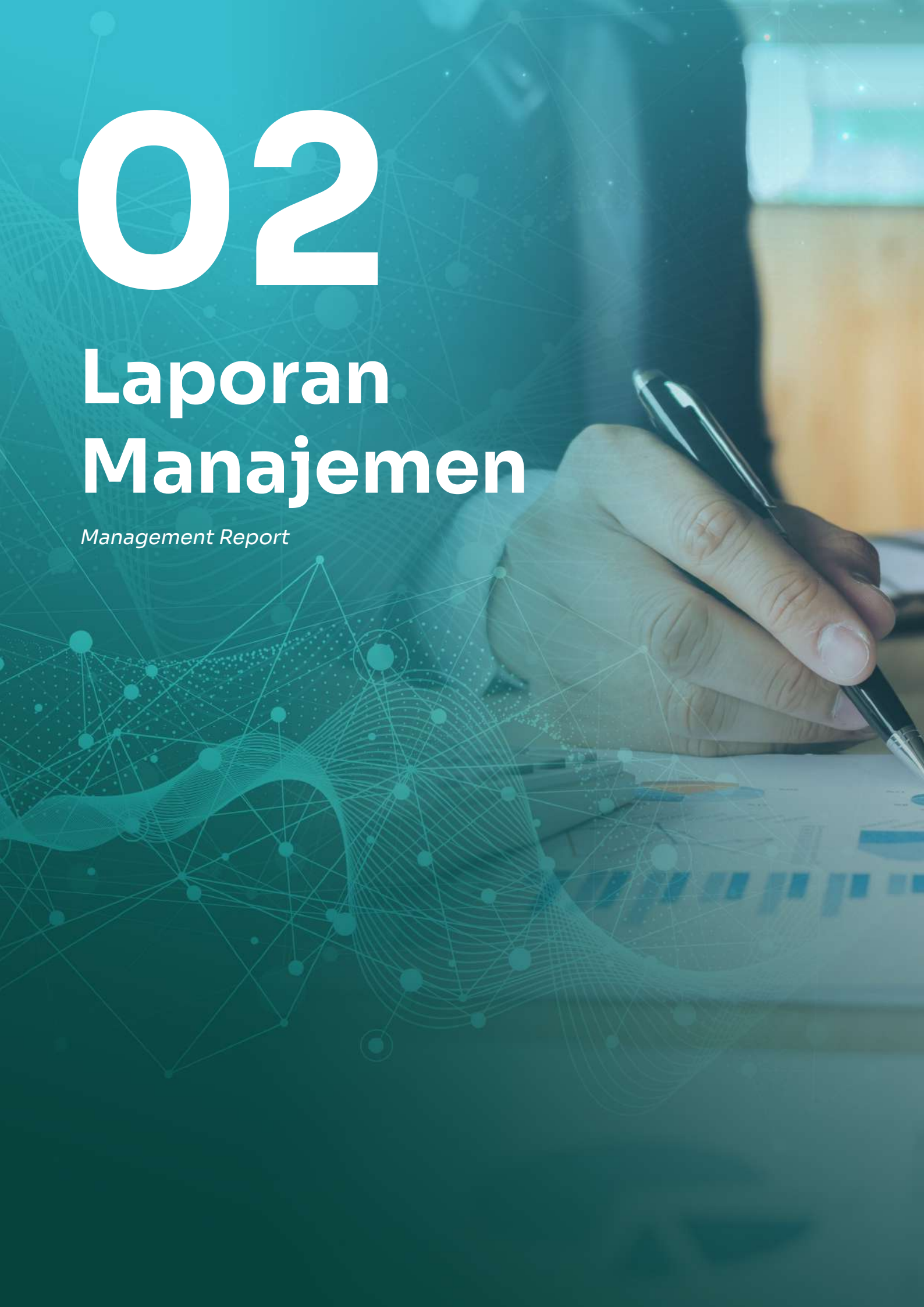
22 Desember 2025
December 22, 2025

Bank Artha Graha Internasional resmi meresmikan Kantor Fungsional di Ibu Kota Nusantara (IKN) sebagai langkah strategis dalam mendukung penguatan ekosistem keuangan nasional sekaligus memperluas layanan perbankan bagi masyarakat dan pelaku usaha di pusat pemerintahan baru Indonesia. Peresmian kantor ini turut melibatkan kolaborasi bersama Electronic City dan Grooceries City sebagai wujud sinergi dunia usaha dalam membangun aktivitas ekonomi di kawasan IKN.

Kehadiran Kepala Otorita IKN disambut jajaran manajemen Bank Artha Graha Internasional dan Artha Graha Group. Dalam kunjungan tersebut, Basuki meninjau langsung operasional kantor fungsional BAGI, kesiapan pelayanan nasabah, hingga dukungan infrastruktur *digital banking* yang disediakan untuk menunjang kebutuhan transaksi dan pembiayaan di kawasan IKN.

Bank Artha Graha Internasional officially inaugurated its Functional Office in the Capital City of Nusantara (IKN) as a strategic step to support the strengthening of the national financial ecosystem while expanding banking services for the community and business players in Indonesia's new center of government. The inauguration of the office also involved collaboration with Electronic City and Grooceries City as a form of business synergy in developing economic activities in the IKN area.

The presence of the Head of the IKN Authority was welcomed by the management of Bank Artha Graha Internasional and the Artha Graha Group. During the visit, Basuki reviewed the operational readiness of BAGI's functional office, including customer service preparedness and the digital banking infrastructure provided to support transaction and financing needs in the IKN area.



02

Laporan Manajemen

Management Report



LAPORAN DEWAN KOMISARIS
Board of Commissioners Report

Kiki Syahnakri

Komisaris Utama/
Komisaris Independen
President Commissioner/
Independent Commissioner



Pemegang Saham dan Pemangku Kepentingan yang kami hormati,

Puji syukur kami panjatkan ke hadirat Tuhan Yang Maha Esa atas rahmat dan karunia-Nya, sehingga Perseroan dapat menjalankan kegiatan usaha sepanjang tahun 2025 di tengah dinamika ekonomi global dan domestik yang penuh tantangan.

Tahun 2025 merupakan periode yang menuntut ketangguhan industri perbankan dalam menghadapi tekanan likuiditas, tingginya biaya dana, serta perlambatan pertumbuhan intermediasi. Dalam kondisi tersebut, Dewan Komisaris menjalankan fungsi pengawasan secara aktif untuk memastikan Perseroan senantiasa mengedepankan prinsip kehati-hatian, dan menjaga stabilitas.

Dewan Komisaris meyakini bahwa stabilitas merupakan fondasi utama bagi pertumbuhan jangka panjang. Oleh karena itu, penguatan tata kelola, manajemen risiko, kualitas aset, efisiensi operasional, dan ketahanan likuiditas menjadi fokus pengawasan sepanjang tahun, bersamaan dengan dorongan kepada Direksi untuk memperluas peluang bisnis, meningkatkan dana murah, memperkuat layanan *digital*, dan membuka sumber pertumbuhan baru.

Esteemed Shareholders and Stakeholders,

We extend our gratitude to Almighty God for His blessings and grace, which have enabled the Company to carry out its business activities throughout 2025 amid dynamic and challenging global and domestic economic conditions.

The year 2025 was a period that required resilience from the banking industry in facing liquidity pressures, high funding costs, and slowing intermediation growth. Under these conditions, the Board of Commissioners actively carried out its supervisory role to ensure that the Company consistently upheld prudential principles and maintained stability.

The Board of Commissioners believes that stability is the primary foundation for long-term growth. Therefore, strengthening governance, risk management, asset quality, operational efficiency, and liquidity resilience remained key areas of oversight throughout the year, alongside encouraging the Board of Directors to expand business opportunities, increase low-cost funding, enhance digital services, and opening up new growth drivers.

Tinjauan terhadap Kondisi Ekonomi dan Industri Perbankan

Dewan Komisaris mencermati bahwa perekonomian global pada tahun 2025 masih menghadapi ketidakpastian yang dipengaruhi oleh kebijakan moneter ketat, dinamika geopolitik, serta fragmentasi perdagangan global. Pertumbuhan ekonomi global relatif stabil di kisaran 3,3%, namun tekanan terhadap likuiditas dan biaya pendanaan tetap tinggi, sehingga berdampak langsung terhadap sektor keuangan, termasuk perbankan.

Di tingkat domestik, perekonomian Indonesia menunjukkan ketahanan yang baik dengan pertumbuhan sekitar 5,11%, didukung oleh konsumsi domestik (terutama rumah tangga) dan investasi. Namun

Overview of Economic Conditions and the Banking Industry

The Board of Commissioners observes that the global economy in 2025 continued to face uncertainty driven by tight monetary policies, geopolitical dynamics, and global trade fragmentation. Global economic growth remained relatively stable at around 3.3%; however, pressures on liquidity and funding costs persisted at elevated levels, directly affecting the financial sector, including banking.

At the domestic level, Indonesia's economy demonstrated strong resilience, with growth of around 5.11%, supported by domestic consumption (especially households) and investment. Nevertheless, structural

demikian, tantangan struktural seperti tekanan daya beli, ketergantungan terhadap permintaan eksternal, serta kondisi likuiditas yang ketat tetap menjadi faktor yang perlu diantisipasi secara serius oleh industri perbankan.

Industri perbankan nasional secara umum masih berada dalam kondisi stabil dari sisi permodalan dan likuiditas, namun menghadapi tekanan *margin* akibat meningkatnya biaya dana. Kompetisi dalam penghimpunan dana murah (CASA) semakin intensif, sehingga mendorong bank untuk melakukan transformasi model bisnis, efisiensi operasional, serta penguatan layanan berbasis *digital*.

challenges such as pressure on purchasing power, dependence on external demand, and tight liquidity conditions remain key factors that need to be carefully anticipated by the banking industry.

The national banking industry generally remained stable in terms of capital and liquidity; however, it faced margin pressures due to rising cost of funds. Competition in low-cost fund (CASA) has intensified, prompting banks to transform their business models, improve operational efficiency, and strengthen digital-based services.

Pengawasan terhadap Strategi dan Kinerja Direksi

Dewan Komisaris secara aktif melaksanakan fungsi pengawasan terhadap pelaksanaan Rencana Bisnis Bank (RBB) tahun 2025 serta pencapaian target strategis yang telah ditetapkan. Pengawasan dilakukan melalui rapat berkala, evaluasi laporan manajemen, serta pembahasan bersama komite-komite di bawah Dewan Komisaris guna memastikan kebijakan dan implementasi berjalan sesuai dengan arah strategi Perseroan.

Dewan Komisaris memahami berbagai risiko yang dihadapi Bank dengan memberikan arahan, melakukan pengawasan dan memastikan mitigasi risiko berjalan dengan efektif. Dewan Komisaris menjalankan fungsi pengawasan risiko *(risk oversight)* melalui Komite Pemantau Risiko, Komite Audit, Komite Remunerasi dan Nominasi.

Pengawasan aktif Dewan Komisaris mencakup 8 aspek risiko dengan perhatian pada risiko kredit, risiko strategi dan risiko operasional khususnya risiko *IT/system* yang melekat pada pengembangan layanan perbankan *digital (Digital Banking)* dengan memperhatikan kebijakan manajemen risiko Bank.

Oversight of the Board of Directors' Strategy and Performance

The Board of Commissioners actively supervised the implementation of the 2025 Bank Business Plan as well as the achievement of the established strategic targets. Such supervision was carried out through regular meetings, evaluation of management reports, and discussions with committees under the Board of Commissioners to ensure that policies and their implementation are aligned with the Company's strategic direction.

The Board of Commissioners understands the various risks faced by the Bank by providing direction, conducting oversight, and ensuring that risk mitigation is carried out effectively. The Board performs its risk oversight function through the Risk Monitoring Committee, Audit Committee, and Remuneration and Nomination Committee.

The Board of Commissioners' active oversight covers eight risk aspects, with particular focus on credit risk, strategic risk, and operational risk especially IT/system risks inherent in the development of digital banking services while taking into account the Bank's risk management policies.

Dalam pelaksanaan fungsi pengawasan, Dewan Komisaris memberikan perhatian khusus pada beberapa aspek utama, antara lain:

- Keseimbangan struktur pendanaan dan pengelolaan likuiditas;
- Pengendalian biaya dana (*cost of fund*);
- Peningkatan kualitas aset dan pengelolaan risiko kredit;
- Transformasi model bisnis menuju penguatan dana murah (CASA).

In performing its supervisory function, the Board of Commissioners paid particular attention to several key aspects, including:

- *The balance of funding structure and liquidity management;*
- *Control of the cost of funds;*
- *Improvement of asset quality and credit risk management;*
- *Transformation of the business model toward strengthening low-cost funds.*

Berdasarkan evaluasi atas kinerja tahun 2025, Dewan Komisaris menilai bahwa Bank masih menghadapi tekanan pada struktur pendanaan yang didominasi oleh deposito, yang berdampak pada tingginya beban bunga dan menekan profitabilitas. Hal ini tercermin dari komposisi dana pihak ketiga yang masih didominasi deposito sebesar Rp14,11 triliun atau sekitar 62%, serta beban bunga yang mencapai Rp966,39 miliar.

Based on the evaluation of the 2025 performance, the Board of Commissioners noted that the Bank continued to face pressure in its funding structure, which is dominated by time deposits, resulting in high interest expenses and pressure on profitability. This is reflected in the composition of third-party funds, which are still dominated by time deposits amounting to IDR14.11 trillion or approximately 62%, as well as interest expenses reaching IDR966.39 billion.

Sehubungan dengan hal tersebut, Dewan Komisaris telah memberikan arahan strategis kepada Direksi untuk:

- Melakukan penyesuaian suku bunga deposito secara bertahap;
- Mempercepat pertumbuhan CASA;
- Mengoptimalkan portofolio aset produktif, termasuk surat berharga;
- Memperkuat efisiensi operasional dan profitabilitas.

In this regard, the Board of Commissioners has provided strategic directions to the Board of Directors to:

- *Gradually adjust time deposit interest rates;*
- *Accelerate CASA growth;*
- *Optimize the portfolio of earning assets, including securities;*
- *Strengthen operational efficiency and profitability.*

Penilaian terhadap Kinerja Direksi

Dewan Komisaris menilai bahwa Direksi telah menunjukkan upaya yang optimal dalam menjalankan fungsi pengelolaan Bank di tengah tekanan industri yang semakin kompleks sepanjang tahun 2025.

Langkah-langkah strategis yang ditempuh mencerminkan komitmen Direksi dalam menjaga stabilitas operasional, memperkuat fundamental usaha, serta membuka peluang pertumbuhan baru melalui penyesuaian strategi bisnis yang lebih adaptif.

Assessment of the Board of Directors' Performance

The Board of Commissioners considers that the Board of Directors has demonstrated optimal efforts in carrying out the Bank's management functions amid increasingly complex industry pressures throughout 2025.

The strategic measures taken reflect the Board of Directors' commitment to maintaining operational stability, strengthening the Company's business fundamentals, and creating new growth opportunities through more adaptive business strategy adjustments.

Dalam perspektif Dewan Komisaris, stabilitas Perseroan tercermin dari tetap terjaganya posisi permodalan, pengendalian risiko yang memadai, serta kualitas aset yang masih berada dalam batas terkendali. Namun demikian, pertumbuhan profitabilitas masih menghadapi tekanan, antara lain akibat tingginya *cost of fund*, struktur pendanaan yang belum optimal, serta peningkatan efisiensi.

From the Board of Commissioners' perspective, the Company's stability is reflected in its maintained capital position, adequate risk management, and asset quality that remains within manageable limits. However, profitability growth continues to face pressures, including those resulting from high cost of fund, suboptimal funding structure, and the need to improve efficiency.

Ke depan, Dewan Komisaris mendorong Direksi untuk mempercepat transformasi model bisnis melalui peningkatan dana murah (CASA), optimalisasi aset produktif, pengembangan *fee-based income,* serta ekspansi kredit secara selektif, selain itu digitalisasi proses bisnis terus diperkuat agar pertumbuhan Perseroan dapat dicapai secara lebih sehat, terukur, dan berkelanjutan.

Going forward, the Board of Commissioners encourages the Board of Directors to accelerate the transformation of the business model through the enhancement of low-cost funding, optimization of earning assets, development of fee-based income, and selective credit expansion. In addition, business process digitalization continues to be strengthened to ensure that the Company's growth can be achieved in a healthier, more measured, and sustainable manner.

Selain itu Dewan Komisaris juga mendorong Direksi dalam mengintegrasikan aspek ekonomi, sosial, dan lingkungan ke dalam operasional Bank sebagai wujud penerapan perbankan modern yang berkualitas. Kepatuhan terhadap Rencana Aksi Keuangan Berkelanjutan (RAKB) dan pelaporannya secara berkala membuktikan komitmen nyata Bank dalam mendukung agenda keberlanjutan Pemerintah serta meningkatkan nilai bagi para pemangku kepentingan.

In addition, the Board of Commissioners encourages the Board of Directors to integrate economic, social, and environmental aspects into the Bank's operations as a form of implementing high-quality modern banking practices. Compliance with the Sustainable Finance Action Plan and its periodic reporting demonstrate the Bank's tangible commitment to supporting the Government's sustainability agenda and enhancing value for its stakeholders.

Pengawasan terhadap Penerapan Tata Kelola Perusahaan (GCG)

Oversight of the Implementation of Good Corporate Governance (GCG)

Dewan Komisaris memastikan bahwa penerapan Tata Kelola Perusahaan yang Baik (*Good Corporate Governance*/GCG) telah dilaksanakan secara konsisten dan terintegrasi di seluruh lini organisasi sebagai fondasi utama dalam menjaga keberlangsungan usaha dan meningkatkan kepercayaan pemangku kepentingan. Dalam menjalankan fungsi pengawasan, Dewan Komisaris tidak hanya berfokus pada kepatuhan formal, tetapi juga memastikan bahwa prinsip-prinsip GCG telah terinternalisasikan dalam proses pengambilan keputusan, budaya kerja, serta seluruh aktivitas operasional Bank.

The Board of Commissioners ensures that the implementation of Good Corporate Governance (GCG) is carried out consistently and integrated across all levels of the organization as the primary foundation for maintaining business sustainability and enhancing stakeholder trust. In performing its oversight function, the Board of Commissioners focuses not only on formal compliance but also ensures that GCG principles are internalized in the Bank's decision-making processes, work culture, and all operational activities.

Pengawasan terhadap implementasi GCG dilakukan secara menyeluruh melalui berbagai mekanisme, antara lain evaluasi berkala terhadap efektivitas penerapan GCG yang mencakup struktur, proses, dan hasil (*structure,*

Supervision of GCG implementation is carried out comprehensively through various mechanisms, including periodic evaluations of the effectiveness of GCG implementation covering structure, process, and

process, outcome), penguatan fungsi pengendalian internal melalui koordinasi dengan Satuan Kerja Audit Intern (SKAI) dan fungsi kepatuhan, serta monitoring kepatuhan terhadap seluruh ketentuan regulator, termasuk Otoritas Jasa Keuangan (OJK), Bank Indonesia, dan peraturan perundang-undangan yang berlaku. Selain itu, Dewan Komisaris juga memastikan bahwa sistem pelaporan, termasuk pelaporan manajemen risiko dan kepatuhan, berjalan secara tepat waktu, akurat, dan transparan sebagai dasar pengambilan keputusan yang *prudent*.

outcome aspects; strengthening of the internal control function through coordination with the Internal Audit Unit (SKAI) and the compliance function; as well as monitoring compliance with all regulatory requirements, particularly those issued by the Financial Services Authority (OJK), Bank Indonesia, and applicable laws and regulations. In addition, the Board of Commissioners ensures that reporting systems, including risk management and compliance reporting, are carried out in a timely, accurate, and transparent manner as a basis for prudent decision-making.

Dalam pelaksanaannya, Dewan Komisaris didukung oleh komite-komite di bawahnya, yaitu Komite Audit, Komite Pemantau Risiko, serta Komite Remunerasi dan Nominasi, yang secara aktif melakukan telaah dan memberikan rekomendasi terkait berbagai aspek tata kelola, seperti kualitas laporan keuangan, efektivitas manajemen risiko, kecukupan kebijakan dan prosedur, serta pengelolaan sumber daya manusia yang berintegritas. Sinergi antara Dewan Komisaris dan komite-komite tersebut menjadi elemen penting dalam memastikan bahwa penerapan GCG berjalan secara efektif dan berkesinambungan.

In carrying out its duties, the Board of Commissioners is supported by its committees, namely the Audit Committee, the Risk Monitoring Committee, and the Remuneration and Nomination Committee, which actively review and provide recommendations on various aspects of corporate governance, such as the quality of financial reports, the effectiveness of risk management, the adequacy of policies and procedures, and the management of human resources with integrity. The synergy between the Board of Commissioners and these committees is a key element in ensuring that the implementation of GCG is effective and sustainable.

Sebagaimana tercermin dalam laporan tahunan sebelumnya, Bank terus mengembangkan praktik tata kelola yang berlandaskan prinsip Transparansi, Akuntabilitas, Tanggung Jawab, Independensi, dan Kewajaran (TARIF). Dewan Komisaris menilai bahwa secara umum struktur dan kerangka GCG yang dimiliki Bank telah memadai dan sesuai dengan ketentuan yang berlaku. Namun demikian, seiring dengan meningkatnya kompleksitas bisnis, dinamika regulasi, serta perkembangan risiko, khususnya di bidang digital dan teknologi informasi, Dewan Komisaris menekankan perlunya penguatan yang berkelanjutan.

As reflected in previous annual reports, the Bank continues to develop governance practices based on the principles of Transparency, Accountability, Responsibility, Independence, and Fairness (TARIF). The Board of Commissioners considers that, in general, the Bank's GCG structure and framework are adequate and in line with applicable regulations. Nevertheless, in line with increasing business complexity, regulatory dynamics, and evolving risks, particularly in the areas of digital and information technology, the Board of Commissioners emphasizes the need for continuous enhancement.

Ke depan, Dewan Komisaris mendorong Direksi untuk terus meningkatkan kualitas implementasi GCG, antara lain melalui penguatan budaya risiko dan kepatuhan di seluruh organisasi, peningkatan efektivitas sistem pengendalian internal berbasis teknologi, optimalisasi penerapan three lines of defense, serta penguatan mekanisme whistleblowing system sebagai bagian dari upaya pencegahan fraud. *Whistleblowing System*

Going forward, the Board of Commissioners encourages the Board of Directors to continuously enhance the quality of GCG implementation, including by strengthening risk and compliance culture across the organization, improving the effectiveness of technology-based internal control systems, optimizing the implementation of the three lines of defense, and reinforcing the whistleblowing system as part of fraud prevention efforts. The whistleblowing system

(WBS) ini berperan sebagai sarana pelaporan atas dugaan pelanggaran, fraud, penyalahgunaan wewenang, benturan kepentingan, maupun tindakan yang tidak sesuai dengan kode etik dan ketentuan yang berlaku. Dengan implementasi WBS yang efektif, Dewan Komisaris meyakini Perseroan dapat semakin memperkuat budaya integritas, mencegah potensi kerugian, menjaga reputasi Bank, serta mendukung stabilitas dan pertumbuhan usaha yang berkelanjutan.

(WBS) serves as a reporting mechanism for suspected violations, fraud, abuse of authority, conflicts of interest, and actions that are not in accordance with the Code of Conduct and applicable regulations. With an effective WBS implementation, the Board of Commissioners is confident that the Company can further strengthen its culture of integrity, prevent potential losses, safeguard the Bank's reputation, and support sustainable business stability and growth.

Pengawasan terhadap Manajemen Risiko dan Kepatuhan

Oversight of Risk Management and Compliance

Dewan Komisaris menjalankan fungsi pengawasan Manajemen Risiko secara aktif dan berkelanjutan melalui dukungan Komite Pemantau Risiko, Komite Audit, serta Komite Remunerasi dan Nominasi. Melalui forum rapat berkala, evaluasi laporan manajemen, serta pembahasan profil risiko Bank, Dewan Komisaris memastikan bahwa penerapan manajemen risiko telah berjalan secara terintegrasi dan selaras dengan strategi bisnis serta *risk appetite* yang telah ditetapkan. Pengawasan mencakup seluruh aspek risiko utama, termasuk risiko kredit, risiko likuiditas, risiko operasional, risiko pasar, serta risiko teknologi informasi yang semakin relevan seiring dengan akselerasi digitalisasi layanan perbankan.

The Board of Commissioners carries out its risk management oversight function actively and continuously with the support of the Risk Monitoring Committee, the Audit Committee, and the Nomination and Remuneration Committee. Through regular meetings, evaluation of management reports, and discussions on the Bank's risk profile, the Board of Commissioners ensures that risk management has been implemented in an integrated manner and aligned with the Bank's business strategy and established risk appetite. The oversight covers all key risk aspects, including credit risk, liquidity risk, operational risk, market risk, as well as information technology risk, which has become increasingly relevant in line with the acceleration of banking digitalization.

Dewan Komisaris menilai bahwa secara umum kerangka Sistem Manajemen Risiko Bank telah memadai dan telah diimplementasikan sesuai ketentuan regulator. Hal ini tercermin dari indikator kualitas aset yang masih terjaga dengan rasio NPL Gross sebesar 2,27% serta NPL Net sebesar 0,85%. Namun demikian, Dewan Komisaris memandang bahwa meningkatnya kompleksitas dinamika risiko, khususnya terkait tekanan terhadap likuiditas dan profitabilitas, memerlukan penguatan lebih lanjut pada aspek implementasi dan efektivitas pengelolaan risiko.

The Board of Commissioners assesses that, in general, the Bank's Risk Management System framework is adequate and has been implemented in accordance with regulatory requirements. This is reflected in the Bank's asset quality indicators, which remain sound, with a gross NPL ratio of 2.27% and a net NPL ratio of 0.85%. However, the Board of Commissioners believes that the increasing complexity of risk dynamics, particularly regarding pressures on liquidity and profitability, requires further strengthening in the areas of implementation and the effectiveness of risk management.

Dalam konteks tersebut, Dewan Komisaris memberikan perhatian terhadap beberapa area prioritas yang perlu ditingkatkan oleh Direksi. Pertama, penguatan *Early Warning System* kualitas aset, termasuk peningkatan deteksi dini atas potensi penurunan kualitas kredit, pengawasan portofolio restrukturisasi, percepatan penyelesaian kredit bermasalah serta optimalisasi aset yang diambil alih (AYDA). Kedua, penguatan pengelolaan risiko likuiditas secara lebih proaktif, mengingat struktur pendanaan Bank yang masih didominasi oleh dana berbiaya tinggi serta rasio intermediasi yang relatif rendah, kondisi ini memerlukan pengelolaan *aset-liabilitas* (ALMA) yang lebih optimal, disiplin, dan terintegrasi.

In this context, the Board of Commissioners pays close attention to several priority areas that require improvement by the Board of Directors. First, strengthening the Early Warning System for asset quality, including enhancing early detection of potential credit quality deterioration, monitoring the restructuring portfolio, accelerating the resolution of non-performing loans, and optimizing foreclosed assets (AYDA). Second, strengthening liquidity risk management in a more proactive manner, given that the Bank's funding structure is still dominated by high-cost funds and the relatively low intermediation ratio. This condition calls for more optimal, disciplined, and integrated asset-liability management (ALMA).

Ketiga, Dewan Komisaris menekankan pentingnya penguatan budaya risiko di seluruh organisasi sebagai fondasi utama dalam penerapan manajemen risiko yang efektif. Hal ini mencakup peningkatan kesadaran risiko di seluruh lini bisnis (*first line*), penguatan fungsi pengawasan risiko dan kepatuhan (*second line*), serta optimalisasi peran audit internal (*third line*) dalam kerangka *three lines of defense*. Integrasi antara fungsi bisnis, manajemen risiko, dan kepatuhan menjadi kunci dalam memastikan bahwa setiap keputusan bisnis telah mempertimbangkan risiko secara komprehensif.

Third, the Board of Commissioners emphasizes the importance of strengthening risk culture across the organization as a fundamental basis for effective risk management implementation. This includes enhancing risk awareness across all business lines (first line), strengthening risk oversight and compliance functions (second line), and optimizing the role of internal audit (third line) within the three lines of defense framework. Integration between business functions, risk management, and compliance is key to ensuring that every business decision has comprehensively considered associated risks.

Selain itu, Dewan Komisaris juga menyoroti pentingnya penguatan pengelolaan risiko operasional dan risiko teknologi informasi, khususnya dalam menghadapi peningkatan ancaman siber dan ketergantungan terhadap sistem digital. Bank perlu memastikan keandalan infrastruktur TI, efektivitas sistem keamanan informasi, serta kesiapan *business continuity plan* (BCP) dan *disaster recovery plan* (DRP) untuk menjaga keberlangsungan operasional, meskipun terjadi gangguan atau serangan *cyber*. Di sisi lain, fungsi kepatuhan terus didorong untuk menjalankan perannya secara independen dan efektif dalam memastikan bahwa seluruh aktivitas Bank telah sesuai dengan ketentuan regulator, termasuk Otoritas Jasa Keuangan

In addition, the Board of Commissioners highlights the importance of strengthening the management of operational risk and information technology risk, particularly in response to increasing cyber threats and growing dependence on digital systems. The Bank needs to ensure the reliability of its IT infrastructure, the effectiveness of its information security systems, and the readiness of its Business Continuity Plan (BCP) and Disaster Recovery Plan (DRP) to maintain operational continuity, even in the event of disruptions or cyberattacks. On the other hand, the compliance function continues to be encouraged to perform its role independently and effectively in ensuring that all Bank activities comply with regulatory requirements, including those of the

(OJK), serta prinsip kehati-hatian yang berlaku. Dewan Komisaris menekankan bahwa kepatuhan tidak hanya bersifat administratif, tetapi harus menjadi bagian dari budaya organisasi yang melekat dalam setiap aktivitas bisnis.

Financial Services Authority (OJK), as well as applicable prudential principles. The Board of Commissioners emphasizes that compliance should not merely be administrative in nature, but must become an integral part of the organizational culture embedded in every business activity.

Dengan penguatan yang berkelanjutan pada seluruh aspek tersebut, Dewan Komisaris meyakini bahwa Bank akan memiliki ketahanan yang lebih baik dalam menghadapi dinamika risiko ke depan, sekaligus mampu mendukung pencapaian kinerja yang sehat dan berkelanjutan.

With continuous strengthening across all these aspects, the Board of Commissioners believes that the Bank will have greater resilience in facing future risk dynamics, while also being able to support the achievement of sound and sustainable performance.

Pengawasan terhadap Pengembangan SDM

Oversight of Human Capital Development

Dewan Komisaris juga memberikan perhatian yang besar terhadap pengelolaan sumber daya manusia (SDM) sebagai salah satu faktor kunci dalam mendukung keberhasilan transformasi dan keberlanjutan bisnis Bank. Pengawasan difokuskan pada pengembangan kompetensi karyawan yang selaras dengan kebutuhan strategis Bank, khususnya dalam menghadapi dinamika industri perbankan yang semakin kompleks dan berbasis teknologi. Dewan Komisaris mendorong Direksi untuk memastikan tersedianya program pelatihan dan pengembangan yang terstruktur, berkelanjutan, serta berbasis kebutuhan kompetensi (*competency-based development*), termasuk penguatan kompetensi di bidang manajemen risiko, kepatuhan, digital banking, dan analitik data. Selain itu, pengembangan kepemimpinan (*leadership development*) juga menjadi perhatian utama guna menyiapkan kader pimpinan yang mampu menjawab tantangan bisnis ke depan.

The Board of Commissioners also places significant attention on human capital management as one of the key factors in supporting the success of the Bank's transformation and business sustainability. Oversight is focused on the development of employee competencies aligned with the Bank's strategic needs, particularly in responding to the increasingly complex and technology-driven banking industry. The Board of Commissioners encourages the Board of Directors to ensure the availability of structured, continuous, and competency-based training and development programs, including strengthening competencies in risk management, compliance, digital banking, and data analytics. In addition, leadership development is also a key focus to prepare future leaders capable of addressing upcoming business challenges.

Di sisi lain, Dewan Komisaris menilai bahwa aspek retensi talenta dan perencanaan suksesi (*succession planning*) perlu terus diperkuat secara lebih sistematis dan terukur. Hal ini mencakup strategi remunerasi, pengembangan jalur karier yang jelas, serta peningkatan *employee engagement*. Dewan Komisaris juga menekankan pentingnya kesiapan kader untuk mengisi posisi-posisi kunci secara berkelanjutan, sehingga kesinambungan

On the other hand, the Board of Commissioners considers that talent retention and succession planning need to be further strengthened in a more systematic and measurable manner. This includes remuneration strategies, the development of clear career path, and the enhancement of employee engagement. The Board of Commissioners also emphasizes the importance of ensuring the readiness of successors to fill key positions on a sustainable basis, so that leadership continuity can be well

kepemimpinan dapat terjaga dengan baik. Identifikasi dan pengembangan talent pool perlu dilakukan secara lebih proaktif berbasis kinerja dan potensi.

Selain aspek kompetensi dan talenta, Dewan Komisaris juga menekankan penguatan budaya integritas dan kepatuhan sebagai fondasi utama dalam pengelolaan SDM. Budaya organisasi yang menjunjung tinggi nilai-nilai etika, transparansi, dan akuntabilitas harus terus diperkuat melalui internalisasi kode etik, penerapan sistem pelaporan pelanggaran (*whistleblowing system*), serta pengawasan terhadap kepatuhan individu maupun unit kerja. Dewan Komisaris memandang bahwa pengelolaan SDM yang strategis, terukur, dan berbasis budaya yang kuat akan menjadi kunci dalam meningkatkan kinerja organisasi, memperkuat ketahanan Bank, serta mendukung pencapaian transformasi bisnis yang berkelanjutan.

maintained. The identification and development of the talent pool should be carried out more proactively, based on both performance and potential.

In addition to competency and talent aspects, the Board of Commissioners also emphasizes strengthening a culture of integrity and compliance as a fundamental basis in human capital management. An organizational culture that upholds ethical values, transparency, and accountability must be continuously reinforced through the internalization of the code of conduct, implementation of a whistleblowing system, and oversight of compliance at both individual and unit levels. The Board of Commissioners views that strategic, measurable, and culture-based human capital management will be key to improving organizational performance, strengthening the Bank's resilience, and supporting the achievement of sustainable business transformation.

Pengawasan terhadap Pengembangan TI dan Digitalisasi

Dewan Komisaris memandang bahwa pengembangan teknologi informasi dan digitalisasi pada tahun 2025 merupakan salah satu pilar strategis dalam memperkuat daya saing Bank Artha Graha Internasional seiring perubahan perilaku nasabah dan dinamika industri perbankan yang semakin berbasis teknologi. Dewan Komisaris mencatat bahwa Direksi telah melakukan berbagai inisiatif untuk meningkatkan kapabilitas layanan digital, termasuk pengembangan kanal elektronik, peningkatan kualitas layanan *mobile banking*, serta integrasi sistem untuk mendukung efisiensi operasional. Langkah-langkah tersebut dinilai tepat dalam menjawab kebutuhan nasabah akan layanan yang cepat, mudah dan aman dalam bertransaksi.

Namun demikian, Dewan Komisaris menekankan bahwa pengembangan teknologi informasi tidak hanya berfokus pada peningkatan layanan, tetapi juga harus mampu memberikan kontribusi nyata terhadap kinerja keuangan Bank. Dalam konteks ini, digitalisasi diharapkan mampu mendorong peningkatan dana murah (CASA), memperluas basis nasabah, serta meningkatkan *fee-*

Oversight of IT Development and Digitalization

The Board of Commissioners views that the development of information technology and digitalization in 2025 represents one of the strategic pillars in strengthening the competitiveness of Bank Artha Graha Internasional, in line with changing customer behavior and the increasingly technology-driven dynamics of the banking industry. The Board of Commissioners notes that the Board of Directors has undertaken various initiatives to enhance digital service capabilities, including the development of electronic channels, improvements in mobile banking service quality, and system integration to support operational efficiency. These measures are considered appropriate in responding to customer needs for fast, convenient, and secure transaction services.

Nevertheless, the Board of Commissioners emphasizes that the development of information technology should not only focus on service enhancement but must also deliver tangible contributions to the Bank's financial performance. In this context, digitalization is expected to drive the growth of low-cost funds (CASA), expand the customer base, and increase fee-based income

based income melalui optimalisasi ekosistem *digital*. Selain itu, Dewan Komisaris juga menyoroti pentingnya peningkatan efisiensi operasional melalui otomatisasi proses bisnis dan pemanfaatan analitik data guna mendukung pengambilan keputusan yang lebih cepat dan akurat.

through the optimization of the digital ecosystem. In addition, the Board of Commissioners highlights the importance of improving operational efficiency through business process automation and the utilization of data analytics to support faster and more accurate decision-making.

Sejalan dengan meningkatnya ketergantungan terhadap teknologi, Dewan Komisaris memberikan perhatian khusus terhadap aspek keamanan sistem dan pengelolaan risiko teknologi informasi. Penguatan keamanan siber, pengembangan sistem deteksi *fraud*, serta kesiapan *business continuity plan* (BCP) dan *disaster recovery plan* (DRP) menjadi prioritas utama dalam menjaga keandalan layanan dan perlindungan data nasabah. Dewan Komisaris juga mendorong Direksi untuk memastikan bahwa transformasi digital dilakukan secara terukur, terintegrasi, dan selaras dengan strategi bisnis Bank, sehingga tidak hanya meningkatkan kualitas layanan, tetapi juga mendukung pencapaian kinerja yang berkelanjutan di masa mendatang.

In line with the increasing reliance on technology, the Board of Commissioners places particular attention on system security and the management of information technology risks. Strengthening cybersecurity, developing fraud detection systems, and ensuring the readiness of business continuity plans (BCP) and disaster recovery plans (DRP) are key priorities in maintaining service reliability and safeguarding customer data. The Board of Commissioners also encourages the Board of Directors to ensure that digital transformation is carried out in a measured, integrated, and business-aligned manner, so that it not only enhances service quality but also supports the achievement of sustainable performance in the future.

Penilaian Kinerja Komite di Bawah Dewan Komisaris

Assessment of the Performance of Committees under the Board of Commissioners

Sepanjang tahun 2025, Dewan Komisaris menilai bahwa komite-komite di bawah Dewan Komisaris telah menjalankan fungsi dan tanggung jawabnya secara efektif.

Throughout 2025, the Board of Commissioners considers that the committees under its supervision have carried out their functions and responsibilities effectively.

Komite Audit telah berperan aktif dalam memastikan kualitas laporan keuangan, efektivitas pengendalian internal, serta independensi fungsi audit internal dan eksternal. Komite Pemantau Risiko secara aktif mendukung pelaksanaan fungsi pengawasan risiko *(risk oversight)* untuk memastikan mitigasi risiko berjalan efektif dan selaras dengan kebijakan manajemen risiko Bank.

The Audit Committee has played an active role in ensuring the quality of financial reporting, the effectiveness of internal control, as well as the independence of internal and external audit functions. The Risk Oversight Committee actively supports the performance of risk oversight functions to ensure that risk mitigation is effective and aligned with the Bank's risk management policies.

Komite Remunerasi dan Nominasi telah menjalankan fungsi dalam memastikan kebijakan remunerasi yang kompetitif serta mendukung proses suksesi dan pengembangan SDM yang selaras dengan kebutuhan bisnis.

The Nomination and Remuneration Committee has performed its role in ensuring competitive remuneration policies and succession processes, as well as human capital development aligned with business needs.

Evaluasi terhadap kinerja komite-komite dilakukan secara berkala dan hasilnya menjadi dasar rekomendasi kepada Direksi guna peningkatan kinerja secara berkelanjutan.

The performance of the committees is evaluated on a regular basis, and the results serve as the basis for recommendations to the Board of Directors for continuous performance improvement.

Pandangan Dewan Komisaris atas Prospek Usaha

Board of Commissioners' View on Business Prospects

Ekonomi Global diproyeksikan akan mengalami laju pertumbuhan 2,4% pada 2026. Amerika Serikat sendiri diproyeksikan sebesar 1,6% pada 2026, sedangkan Tiongkok bertahan di 4,0%. Ekonomi emerging market diproyeksikan menjadi 3,8%. Di Indonesia sendiri menargetkan laju pertumbuhan ekonomi di atas 5,2% di tahun 2026 dengan laju inflasi di kisaran 1,5%-3,5%.

Global economic growth is projected to reach 2.4% in 2026. The United States is expected to grow by 1.6% in 2026, while China is projected to remain at 4.0%. Emerging market economies are forecasted to grow by 3.8%. Meanwhile, Indonesia is targeting economic growth above 5.2% in 2026, with inflation maintained within the range of 1.5%–3.5%.

Rasio Alat Likuid terhadap Dana Pihak Ketiga (AL/DPK) perbankan di Indonesia pada September 2025 berada di 29,30%. Bank terus menjaga ketahanan likuiditas serta pengelolaannya dengan optimal dan prudent dalam penempatan instrumen keuangan yang menghasilkan *yield* relatif tinggi dengan sumber yang murah (*low cost*) namun dengan tetap memperhatikan *risk appetite* dan *tolerance* bank.

The banking industry's Liquidity Coverage Ratio (Liquid Assets to Third-Party Funds/AL/DPK) in Indonesia stood at 29.30% as of September 2025. The Bank continues to maintain liquidity resilience and manage it optimally and prudently by placing funds in financial instruments that generate relatively high yields sourced from low-cost funds, while still adhering to the Bank's risk appetite and tolerance.

Bank Artha Graha Internasional sebagai bank swasta nasional akan terus membangun hubungan dengan bank-bank yang ada baik Swasta, Pemerintah maupun Bank Daerah melalui Kerjasama *reciprocal* berupa *money market line* dan GMRA (*Global Master Repurchase Agreement)* untuk mendukung program Bank Indonesia yang akan meningkatkan pasar keuangan yang inklusif dan tangguh.

Bank Artha Graha Internasional, as a national private bank, will continue to build relationships with other banks—both private, state-owned, and regional—through reciprocal cooperation such as money market lines and the Global Master Repurchase Agreement (GMRA), in support of Bank Indonesia's program to develop a more inclusive and robust financial market.

Di samping itu, Bank Artha Graha Internasional akan terus mengoptimalkan pendapatan dari pengelolaan dana (*yield enhancement*), dengan tetap fokus pada pemenuhan rasio-rasio yang telah ditentukan oleh Regulator.

In addition, Bank Artha Graha Internasional will continue to optimize income from fund management (yield enhancement), while maintaining focus on meeting the financial ratios stipulated by the regulator.

Dewan Komisaris merekomendasikan agar Direksi dalam penyusunan Rencana Bisnis Bank (RBB) tahun 2026 tetap mengedepankan prinsip kehati-hatian dengan

The Board of Commissioners recommends that the Board of Directors, in preparing the Bank Business Plan for 2026, continue to uphold prudential principles by

menetapkan target bisnis yang realistis dan terukur, sejalan dengan kondisi Perseroan yang pada tahun sebelumnya membukukan rugi akibat pembentukan CKPN atas Agunan Yang Diambil Alih (AYDA).

setting realistic and measurable business targets, in line with the Company's condition, which recorded a loss in the previous year due to the establishment of impairment reserves on foreclosed collateral.

Prioritas strategis diarahkan pada pemulihan kinerja profitabilitas secara bertahap melalui penguatan kualitas aset, percepatan penyelesaian AYDA, serta penyaluran kredit secara selektif pada segmen yang memiliki profil risiko dan imbal hasil yang seimbang. Selain itu, Direksi diharapkan meningkatkan disiplin dalam pengendalian biaya dan efisiensi operasional guna memperbaiki struktur keuangan Perseroan.

Strategic priorities are directed toward the gradual recovery of profitability through strengthening asset quality, accelerating the resolution of foreclosed assets, and selectively expanding lending to segments with balanced risk-return profiles. In addition, the Board of Directors is expected to enhance cost discipline and operational efficiency to improve the Company's financial structure.

Perubahan Komposisi Dewan Komisaris

Changes in the Composition of the Board of Commissioners

Tahun 2025, komposisi Dewan Komisaris Bank Artha Graha Internasional tidak mengalami perubahan, yaitu:

Throughout 2025, there were no changes in the composition of the Board of Commissioners of Bank Artha Graha Internasional. The composition is as follows:

Komisaris Utama/Komisaris Independen | *President Commissioner/ Independent Commissioner*	**Kiki Syahnakri**
Wakil Komisaris Utama | *Vice President Commissioner*	**Tomy Winata**
Wakil Komisaris Utama | *Vice President Commissioner*	**Sugianto Kusuma**
Komisaris Independen | *Independent Commissioner*	**Elizawatie Simon**
Komisaris Independen | *Independent Commissioner*	**Pesta Uli Sitanggang**

Penutup

Closing

Dewan Komisaris menyampaikan apresiasi kepada Direksi dan seluruh karyawan atas dedikasi dan kerja keras yang telah diberikan sepanjang tahun 2025. Dewan Komisaris juga mengucapkan terima kasih kepada Pemegang Saham, Nasabah, Regulator, serta seluruh Pemangku Kepentingan atas dukungan dan kepercayaan yang diberikan kepada Bank.

The Board of Commissioners expresses its appreciation to the Board of Directors and all employees for their dedication and hard work throughout 2025. The Board of Commissioners also extends its gratitude to the Shareholders, Customers, Regulators, and all Stakeholders for their support and trust in the Bank.

Ke depan, Dewan Komisaris akan terus menjalankan fungsi pengawasan secara independen dan objektif, serta memberikan arahan strategis guna memastikan bahwa Bank dapat tumbuh secara sehat, berkelanjutan, dan memberikan nilai tambah bagi seluruh pemangku kepentingan.

Going forward, the Board of Commissioners will continue to carry out its supervisory function in an independent and objective manner, as well as provide strategic direction to ensure that the Bank can grow in a healthy and sustainable manner and deliver added value to all stakeholders.

Jakarta, 30 Maret 2026 | *Jakarta, March 30, 2026*

Atas Nama Dewan Komisaris
On behalf of the Board of Commissioners

PT Bank Artha Graha Internasional Tbk



Kiki Syahnakri
Komisaris Utama/Komisaris Independen
President Commissioner/Independent Commissioner

LAPORAN DEWAN DIREKSI
Board of Directors Report

Andy Kasih

Direktur Utama
President Director



Pemegang Saham dan Pemangku Kepentingan yang kami hormati,

Puji syukur kami panjatkan kepada Tuhan Yang Maha Esa, atas rahmat dan karunia-Nya sehingga PT Bank Artha Graha Internasional Tbk ("BAGI" atau "Bank") dapat menjalankan kegiatan usaha sepanjang tahun buku 2025 di tengah dinamika ekonomi global dan domestik yang penuh tantangan.

Dalam menghadapi kondisi tersebut, Perseroan mengambil langkah strategis yang berfokus pada penguatan fundamental usaha, penerapan prinsip kehati-hatian, pengelolaan risiko yang disiplin, serta akselerasi transformasi bisnis. Seluruh kebijakan tersebut dijalankan sejalan dengan tema Laporan Tahunan 2025, yaitu "Menjaga Stabilitas dan Mendorong Pertumbuhan". Bagi Perseroan, stabilitas merupakan fondasi utama untuk membangun pertumbuhan yang sehat, berkelanjutan, dan bernilai tambah bagi seluruh pemangku kepentingan.

Tinjauan Kondisi Ekonomi dan Industri Perbankan

Tahun 2025 ditandai dengan perekonomian global yang masih tumbuh moderat di tengah ketidakpastian geopolitik, suku bunga global yang relatif tinggi, serta *fragmentasi* perdagangan internasional. Kondisi tersebut berdampak pada volatilitas pasar keuangan dan meningkatnya biaya pendanaan di berbagai negara, termasuk *emerging markets*.

Di tengah tantangan global tersebut, perekonomian Indonesia menunjukkan daya tahan yang baik dengan pertumbuhan sekitar 5,11%, didukung konsumsi domestik, investasi, dan kesinambungan pembangunan nasional. Inflasi tetap terkendali dan stabilitas sistem keuangan terjaga melalui sinergi kebijakan fiskal, moneter, dan sektor keuangan.

Distinguished Shareholders and Stakeholders,

We express our deepest gratitude to Almighty God for His blessings and grace, which have enabled PT Bank Artha Graha Internasional Tbk ("BAGI" or the "Bank") to carry out its business activities throughout 2025 amid the dynamic and challenging global and domestic economic environment.

In addressing these conditions, the Company has taken strategic measures focused on strengthening its business fundamentals, implementing prudent principles, disciplined risk management, and accelerating business transformation. All of these policies are carried out in line with the 2025 Annual Report theme, namely "Maintaining Stability and Driving Growth." For the Company, stability serves as the fundamental foundation for building healthy, sustainable growth that delivers added value for all stakeholders.

Overview of Economic Conditions and the Banking Industry

The year 2025 was marked by moderate global economic growth amid geopolitical uncertainty, relatively high global interest rates, and fragmentation in international trade. These conditions led to increased financial market volatility and higher funding costs across various countries, including emerging markets.

Amid these global challenges, the Indonesian economy demonstrated strong resilience, recording growth of around 5.11%, supported by domestic consumption, investment, and the continuity of national development programs. Inflation remained under control, and financial system stability was maintained through the synergy of fiscal, monetary, and financial sector policies.

Namun demikian, likuiditas di industri keuangan nasional cenderung lebih ketat. Persaingan penghimpunan dana pihak ketiga meningkat, khususnya untuk dana murah (CASA), sehingga mendorong kenaikan *cost of fund* dan memberi tekanan pada margin bunga bersih industri perbankan.

However, liquidity conditions in the domestic financial industry became tighter. Competition in raising third-party funds intensified, particularly for low-cost funds, leading to higher cost of funds and putting pressure on the banking industry's net interest margin.

Di sisi intermediasi, pertumbuhan kredit tetap positif namun lebih selektif. Perbankan cenderung mengedepankan kualitas aset, kecukupan modal, serta kehati-hatian dalam ekspansi pembiayaan guna mengantisipasi risiko eksternal dan domestik.

On the intermediation side, credit growth remained positive but more selective. Banks increasingly prioritized asset quality, capital adequacy, and prudence in expanding financing activities to anticipate both external and domestic risks.

Dalam konteks tersebut, tahun 2025 menjadi momentum penting bagi industri perbankan untuk menyeimbangkan antara stabilitas, efisiensi, transformasi digital, dan pertumbuhan yang berkualitas. Perseroan merespons kondisi ini melalui strategi yang terukur, disiplin, dan adaptif.

In this context, 2025 became an important milestone for the banking industry to balance stability, efficiency, digital transformation, and quality growth. The Company responded to these conditions through a measured, disciplined, and adaptive strategy.

Strategi dan Kebijakan Strategis Tahun 2025

Strategy and Strategic Policies in 2025

Memasuki tahun 2025, Perseroan menetapkan arah kebijakan umum yang berfokus pada penguatan fundamental usaha sebagai respons atas dinamika industri perbankan yang semakin kompleks. Direksi memandang bahwa untuk menjaga stabilitas dan mendorong pertumbuhan, perbaikan harus dilakukan secara menyeluruh dan terintegrasi, mencakup aspek bisnis, manajemen risiko, sumber daya manusia, serta infrastruktur teknologi. Oleh karena itu, peningkatan kompetensi SDM dan modernisasi sistem menjadi prioritas utama guna membangun organisasi yang lebih adaptif, efisien, dan berkelanjutan.

Entering 2025, the Company established its general policy direction focusing on strengthening business fundamentals in response to increasingly complex dynamics in the banking industry. The Board of Directors is of the view that, in order to maintain stability and drive growth, improvements must be carried out comprehensively and in an integrated manner, covering business aspects, risk management, human resources, and technology infrastructure. Therefore, enhancing employee competencies and modernizing systems have become key priorities to build a more adaptive, efficient, and sustainable organization.

Dalam menjalankan fungsi intermediasi, Perseroan menerapkan prinsip kehati-hatian secara lebih selektif, khususnya dalam penyaluran kredit baru. Proses pemberian kredit dilakukan dengan mempertimbangkan kinerja historis sekaligus prospek usaha debitur ke depan (*forward looking*), sesuai ketentuan regulator. Pada saat yang sama, Perseroan memperkuat *monitoring* terhadap portofolio *eksisting*, khususnya kredit restrukturisasi dan debitur

In carrying out its intermediation function, the Company applies a more selective prudential principle, particularly in new loan disbursements. The credit granting process considers both historical performance and the forward-looking prospects of debtors, in accordance with regulatory requirements. At the same time, the Company strengthens monitoring of its existing portfolio, particularly restructured loans and

dalam kategori Dalam Perhatian Khusus, guna menjaga kualitas aset serta meminimalkan potensi pemburukan risiko.

borrowers categorized under Special Mention accounts, to maintain asset quality and minimize potential risk deterioration.

Di sisi pemulihan aset, Perseroan menjalankan langkah proaktif melalui penguatan fungsi *collection*, kerja sama dengan pihak ketiga, serta percepatan penyelesaian aset non-produktif melalui strategi penjualan yang lebih efektif. Upaya tersebut merupakan bagian dari strategi meningkatkan kualitas aset, menjaga fleksibilitas likuiditas, dan memperkuat kapasitas Bank untuk kembali tumbuh secara sehat.

On the asset recovery side, the Company undertakes proactive measures through strengthening its collection function, collaborating with third parties, and accelerating the resolution of non-productive assets through more effective disposal strategies. These efforts form part of the strategy to improve asset quality, maintain liquidity flexibility, and strengthen the Bank's capacity to resume healthy growth.

Untuk mendorong pertumbuhan bisnis, Perseroan melakukan ekspansi secara selektif melalui pengembangan nasabah baru berbasis ekosistem (*value chain*), *referral business,* serta optimalisasi *up selling* dan *cross selling* dari nasabah eksisting. Pada sisi pendanaan, Perseroan memprioritaskan penguatan dana murah (CASA) melalui strategi akuisisi nasabah berbasis B2B2C, payroll, dan peningkatan customer engagement melalui layanan yang lebih responsif serta bernilai tambah.

To drive business growth, the Company undertakes selective expansion through ecosystem-based customer development (value chain), referral business, and optimization of up-selling and cross-selling from existing customers. On the funding side, the Company prioritizes strengthening low-cost funding through B2B2C-based customer acquisition strategies, payroll initiatives, and enhanced customer engagement through more responsive and value-added services.

Sejalan dengan transformasi bisnis, Perseroan terus meningkatkan kontribusi *fee-based income* melalui optimalisasi layanan *digital* seperti aplikasi AGI, transaksi QRIS, API *Management, treasury,* serta layanan transaksi operasional lainnya. Strategi diversifikasi pendapatan ini menjadi penting untuk memperkuat profitabilitas dan mengurangi ketergantungan pada pendapatan bunga di tengah tekanan *margin* industri.

In line with business transformation, the Company continues to increase its contribution from fee-based income through the optimization of digital services such as the AGI application, QRIS transactions, API management, treasury, and other operational transaction services. This income diversification strategy is essential to strengthen profitability and reduce reliance on interest income amid pressure on industry margins.

Dalam menghadapi persaingan yang semakin ketat, Perseroan memilih strategi pertumbuhan yang terukur melalui pendalaman pasar pada segmen UMKM, komunitas lokal, dan nasabah *payroll* di wilayah operasional Bank. Selaras dengan komitmen keberlanjutan, Perseroan juga mulai mengintegrasikan prinsip ESG, taksonomi hijau, dan pembiayaan berwawasan lingkungan ke dalam strategi bisnis. Dengan keseluruhan kebijakan tersebut, Direksi menegaskan komitmen untuk menjaga stabilitas usaha sekaligus membangun fondasi pertumbuhan yang sehat dan berkelanjutan di masa mendatang.

In facing increasingly intense competition, the Company adopts a measured growth strategy through deeper market penetration in the MSME segment, local communities, and payroll customers within the Bank's operational areas. In alignment with its sustainability commitment, the Company has also begun integrating ESG principles, green taxonomy, and environmentally responsible financing into its business strategy. Through these policies, the Board of Directors reaffirms its commitment to maintaining business stability while building a solid foundation for healthy and sustainable growth in the future.

Tantangan yang Dihadapi

Tahun 2025 merupakan periode yang penuh tantangan bagi Perseroan, terutama dipengaruhi oleh kondisi pasar properti yang masih lesu serta daya beli masyarakat yang belum sepenuhnya pulih. Situasi tersebut berdampak pada perlambatan proses pemulihan aset, baik melalui pembayaran kewajiban debitur maupun penyelesaian agunan, sehingga meningkatkan kompleksitas pengelolaan kualitas aset dan likuiditas Bank. Untuk menjaga stabilitas, Perseroan mengambil langkah proaktif melalui percepatan penyelesaian aset non-produktif, penyesuaian strategi penjualan dengan skema harga yang kompetitif, serta optimalisasi pengelolaan aset agar tetap memiliki nilai jual yang baik dan *marketable*.

Di sisi lain, Perseroan juga menghadapi tantangan yang semakin dinamis terkait percepatan transformasi *digital* dan meningkatnya risiko siber. Seiring bertambahnya aktivitas transaksi elektronik dan ketergantungan terhadap sistem *digital*, kebutuhan akan infrastruktur teknologi yang andal dan aman menjadi semakin penting. Untuk itu, Perseroan memperkuat fondasi keamanan informasi melalui penerapan arsitektur *Zero Trust*, pengembangan kapabilitas deteksi dini ancaman melalui *Network Detection & Response* (NDR) dan *Endpoint Detection & Response* (EDR), serta menyiapkan pembangunan *Security Operation Center* (SOC) secara bertahap sebagai bagian dari penguatan ketahanan operasional.

Selain penguatan sistem, Perseroan memastikan bahwa transformasi digital juga didukung oleh kesiapan organisasi dan sumber daya manusia. Pengembangan layanan *mobile banking*, *internet banking*, dan API *Management* terus dilakukan untuk memperluas ekosistem bisnis dan meningkatkan kualitas layanan nasabah. Pada saat yang sama, Perseroan memperkuat kompetensi SDM teknologi melalui pelatihan, sertifikasi, dan penambahan talenta yang relevan. Dengan langkah-langkah tersebut, Perseroan meyakini bahwa tantangan yang dihadapi dapat dikelola secara baik, sehingga Bank mampu menjaga stabilitas usaha sekaligus mendorong pertumbuhan yang berkelanjutan.

Key Challenges

The year 2025 presented significant challenges for the Company, largely driven by a sluggish property market and consumer purchasing power that had yet to fully recover. This situation led to a slowdown in the asset recovery process, both through debtor repayments and collateral settlement, thereby increasing the complexity of managing asset quality and the Bank's liquidity. To maintain stability, the Company took proactive measures by accelerating the resolution of non-productive assets, adjusting sales strategies with competitive pricing schemes, and optimizing asset management to ensure they remain valuable and marketable.

On the other hand, the Company also faced increasingly dynamic challenges related to the acceleration of digital transformation and rising cybersecurity risks. As electronic transaction activities grow and reliance on digital systems increases, the need for reliable and secure technology infrastructure has become even more critical. To address this, the Company strengthened its information security foundation through the implementation of a Zero Trust architecture, the development of early threat detection capabilities via Network Detection & Response (NDR) and Endpoint Detection & Response (EDR), and the gradual establishment of a Security Operation Center (SOC) as part of efforts to enhance operational resilience.

In addition to system strengthening, the Company ensures that digital transformation is supported by organizational readiness and human capital development. The development of mobile banking, internet banking, and API Management services continues to expand the business ecosystem and improve customer service quality. At the same time, the Company strengthens the competencies of its technology workforce through training, certification, and recruitment of relevant talent. Through these initiatives, the Company believes that the challenges ahead can be well managed, enabling the Bank to maintain business stability while driving sustainable growth.

Peran Direksi dalam Perumusan Strategi, Kebijakan, serta *Monitoring* Kinerja

Sejalan dengan ketentuan Otoritas Jasa Keuangan (OJK), Perseroan secara konsisten menyusun dan menyampaikan Rencana Bisnis Bank (RBB) sebagai landasan utama dalam menjalankan kegiatan operasional dan pengembangan usaha. Dalam konteks tahun 2025 yang diwarnai tekanan terhadap profitabilitas, kualitas aset, dan likuiditas, Direksi memegang peran strategis dalam memastikan bahwa RBB tidak hanya menjadi dokumen perencanaan, tetapi juga menjadi instrumen utama untuk menjaga stabilitas dan mendorong pertumbuhan secara terukur. Penyusunan RBB diawali dengan evaluasi menyeluruh atas kinerja Perseroan, penelaahan tantangan eksternal maupun internal, serta identifikasi gap antara target dan realisasi sebagai dasar perumusan arah kebijakan ke depan.

Sebagai bagian dari proses tersebut, Direksi menetapkan Kebijakan Umum Direksi (KUD) yang mencakup asumsi makroekonomi, strategi pertumbuhan kredit yang lebih selektif, penguatan Dana Pihak Ketiga khususnya CASA, target *Net Interest Margin* yang realistis, peningkatan *fee-based income*, efisiensi biaya, serta sasaran profitabilitas yang *prudent* dan terukur. Selain itu, Direksi juga menempatkan penguatan *Human Capital* dan transformasi teknologi informasi sebagai faktor pendukung utama agar strategi yang ditetapkan dapat diimplementasikan secara efektif. Seluruh rencana kemudian dikonsolidasikan lintas direktorat, diselaraskan dengan profil risiko Perseroan, dan diajukan kepada Dewan Komisaris sebelum disampaikan kepada regulator.

Selanjutnya, masing-masing direktorat menyusun strategi dan program kerja yang terintegrasi untuk mencapai target yang telah ditetapkan, termasuk identifikasi faktor pendukung (*enabler*) dan mitigasi risiko yang diperlukan. Direksi kemudian melakukan konsolidasi dan penyesuaian (*fine tuning*) terhadap keseluruhan RBB untuk memastikan konsistensi, kelayakan, serta keselarasan dengan kondisi aktual dan proyeksi ke depan. RBB yang telah disusun kemudian diajukan kepada Dewan Komisaris untuk

The Role of the Board of Directors in Strategy Formulation, Policy Setting, and Performance Monitoring

In line with the regulations of the Financial Services Authority (OJK), the Company consistently prepares and submits the Bank Business Plan as the primary foundation for conducting operational activities and business development. In the context of 2025, which was marked by pressures on profitability, asset quality, and liquidity, The Board of Directors plays a strategic role in ensuring that the Business Plan and Budget is not merely a planning document, but also serves as a key instrument in maintaining stability and driving measurable growth. The preparation of the RBB begins with a comprehensive evaluation of the Company's performance, a review of both external and internal challenges, and the identification of gaps between targets and actual performance as the basis for formulating future policy directions.

As part of this process, the Board of Directors establishes the Directors' General Policy, which covers macroeconomic assumptions, a more selective credit growth strategy, strengthening Third Party Funds particularly CASA, realistic Net Interest Margin targets, enhancement of fee-based income, cost efficiency, and prudent and measurable profitability targets. In addition, the Board of Directors also prioritizes strengthening Human Capital and information technology transformation as key enablers to ensure effective strategy implementation. The entire plan is then consolidated across directorates, aligned with the Company's risk profile, and submitted to the Board of Commissioners prior to being delivered to regulators.

Subsequently, each directorate develops integrated strategies and work programs to achieve the established targets, including the identification of supporting factors (enablers) and required risk mitigation measures. The Board of Directors then conducts consolidation and fine-tuning of the overall RBB to ensure consistency, feasibility, and alignment with current conditions and future projections. The finalized RBB is submitted to the Board of Commissioners for approval before

mendapatkan persetujuan sebelum disampaikan kepada regulator. Setelah disahkan, RBB didistribusikan ke seluruh unit kerja sebagai pedoman utama dalam pelaksanaan operasional dan pencapaian target.

Dalam pelaksanaannya, Direksi memastikan bahwa strategi yang telah ditetapkan dijalankan secara disiplin melalui mekanisme *monitoring* dan evaluasi berkala. Pemantauan dilakukan melalui rapat Direksi, *management committee*, serta forum koordinasi rutin mingguan dan bulanan guna memastikan setiap deviasi dapat segera diidentifikasi dan ditindaklanjuti. Direksi juga menerapkan pendekatan responsif melalui rapat insidental apabila diperlukan, sehingga keputusan strategis dapat diambil secara cepat, tepat, dan selaras antar unit kerja. Dengan demikian, Direksi tidak hanya berperan sebagai perumus kebijakan, tetapi juga sebagai penggerak utama dalam memastikan eksekusi strategi berjalan efektif, adaptif, dan berorientasi pada pertumbuhan berkelanjutan.

being delivered to regulators. Once approved, the RBB is disseminated to all business units as the primary guideline for operational execution and target achievement.

In its implementation, the Board of Directors ensures that the established strategies are executed in a disciplined manner through regular monitoring and evaluation mechanisms. Monitoring is carried out through Board of Directors meetings, management committee sessions, as well as weekly and monthly coordination forums to ensure that any deviations are promptly identified and addressed. The Board of Directors also applies a responsive approach through ad-hoc meetings when necessary, enabling strategic decisions to be made quickly, accurately, and in alignment across business units. In this way, the Board of Directors not only acts as a policy formulator but also as the key driver in ensuring that strategy execution is effective, adaptive, and oriented toward sustainable growth.

Pencapaian Kinerja Bank Tahun 2025

Sepanjang tahun 2025, kinerja Bank Artha Graha Internasional berada dalam fase konsolidasi di tengah tekanan industri perbankan yang ditandai oleh tingginya biaya dana, kompetisi likuiditas, dan penyempitan margin bunga bersih. Kondisi tersebut memengaruhi profitabilitas Perseroan dibandingkan tahun sebelumnya. Namun demikian, Perseroan tetap fokus pada agenda utama yaitu menjaga stabilitas dan mendorong pertumbuhan melalui penguatan fundamental usaha, kualitas neraca, dan ketahanan permodalan.

Perseroan membukukan rugi bersih sebesar Rp567,52 miliar pada tahun 2025 dibandingkan laba bersih Rp152,47 miliar pada tahun 2024. Direksi menegaskan bahwa kerugian tersebut bukan berasal dari operasional inti Bank, melainkan terutama dipengaruhi oleh langkah konservatif dan *prudent* melalui pembentukan tambahan Cadangan Kerugian Penurunan Nilai (CKPN), khususnya atas Agunan Yang Diambil Alih (AYDA). Kebijakan ini merupakan langkah *forward-looking* untuk memperkuat kualitas aset dan mengantisipasi potensi risiko di masa mendatang.

Bank Performance Achievement in 2025

Throughout 2025, Bank Artha Graha Internasional's performance was in a consolidation phase amid pressures in the banking industry, characterized by high cost of funds, liquidity competition, and narrowing net interest margins. These conditions affected the Company's profitability compared to the previous year. Nevertheless, the Company remained focused on its key agenda of maintaining stability and driving growth through strengthening business fundamentals, balance sheet quality, and capital resilience.

The Company recorded a net loss of IDR567.52 billion in 2025, compared to a net profit of IDR152.47 billion in 2024. The Board of Directors emphasizes that this loss did not stem from the Bank's core operations, but was primarily driven by a conservative and prudent approach through additional provision for impairment losses, particularly for foreclosed assets. This policy represents a forward-looking measure to strengthen the asset and anticipate potential future risks.

Dari sisi pendapatan inti, Bank masih mencatat pertumbuhan pendapatan bunga menjadi Rp1,70 triliun dari Rp1,64 triliun pada tahun sebelumnya. Namun demikian, peningkatan beban bunga dari Rp735,99 miliar menjadi Rp966,40 miliar menyebabkan pendapatan bunga bersih menurun menjadi Rp733,37 miliar dari Rp910,06 miliar. Tekanan biaya dana tersebut berdampak pada penurunan *Net Interest Margin* (NIM) dari 4,07% menjadi 2,78%, yang mencerminkan tantangan dalam menjaga profitabilitas.

From the core income perspective, the Bank still recorded growth in interest income to IDR1.70 trillion from IDR1.64 trillion in the previous year. However, the increase in interest expenses from IDR735.99 billion to IDR966.40 billion resulted in a decline in net interest income to IDR733.37 billion from IDR910.06 billion. The pressure from funding costs led to a decrease in Net Interest Margin (NIM) from 4.07% to 2.78%, reflecting challenges in maintaining profitability.

Di sisi diversifikasi pendapatan, Perseroan mencatat peningkatan yang positif pada pendapatan berbasis komisi dan *fee* menjadi Rp395,64 miliar dari Rp152,43 miliar. Hal ini menunjukkan bahwa strategi pengembangan *fee-based income* mulai memberikan hasil dan menjadi fondasi penting dalam memperluas sumber pendapatan non-bunga. Ke depan, penguatan bisnis transaksi, *treasury*, dan layanan *digital* akan terus mendukung untuk mendukung pertumbuhan pendapatan yang lebih seimbang.

On the income diversification side, the Company recorded a positive increase in fee-based and commission income to IDR395.64 billion from IDR152.43 billion. This indicates that the strategy to develop fee-based income has begun to yield results and serves as an important foundation for expanding non-interest income sources. Going forward, the strengthening of transaction banking, treasury, and digital services will continue to support more balanced income growth.

Meskipun profitabilitas mengalami tekanan, kondisi *fundamental* Bank tetap terjaga dengan baik. Rasio Kewajiban Penyediaan Modal Minimum (KPMM/CAR) meningkat menjadi 27,76%, jauh di atas ketentuan minimum regulator, mencerminkan kapasitas permodalan yang kuat. Dari sisi kualitas aset, NPL *Gross* membaik menjadi 2,27% dari 2,40%, sementara NPL Net berada pada level 0,85%, menunjukkan risiko kredit yang masih dapat dikelola secara *prudent*. Likuiditas juga tetap memadai dengan rasio AL/DPK sebesar 25,08%.

Despite the pressure on profitability, the Bank's fundamental condition remains sound. The Capital Adequacy Ratio (CAR) increased to 27.76%, well above the regulatory minimum, reflecting strong capital capacity. From an asset quality perspective, Gross NPL improved to 2.27% from 2.40%, while Net NPL stood at 0.85%, indicating that credit risk remains prudently managed. Liquidity also remained adequate, with the Loan to Deposit Ratio (LDR) at 25.08%.

Secara keseluruhan, tahun 2025 merupakan periode penyesuaian strategis yang memperkuat fondasi jangka panjang Perseroan. Langkah konservatif yang diambil Direksi diyakini akan meningkatkan ketahanan Bank dalam menghadapi dinamika ekonomi, sekaligus membuka ruang pemulihan profitabilitas di masa mendatang. Dengan permodalan yang kuat, kualitas aset yang terjaga, serta transformasi bisnis yang terus berjalan, Perseroan optimistis dapat menjaga stabilitas usaha sekaligus mendorong pertumbuhan yang sehat dan berkelanjutan.

Overall, 2025 represents a period of strategic adjustment that strengthens the Company's long-term foundation. The conservative measures taken by the Board of Directors are expected to enhance the Bank's resilience in facing economic dynamics, while also creating room for future profitability recovery. With strong capital, well-maintained asset quality, and ongoing business transformation, the Company remains optimistic in maintaining business stability while driving healthy and sustainable growth.

Transformasi Digital dan Inovasi

Sepanjang tahun 2025, Perseroan secara konsisten melanjutkan agenda transformasi digital sebagai salah satu pilar utama untuk menjaga stabilitas dan mendorong pertumbuhan usaha. Fokus pengembangan tidak hanya diarahkan pada peningkatan fitur dan layanan, tetapi juga pada keandalan sistem di seluruh kanal *digital*. Perseroan terus mengembangkan *mobile banking*, QRIS, API *banking*, dan *internet banking* bisnis yang didukung *digital core* serta peningkatan kapabilitas *core banking* terintegrasi. Langkah ini dilakukan untuk memastikan kesiapan infrastruktur dalam mengakomodasi pertumbuhan *volume* dan frekuensi transaksi yang semakin meningkat secara aman, efisien, dan andal.

Direksi memandang layanan digital memiliki peran strategis dalam memperluas basis nasabah, meningkatkan pengalaman pelanggan, serta menciptakan sumber pertumbuhan baru. Oleh karena itu, Perseroan menjaga performa seluruh kanal elektronik dan memperkuat *customer engagement* melalui berbagai program transaksi serta peningkatan kualitas layanan. Di sisi lain, penguatan segmen UMKM terus dilakukan melalui pengembangan ekosistem QRIS *Merchant* yang terintegrasi dengan pembiayaan produktif seperti Kredit Usaha Rakyat (KUR). Kolaborasi berbasis B2B juga terus diperluas guna meningkatkan volume transaksi dan memperkuat ekosistem bisnis *digital* Perseroan.

Dalam aspek keamanan dan tata kelola teknologi, Perseroan melakukan investasi yang bersifat *forward-looking* melalui implementasi *Next-Generation Firewall* (NGFW), *Web Application Firewall* (WAF), *Fraud Detection System* (FDS), serta kapabilitas *Network Detection & Response* (NDR) dan *Endpoint Detection & Response* (EDR). Pengawasan transaksi diperkuat melalui *Anti Scam Center* yang beroperasi 24/7, disertai persiapan pembangunan *Security Operation Center* (SOC). Selain itu, Perseroan terus meningkatkan kompetensi SDM digital melalui pelatihan dan sertifikasi agar transformasi berjalan menyeluruh, terukur, dan berkelanjutan. Dengan

Digital Transformation and Innovation

Throughout 2025, the Company consistently advanced its digital transformation agenda as a key pillar in maintaining stability and driving business growth. Development efforts were not only focused on enhancing features and services, but also on strengthening system reliability across all digital channels. The Company continued to develop mobile banking, QRIS, API banking, and business internet banking, supported by a digital core and enhanced integrated core banking capabilities. These initiatives were undertaken to ensure infrastructure readiness in accommodating the increasing volume and frequency of transactions in a secure, efficient, and reliable manner.

The Board of Directors views digital services as having a strategic role in expanding the customer base, enhancing customer experience, and creating new sources of growth. Therefore, the Company maintains the performance of all electronic channels and strengthens customer engagement through various transaction programs and improvements in service quality. On the other hand, strengthening the MSME segment continues to be carried out through the development of an integrated QRIS Merchant ecosystem linked with productive financing such as the People's Business Credit. B2B-based collaborations are also continuously expanded to increase transaction volume and strengthen the Company's digital business ecosystem.

In terms of technology security and governance, the Company makes forward-looking investments through the implementation of Next-Generation Firewall (NGFW), Web Application Firewall (WAF), Fraud Detection System (FDS), as well as Network Detection & Response (NDR) and Endpoint Detection & Response (EDR) capabilities. Transaction monitoring is strengthened through a 24/7 Anti Scam Center, accompanied by preparations for the development of a Security Operation Center (SOC). In addition, the Company continues to enhance the competencies of its digital workforce through training and certification to ensure that the transformation is

langkah tersebut, Bank optimistis digitalisasi akan menjadi penggerak utama efisiensi, daya saing, dan pertumbuhan jangka panjang.

comprehensive, measurable, and sustainable. Through these initiatives, the Bank is optimistic that digitalization will become a key driver of efficiency, competitiveness, and long-term growth.

Pengelolaan Sumber Daya Manusia

Human Capital Management

Sepanjang tahun 2025, Bank Artha Graha Internasional terus memperkuat pengelolaan sumber daya manusia sebagai pilar utama untuk menjaga stabilitas dan mendorong pertumbuhan Perseroan. Strategi Human Capital diarahkan untuk memastikan kesiapan organisasi dalam menghadapi dinamika industri perbankan yang semakin terdigitalisasi melalui peningkatan kompetensi, penguatan budaya kerja, serta penyelarasan kinerja individu dengan sasaran strategis Bank. Inisiatif yang dijalankan mencakup program *upskilling* dan *reskilling*, khususnya di bidang *digital banking,* manajemen risiko, *service excellence,* dan fungsi bisnis utama lainnya guna membentuk SDM yang adaptif, produktif, dan berorientasi pada kinerja.

Throughout 2025, Bank Artha Graha Internasional continued to strengthen human capital management as a key pillar in maintaining stability and driving the Company's growth. The Human Capital strategy is directed at ensuring organizational readiness in facing increasingly digitalized banking industry dynamics through competency enhancement, strengthening work culture, and aligning individual performance with the Bank's strategic objectives. Key initiatives include upskilling and reskilling programs, particularly in digital banking, risk management, service excellence, and other core business functions, to develop a workforce that is adaptive, productive, and performance-oriented.

Dalam rangka membangun talenta unggul yang berkelanjutan, Perseroan mengimplementasikan berbagai program pengembangan kompetensi, antara lain pelatihan teknis dan fungsional, program kepemimpinan berjenjang, serta sertifikasi profesi sesuai ketentuan regulator. Sistem manajemen kinerja berbasis *Key Performance Indicators* (KPI) terus diperkuat untuk memastikan setiap karyawan memiliki kejelasan peran dan kontribusi terhadap target Perseroan. Selain itu, program *coaching, mentoring,* dan rotasi jabatan dioptimalkan untuk memperluas pengalaman serta mempercepat pengembangan kapabilitas karyawan secara menyeluruh.

In building sustainable talent excellence, the Company implements various competency development programs, including technical and functional training, structured leadership development programs, and professional certification in accordance with regulatory requirements. The performance management system based on Key Performance Indicators (KPIs) continues to be strengthened to ensure that every employee has clarity of role and contribution toward the Company's targets. In addition, coaching, mentoring, and job rotation programs are optimized to broaden experience and accelerate employee capability development in a more comprehensive manner.

Perseroan juga menempatkan penguatan budaya organisasi dan keterlibatan karyawan sebagai prioritas penting. Direksi secara aktif membangun budaya layanan nasabah, integritas, kolaborasi, dan akuntabilitas melalui pendekatan *tone from the top* yang konsisten.

The Company also prioritizes strengthening organizational culture and employee engagement. The Board of Directors actively fosters a culture of customer service, integrity, collaboration, and accountability through a consistent tone-from-the-top approach.

Pemantauan indikator SDM seperti *turnover*, produktivitas, dan hasil penilaian kinerja dilakukan secara berkala sebagai bagian dari *early warning system* organisasi. Dengan pendekatan yang terintegrasi tersebut, Perseroan meyakini bahwa SDM yang solid, kompeten, dan adaptif akan menjadi penggerak utama stabilitas usaha sekaligus pertumbuhan jangka panjang.

Human capital indicators such as turnover, productivity, and performance appraisal results are regularly monitored as part of the organization's early warning system. Through this integrated approach, the Company believes that a strong, competent, and adaptive workforce will serve as a key driver of business stability as well as long-term growth.

Penerapan Tata Kelola dan Manajemen Risiko

Implementation of Good Corporate Governance and Risk Management

Sepanjang tahun 2025, Bank Artha Graha Internasional terus memperkuat penerapan tata kelola perusahaan yang baik (*Good Corporate Governance*/GCG) sebagai fondasi utama untuk menjaga stabilitas dan mendorong pertumbuhan usaha secara berkelanjutan. Direksi berperan aktif dalam menetapkan arah strategis kepatuhan yang terintegrasi dengan seluruh aktivitas bisnis, sekaligus memastikan bahwa budaya kepatuhan menjadi bagian dari nilai inti organisasi. Upaya tersebut dilakukan melalui sosialisasi berkelanjutan, internalisasi kebijakan, serta penguatan komunikasi kepada seluruh karyawan dan pemangku kepentingan.

Throughout 2025, Bank Artha Graha Internasional continued to strengthen the implementation of Good Corporate Governance (GCG) as a key foundation to maintain stability and drive sustainable business growth. The Board of Directors plays an active role in establishing a strategic compliance direction integrated across all business activities, while ensuring that a culture of compliance becomes part of the organization's core values. These efforts are carried out through continuous socialization, policy internalization, and strengthened communication with all employees and stakeholders.

Dalam rangka memperkuat budaya kepatuhan, Direksi menerapkan pendekatan preventif dan berkelanjutan melalui identifikasi serta pengelolaan risiko kepatuhan secara menyeluruh. Perseroan melakukan evaluasi berkala atas efektivitas program kepatuhan, memperkuat sistem pengendalian internal, serta memastikan pelaksanaan audit berjalan efektif, mencakup aspek pelaporan keuangan, perlindungan data, penerapan prinsip anti penyuapan, dan kepatuhan terhadap regulasi yang berlaku.

To reinforce the compliance culture, the Board of Directors adopts a preventive and sustainable approach through comprehensive identification and management of compliance risks. The Company conducts periodic evaluations of compliance program effectiveness, strengthens internal control systems, and ensures that audit implementation is effective, covering financial reporting, data protection, anti-bribery principles, and adherence to applicable regulations.

Direksi juga memastikan bahwa prinsip kehati-hatian (*prudential banking*) diterapkan secara konsisten dalam setiap pengambilan keputusan bisnis. Di tengah dinamika ekonomi dan persaingan industri, Perseroan menjaga keseimbangan antara pertumbuhan usaha dan kualitas aset melalui disiplin risiko, penguatan proses analisis kredit, serta *monitoring* portofolio secara berkelanjutan. Pendekatan ini menjadi penting agar ekspansi usaha tetap selaras dengan *risk appetite* dan kapasitas Perseroan.

The Board of Directors also ensures that prudential banking principles are consistently applied in every business decision. Amid economic dynamics and industry competition, the Company maintains a balance between business growth and asset quality through disciplined risk management, strengthened credit analysis processes, and continuous portfolio monitoring. This approach is essential to ensure that business expansion remains aligned with the Company's risk appetite and capacity.

Kerangka manajemen risiko terus diperkuat secara komprehensif mencakup risiko kredit, pasar, likuiditas, operasional, hukum, reputasi, strategi, dan risiko teknologi informasi. Dalam menghadapi perubahan lingkungan bisnis, Perseroan menerapkan pendekatan *forward-looking* melalui *stress testing*, pemantauan indikator risiko secara berkala, serta penguatan sistem keamanan siber untuk menjaga ketahanan operasional dan kepercayaan nasabah.

The risk management framework is continuously strengthened in a comprehensive manner, covering credit, market, liquidity, operational, legal, reputational, strategic, and information technology risks. In response to changes in the business environment, the Company applies a forward-looking approach through stress testing, periodic risk indicator monitoring, and strengthening cybersecurity systems to maintain operational resilience and customer trust.

Koordinasi yang efektif antara Direksi, unit manajemen risiko, audit internal, serta komite-komite di bawah Direksi menjadi elemen penting dalam pengambilan keputusan strategis. Melalui tata kelola yang kuat, sistem manajemen risiko yang terintegrasi, dan budaya kepatuhan yang mengakar, Perseroan optimistis mampu menjaga stabilitas kinerja sekaligus menciptakan pertumbuhan yang sehat, terukur, dan berkelanjutan di masa mendatang.

Effective coordination among the Board of Directors, risk management unit, internal audit, and supporting committees under the Board of Directors serves as a key element in strategic decision-making. Through strong governance, an integrated risk management system, and an embedded culture of compliance, the Company is optimistic in maintaining performance stability while creating healthy, measured, and sustainable growth in the future.

Keberlanjutan, ESG, dan Tanggung Jawab Sosial

Sustainability, ESG, and Social Responsibility

Sepanjang tahun 2025, Bank Artha Graha Internasional menegaskan komitmennya dalam mengintegrasikan prinsip Lingkungan, Sosial, dan Tata Kelola (*Environmental*, *Social*, and *Governance*/ESG) ke dalam strategi bisnis secara *prudent* dan berkelanjutan. Komitmen ini sejalan dengan arah kebijakan regulator, khususnya Otoritas Jasa Keuangan, serta menjadi bagian dari upaya Bank dalam membangun fondasi pertumbuhan yang sehat sebagai Bank KBMI 1. Direksi memastikan bahwa penerapan ESG tidak hanya bersifat kepatuhan, tetapi juga menjadi bagian integral dalam proses pengambilan keputusan bisnis dan pengelolaan risiko.

Throughout 2025, Bank Artha Graha Internasional reaffirmed its commitment to integrating Environmental, Social, and Governance (ESG) principles into its business strategy in a prudent and sustainable manner. This commitment is aligned with the direction of regulatory policies, particularly those of the Financial Services Authority (OJK), and forms part of the Bank's efforts to build a solid foundation for sustainable growth as a KBMI 1 bank. The Board of Directors ensures that ESG implementation goes beyond compliance and becomes an integral part of business decision-making and risk management processes.

Dalam implementasinya, Bank mengarahkan pembiayaan berkelanjutan pada sektor-sektor yang memberikan dampak positif bagi lingkungan dan masyarakat. Fokus utama mencakup dukungan terhadap transisi energi skala kecil serta pengembangan UMKM hijau, kegiatan usaha produktif yang inklusif, serta pembiayaan yang selaras dengan prinsip keberlanjutan. Melalui kebijakan

In its implementation, the Bank directs sustainable financing toward sectors that generate positive environmental and social impacts. The primary focus includes supporting small-scale energy transition initiatives, developing green MSMEs, inclusive productive business activities, and financing aligned with sustainability principles. Through this policy, the Company seeks to build a portfolio that

ini, Perseroan berupaya membangun portofolio yang tidak hanya produktif secara finansial, tetapi juga bertanggung jawab secara sosial dan lingkungan sehingga menciptakan nilai jangka panjang bagi seluruh pemangku kepentingan.

is not only financially productive but also socially and environmentally responsible, thereby creating long-term value for all stakeholders.

Di sisi tanggung jawab sosial, Perseroan menjalankan berbagai program *Corporate Social Safety Responsibility* (CSSR) yang berfokus pada pemberdayaan UMKM, peningkatan literasi keuangan, serta penguatan hubungan dengan masyarakat di sekitar wilayah operasional. Perseroan juga terus menyelaraskan kebijakan internal, kapasitas SDM, dan sistem pelaporan ESG sesuai ketentuan regulator serta praktik terbaik yang berlaku. Dengan langkah tersebut, Perseroan optimistis mampu mengelola risiko dan peluang keberlanjutan secara efektif, sekaligus mendukung pertumbuhan usaha yang berkelanjutan di masa mendatang.

On the social responsibility side, the Company implements various Corporate Social Safety Responsibility (CSSR) programs focused on MSME empowerment, financial literacy enhancement, and strengthening relationships with communities surrounding its operational areas. The Company also continues to align internal policies, human resource capacity, and ESG reporting systems with applicable regulatory requirements and best practices. Through these efforts, the Company is optimistic in its ability to manage sustainability risks and opportunities effectively, while supporting long-term business growth.

Dalam menghadapi perkembangan regulasi terkait keuangan berkelanjutan dan pelaporan ESG, Direksi menilai bahwa Bank telah berada pada jalur yang tepat melalui penguatan kebijakan internal, peningkatan kapasitas sumber daya manusia, serta integrasi aspek ESG ke dalam kerangka manajemen risiko. Bank juga terus melakukan penyelarasan sistem pelaporan agar sesuai dengan ketentuan regulator dan praktik terbaik yang berlaku. Dengan kesiapan tersebut, Bank optimistis mampu mengelola risiko dan peluang terkait ESG secara lebih efektif, sekaligus mendukung keberlanjutan usaha dalam jangka panjang.

In response to the development of sustainable finance regulations and ESG reporting requirements, the Board of Directors is of the view that the Bank is on the right track through strengthened internal policies, enhanced human capital capacity, and the integration of ESG aspects into the risk management framework. The Bank also continues to align its reporting systems with regulatory requirements and applicable best practices. With this readiness, the Bank is optimistic in its ability to manage ESG-related risks and opportunities more effectively, while supporting long-term business sustainability.

Penilaian Kinerja Komite di Bawah Direksi

Performance Assessment of Committees Under the Board of Directors

Dalam pelaksanaan tugas dan tanggung jawabnya, Direksi Bank Artha Graha Internasional didukung oleh berbagai organ pendukung, baik yang bersifat struktural maupun *ad-hoc*, guna memastikan efektivitas pengelolaan perusahaan. Organ struktural seperti Sekretaris Perusahaan, Internal Audit, dan Satuan Kerja Kepatuhan memiliki peran penting dalam mendukung fungsi tata kelola, pengawasan, serta kepatuhan terhadap ketentuan

In carrying out its duties and responsibilities, the Board of Directors of Bank Artha Graha Internasional is supported by various supporting organs, both structural and ad hoc, to ensure the effectiveness of corporate management. Structural organs such as the Corporate Secretary, Internal Audit, and the Compliance Unit play important roles in supporting governance functions, oversight, and compliance with applicable regulations.

yang berlaku. Selain itu, Direksi juga membentuk komite-komite di bawah Direksi sebagai forum strategis dalam pembahasan isu-isu spesifik sesuai dengan bidang masing-masing.

In addition, the Board of Directors has established committees under its authority as strategic forums to discuss specific issues in accordance with their respective areas.

Komite-komite tersebut terdiri dari Komite Kredit, *Komite Asset and Liability Committee* (ALCO), Komite Manajemen Risiko, Komite Pengarah Teknologi Informasi, Komite *Human Capital,* Komite Kebijakan Perkreditan, dan Komite Produk. Masing-masing komite memiliki mandat dan ruang lingkup kerja yang jelas, serta berfungsi sebagai wadah koordinasi dan pengambilan keputusan yang lebih terfokus dan terukur. Melalui forum komite ini, Direksi memperoleh kajian yang komprehensif, rekomendasi strategis, serta mitigasi risiko yang diperlukan dalam menjalankan aktivitas usaha Bank.

These committees consist of the Credit Committee, the Asset and Liability Committee (ALCO), the Risk Management Committee, the Information Technology Steering Committee, the Human Capital Committee, the Credit Policy Committee, and the Product Committee. Each committee has a clearly defined mandate and scope of work, and serves as a forum for more focused and measurable coordination and decision-making. Through these committee forums, the Board of Directors obtains comprehensive assessments, strategic recommendations, and necessary risk mitigation measures in carrying out the Bank's business activities.

Sepanjang tahun 2025, Direksi menilai bahwa seluruh komite di bawah Direksi telah menjalankan fungsi dan tanggung jawabnya secara efektif. Setiap komite mampu memberikan kontribusi nyata melalui masukan yang konstruktif dan rekomendasi yang relevan dalam mendukung proses pengambilan keputusan Direksi. Kinerja komite yang optimal tersebut tidak hanya memperkuat kualitas tata kelola perusahaan, tetapi juga meningkatkan ketepatan dan kehati-hatian dalam setiap kebijakan strategis yang diambil, sehingga mendukung pencapaian kinerja Bank secara berkelanjutan.

Throughout 2025, the Board of Directors assessed that all committees under its authority had performed their functions and responsibilities effectively. Each committee was able to provide meaningful contributions through constructive input and relevant recommendations in supporting the Board of Directors' decision-making process. The optimal performance of these committees not only strengthened the quality of corporate governance, but also enhanced the accuracy and prudence of every strategic policy undertaken, thereby supporting the Bank's sustainable performance achievement.

Prospek Usaha dan Rencana Ke Depan

Business Prospects and Future Plans

Dalam memandang prospek industri perbankan ke depan, Bank Artha Graha Internasional melihat adanya peluang pertumbuhan yang tetap terbuka seiring dengan komitmen Pemerintah dalam mendorong pertumbuhan ekonomi nasional di atas 5% serta implementasi agenda pembangunan dalam kerangka Asta Cita (8 Program strategis dari pemerintah) . Kondisi tersebut memberikan ruang ekspansi bagi industri perbankan, meskipun tetap dibayangi oleh dinamika ekonomi dan politik global maupun domestik yang memerlukan kewaspadaan dan

In assessing the future outlook of the banking industry, Bank Artha Graha Internasional sees continued growth opportunities, supported by the Government's commitment to achieving national economic growth above 5%, as well as the implementation of development agendas under the Asta Cita (8 strategic programs of the government) framework. These conditions provide room for expansion within the banking industry, although still accompanied by global and domestic economic and political dynamics that require vigilance and disciplined

pengelolaan risiko yang disiplin. Dalam konteks ini, Bank memandang bahwa keseimbangan antara pertumbuhan, inovasi, dan kehati-hatian akan menjadi kunci dalam menjaga keberlanjutan kinerja.

risk management. In this context, the Bank believes that balancing growth, innovation, and prudence will be key to maintaining sustainable performance.

Dalam menghadapi peluang dan tantangan tersebut, Bank akan terus melanjutkan agenda transformasi bisnis dengan menyesuaikan model operasional terhadap kompleksitas layanan yang semakin meningkat, khususnya pada layanan perbankan *digital*. Penguatan infrastruktur teknologi, penyempurnaan proses bisnis, serta peningkatan kualitas layanan menjadi prioritas utama guna memastikan Bank mampu bersaing secara efektif di tengah percepatan digitalisasi industri perbankan.

In addressing these opportunities and challenges, the Bank will continue its business transformation agenda by aligning its operating model with the increasing complexity of services, particularly in digital banking. Strengthening technology infrastructure, refining business processes, and enhancing service quality remain top priorities to ensure the Bank can compete effectively amid the accelerated digitalization of the banking industry.

Dari sisi bisnis, fokus pertumbuhan Bank pada tahun 2026 dan jangka menengah, Perseroan menetapkan fokus pertumbuhan pada segmen korporasi dan ritel sebagai dua pilar utama bisnis. Untuk mendukung pencapaian tersebut, Bank akan terus melakukan penyempurnaan proses bisnis agar lebih cepat, sehat, dan optimal, sehingga mampu meningkatkan pengalaman nasabah sekaligus memperkuat daya saing Perseroan di tengah dinamika industri.

From a business perspective, for 2026 and the medium term, the Bank has set its growth focus on the corporate and retail segments as the two main business pillars. To support the achievement of these objectives, the Bank will continue to refine its business processes to be faster, healthier, and more optimal, thereby enhancing customer experience while strengthening the Company's competitiveness amid industry dynamics.

Adapun dari sisi pengembangan produk dan layanan, Bank memprioritaskan inovasi berbasis digital melalui penguatan aplikasi perbankan digital, pengembangan layanan QRIS, serta kerja sama strategis dengan berbagai mitra dalam ekosistem pembayaran dan transaksi, termasuk transaksi pembelian emas. Selain itu, Bank juga memperluas kolaborasi dengan mitra bisnis dalam penyediaan berbagai channel, seperti pembukaan rekening, distribusi kredit digital, layanan API *open banking*, penyediaan ATM, serta layanan EDC, guna memperluas jangkauan layanan dan meningkatkan volume transaksi.

In terms of product and service development, the Bank prioritizes digital-based innovation through strengthening its digital banking applications, developing QRIS services, and establishing strategic partnerships with various ecosystem partners in payment and transaction services, including gold purchase transactions. In addition, the Bank is also expanding collaboration with business partners in providing various channels, such as account opening, digital credit distribution, open banking API services, ATM provision, and EDC services, in order to broaden service reach and increase transaction volume.

Sejalan dengan arah transformasi tersebut, Bank juga menetapkan sejumlah inisiatif strategis yang akan menjadi fokus pengembangan ke depan, antara lain implementasi e-KYC berbasis *face recognition* untuk pembukaan rekening, integrasi API BI SNAP, pengembangan layanan *direct debit*, serta penguatan ekosistem pembayaran digital termasuk QRIS lintas fitur dan *cross border*.

In line with this transformation direction, the Bank has also set several strategic initiatives as future development priorities, including the implementation of e-KYC based on face recognition for account opening, integration with BI SNAP APIs, development of direct debit services, and strengthening of the digital payment ecosystem, including cross-feature and cross-border

Bank juga akan terus memperluas kemitraan dengan pihak ketiga dalam penyediaan layanan transaksi digital dan sistem pembayaran. Melalui langkah-langkah strategis ini, Bank optimistis dapat memperkuat posisi kompetitifnya serta mendorong pertumbuhan yang berkelanjutan dalam jangka menengah hingga panjang.

QRIS. The Bank will also continue to expand partnerships with third parties in providing digital transaction services and payment systems. Through these strategic initiatives, the Bank is confident in strengthening its competitive position and driving sustainable growth over the medium to long term.

Perubahan Komposisi Direksi

Changes in the Composition of the Board of Directors

Pada 2025, komposisi Direksi Bank mengalami perubahan sesuai dengan keputusan Rapat Umum Pemegang Saham Tahunan yang diselenggarakan pada tanggal 26 Juni 2025, pemegang saham menyetujui memberhentikan Indra Sintung Budianto selaku Direktur serta mengangkat Susana dan Selvy Hutomo sebagai Direksi, sebagaimana tertuang dalam Akta Pernyataan Keputusan Rapat No. 17 tanggal 26 Juni 2025, sehingga komposisi Direksi Bank menjadi sebagai berikut:

In 2025, the composition of the Bank's Board of Directors changed in accordance with the resolution of the Annual General Meeting of Shareholders held on June 26, 2025. The shareholders approved the dismissal of Indra Sintung Budianto as Director and the appointment of Susana and Selvy Hutomo as Directors, as stated in Deed of Statement of Meeting Resolutions No. 17 dated June 26, 2025. Accordingly, the composition of the Bank's Board of Directors is as follows:

Direktur Utama | *President Director*	**Andy Kasih**
Wakil Direktur Utama | *Vice President Director*	**Christina Harapan**
Direktur Kepatuhan/Direktur Independen | *Compliance Director/ Independent Director*	**Indrastomo Nugroho**
Direktur | *Director*	**Handoyo Soedirdja**
Direktur | *Director*	**Susana*)**
Direktur | *Director*	**Selvy*)**

*)Berlaku efektif sejak memperoleh persetujuan *(Fit and Proper)* dari OJK.
*)*Effective upon obtaining approval (Fit and Proper Test) from the Financial Services Authority (OJK).*

Penutup

Closing

Sebagai penutup, Direksi Bank Artha Graha Internasional menyampaikan apresiasi yang setinggi-tingginya kepada seluruh pemangku kepentingan atas kepercayaan dan dukungan yang terus diberikan sepanjang tahun 2025. Di tengah dinamika ekonomi yang penuh tantangan, Perseroan mampu menjaga stabilitas usaha melalui penerapan prinsip kehati-hatian, penguatan tata kelola, serta akselerasi transformasi digital yang berkelanjutan. Direksi juga menyampaikan penghargaan kepada Dewan Komisaris atas arahan dan pengawasan yang konstruktif,

As a closing statement, the Board of Directors of Bank Artha Graha Internasional extends its highest appreciation to all stakeholders for their continued trust and support throughout 2025. Amid challenging economic dynamics, the Company has been able to maintain business stability through the implementation of prudential principles, strengthened governance, and continuous digital transformation acceleration. The Board of Directors also expresses its gratitude to the Board of Commissioners for their constructive guidance

serta kepada seluruh karyawan atas dedikasi dan profesionalisme dalam menjaga kepercayaan nasabah dan mendukung kinerja Perseroan.

and supervision, as well as to all employees for their dedication and professionalism in maintaining customer trust and supporting the Company's performance.

Ke depan, Perseroan akan terus memperkuat fondasi bisnis melalui peningkatan kualitas aset, pengembangan layanan digital, serta penguatan manajemen risiko dan kepatuhan. Dengan strategi yang adaptif, inovatif, dan berorientasi pada keberlanjutan, Direksi optimistis Bank Artha Graha Internasional akan mampu menjaga stabilitas dan mendorong pertumbuhan, sehingga tumbuh sebagai institusi perbankan yang sehat, kompetitif, terpercaya, dan memberikan nilai tambah bagi seluruh pemangku kepentingan.

Moving forward, the Company will continue to strengthen its business foundation through improved asset quality, development of digital services, and reinforcement of risk management and compliance. With an adaptive, innovative, and sustainability-oriented strategy, the Board of Directors is optimistic that Bank Artha Graha Internasional will continue to strengthen its stability and support sustainable growth, and remain a sound, competitive, and trusted banking institution that consistently delivers long-term value to all stakeholders.

Jakarta, 30 Maret 2026 | *Jakarta, March 30, 2026*

Atas Nama Dewan Direksi
On behalf of the Board of Directors

PT Bank Artha Graha Internasional Tbk



Andy Kasih
Direktur Utama
President Director

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03

Profil Perusahaan

Company Profile


AGI

IDENTITAS PERUSAHAAN
CORPORATE IDENTITY

Nama Perusahaan *Company Name*	PT Bank Artha Graha Internasional Tbk
Status Perusahaan *Company Status*	Perusahaan Terbuka | *Public Company*
Bidang Usaha *Line of Business*	Jasa Perbankan | *Banking Services*
Tanggal Pendirian *Date of Establishment*	7 September 1973 | *September 7, 1973*
Dasar Hukum Pendirian dan Perubahan Terakhir *Legal Basis of Establishment and Recent Amendments*	Akta Pendirian Bank No. 12 tanggal 7 September 1973 oleh Bagijo, S.H., notaris pengganti dari Eliza Pondaag, S.H., notaris di Jakarta, yang telah mendapat pengesahan dari Menteri Kehakiman (sekarang menjadi Menteri Hukum dan Hak Asasi Manusia) melalui Surat Keputusan No. Y.A.5/2/12 tanggal 3 Januari 1975. Akta Perubahan terakhir yakni Akta Pernyataan Keputusan Rapat Perubahan Anggaran Dasar No. 18 tanggal 26 Juni 2025 oleh notaris Christina Susanto, S.H., M.Kn., notaris di Jakarta. *Deed of Establishment of the Bank No. 12 dated September 7, 1973, drawn up by Bagijo, S.H., as substitute notary for Eliza Pondaag, S.H., a notary in Jakarta, which was approved by the Minister of Justice (now the Minister of Law and Human Rights) pursuant to Decree No. Y.A.5/2/12 dated January 3, 1975.* *The latest amendment is Deed of Statement of Resolutions of the Meeting on Amendment to the Articles of Association No. 18 dated June 26, 2025, drawn up by Christina Susanto, S.H., M.Kn., a notary in Jakarta.*
Pemegang Saham (Per 31 Desember 2025) *Shareholders (As of December 31, 2025)*	• PT Cakra Inti Utama 14,38% • PT Pirus Platinum Murni 6,73% • PT Cerana Arthaputra 6,54% • PT Puspita Bisnispuri 5,38% • PT Arthamulia Sentosajaya 4,15% • PT Karya Nusantara Permai 3,52% • Masyarakat (masing-masing di bawah 5%) | *Public (each below 5%)* 59,30% **Jumlah | *Total*** **100,00%**
Modal Dasar *Authorized Capital*	Rp5.800.132.800.000 atau 52.310.000.000 lembar saham *IDR5,800,132,800,000 or 52,310,000,000 shares*
Modal Ditempatkan dan Disetor Penuh *Issued and Fully Paid-Up Capital*	Rp2.242.372.023.128,16 atau 20.223.412.907 lembar saham *IDR2,242,372,023,128.16 or 20,223,412,907 shares*
Jumlah Karyawan *Number of Employees*	1.037 orang | *people*
Bursa Efek *Stock Exchange*	Bursa Efek Indonesia | *Indonesia Stock Exchange*
Tanggal *Go Public* *Listing Date*	23 Agustus 1990 | *August 23, 1990*

Kode Saham *Stock Code*	INPC
Kode ISIN *ISIN Code*	ID1000105505
Kode SWIFT *SWIFT Code*	ARTGIDJA
Izin Usaha *Business License*	Surat Keputusan Menteri Keuangan Republik Indonesia No. 176/KMK.017/1993 *Decree of the Minister of Finance of the Republic of Indonesia No. 176/KMK.017/1993*
Izin Bank Devisa *Foreign Exchange Bank License*	Surat Keputusan Direksi Bank Indonesia No. 25/62/KEP/DIR tanggal 4 September 1992 *Decree of the Board of Directors of Bank Indonesia No. 25/62/KEP/DIR dated September 4, 1992*
Data Jaringan Kantor (Per 31 Desember 2025) *Office Network (As of December 31, 2025)*	• Kantor Pusat | Head Office 1 • Kantor Cabang | Branch Offices 30 • Kantor Cabang Pembantu | Sub-Branch Offices 30 • Kantor Fungsional | Functional Office 1 • ATM on Premises 70 • ATM off Premises 83 • ATM ALTO 52.350 • ATM Prima 68.753 • EDC ALTO 700.000 • EDC Prima 1.293.120
Alamat *Address*	Kantor Pusat | *Head Office* Gedung Artha Graha Kawasan Niaga Terpadu Sudirman (SCBD) Jl. Jend. Sudirman Kav. 52-53, Jakarta Selatan 12190 Telp | *Phone* : (021) 515-2168 (*Hunting*) Fax : (021) 515-3892
Surel *Email*	co_secretary@ag.co.id
Laman Web *Website*	www.arthagraha.com
Media Sosial *Social Media*	Instagram : @teman.agi X : @temanagi Facebook : Teman agi TikTok : @temanagi Youtube : temanagi by Bank Artha Graha Internasional

RIWAYAT SINGKAT PERUSAHAAN
BRIEF COMPANY HISTORY

PT Bank Artha Graha Internasional Tbk., disebut juga "Bank Artha Graha Internasional" atau "Bank", didirikan berdasarkan Akta Pendirian No. 12 tanggal 7 September 1973 dan Akta Perubahan No. 26 tanggal 13 Desember 1974, yang keduanya dibuat di hadapan Bagijo, S.H., pengganti dari Eliza Pondaag, S.H. Pada awal pendiriannya, Bank beroperasi dengan nama PT Inter-Pacific Financial Corporation dan menjalankan kegiatan usaha sebagai lembaga keuangan non-bank.

PT Bank Artha Graha Internasional Tbk., also referred to as "Bank Artha Graha Internasional" or the "Bank," was established based on Deed of Establishment No. 12 dated September 7, 1973 and Deed of Amendment No. 26 dated December 13, 1974, both drawn up before Bagijo, S.H., as substitute for Eliza Pondaag, S.H. At the beginning of its establishment, the Bank operated under the name PT Inter-Pacific Financial Corporation and conducted business activities as a non-bank financial institution.

Pada tanggal 23 Agustus 1990, PT Inter-Pacific Financial Corporation melakukan penawaran umum saham perdana dan mencatatkan sahamnya di Bursa Efek Indonesia (dahulu bernama Bursa Efek Jakarta dan Surabaya). Selanjutnya, berdasarkan Akta No. 67 tanggal 19 Mei 1992, PT Inter-Pacific Financial Corporation mengubah nama menjadi PT Inter-Pacific Bank Tbk, yang menandai langkah awal Bank dalam memasuki industri perbankan. Perubahan tersebut diikuti dengan diperolehnya izin usaha perbankan berdasarkan Surat Keputusan Menteri Keuangan Republik Indonesia No. 176/KMK.017/1993 tanggal 24 Februari 1993. Pada tahun 1997, Bank kembali mengubah nama menjadi PT Bank Inter-Pacific Tbk berdasarkan Akta No. 44 tanggal 13 Juni 1997.

On August 23, 1990, PT Inter-Pacific Financial Corporation conducted an Initial Public Offering (IPO) and listed its shares on the Indonesia Stock Exchange (formerly the Jakarta and Surabaya Stock Exchanges). Furthermore, based on Deed No. 67 dated May 19, 1992, PT Inter-Pacific Financial Corporation changed its name to PT Inter-Pacific Bank Tbk, marking the Bank's initial step into the banking industry. This change was followed by the issuance of a banking business license pursuant to the Decree of the Minister of Finance of the Republic of Indonesia No. 176/KMK.017/1993 dated February 24, 1993. In 1997, the Bank again changed its name to PT Bank Inter-Pacific Tbk based on Deed No. 44 dated June 13, 1997.

Pada tahun 2005, PT Bank Inter-Pacific melakukan penggabungan (*merger)* dengan PT Bank Artha Graha pada tanggal 11 Juli 2005, dimana PT Bank Artha Graha menggabungkan diri ke dalam PT Bank Inter-Pacific Tbk. Setelah itu, tanggal 16 Agustus 2005 PT Bank Inter-Pacific Tbk berganti nama menjadi PT Bank Artha Graha Internasional Tbk.

In 2005, PT Bank Inter-Pacific merged with PT Bank Artha Graha on July 11, 2005, whereby PT Bank Artha Graha merged into PT Bank Inter-Pacific Tbk. Subsequently, on August 16, 2005, PT Bank Inter-Pacific Tbk changed its name to PT Bank Artha Graha Internasional Tbk.

Bank Artha Graha Internasional menyediakan beragam produk dan layanan sesuai dengan kebutuhan nasabah, baik itu untuk produk penyaluran maupun produk pendanaan. Produk penyaluran dana meliputi kredit produktif dengan produk fasilitas *Fixed Loan, Revolving Loan,* PRK (Pinjaman Rekening Koran), *Supply Chain Financing*. Disamping itu terdapat produk pinjaman konsumtif, antara lain produk KPR (Kredit Pemilikan

Bank Artha Graha Internasional provides a wide range of products and services tailored to customers' needs, both in lending and funding products. Lending products include productive loans such as Fixed Loan facilities, Revolving Loan, Current Account Loan, and Supply Chain Financing. In addition, the Bank also offers consumer loans, including Mortgage Loans and Unsecured Personal Loans. Funding products comprise various savings products, including

Rumah) dan KTA (Kredit Tanpa Agunan). Produk pendanaan juga terdapat berbagai macam produk antara lain tabungan reguler (Tabungan Icon, Tabungan Artha, Tabungan Wira, Tabungan Artha Merchant), tabungan berjangka (Tabungan Pintar, Tabungan Hold Dana), tabungan anak (Tabungan Simpel, Tabungan Prega).

regular savings accounts (Icon Savings, Artha Savings, Wira Savings, Artha Merchant Savings), term savings (Pintar Savings, Hold Dana Savings), and children's savings accounts (Simpel Savings, Prega Savings).

Selain produk penyaluran dan pendanaan, Bank Artha Graha Internasional juga terus melakukan inovasi melalui pengembangan layanan *digital* Bank. Berbagai macam produk layanan *digital* telah dihadirkan untuk memberikan kemudahan dan kenyamanan bagi Nasabah, meliputi agi *digital apps*, *Internet Banking* Bisnis, QRIS, ATM Grahacash GPN, *Virtual Account*, API (*Application Programming Interface*), dan layanan Laku Pandai.

In addition to lending and funding products, Bank Artha Graha Internasional continues to innovate through the development of digital banking services. A variety of digital service products have been introduced to provide convenience and comfort to customers, including the agi digital application, Business Internet Banking, QRIS, Grahacash GPN, Virtual Accounts, API (Application Programming Interface), and Laku Pandai services.

Sejak peluncurannya pada Juni 2022, agi sebagai layanan digital apps terus melakukan penambahan fitur baru guna mendorong perluasan akseptansi *user* dan transaksi. Berbagai macam fitur telah ada pada layanan digital apps agi, mulai dari fitur *Pay Now* (Pembayaran QRIS tanpa *Login*), *Cardless Withdrawal*, *push* notifikasi transaksi, pembayaran tagihan *biller* (pulsa paket data, listrik, PDAM, PBB, *Top up e-Wallet)*, fitur *Life* (*e-Commerce Electronic City*, Pembelian Tiket KAI, Donasi), dan pembukaan rekening *online*.

Since its launch in June 2022, agi as a digital application service has continuously added new features to encourage wider user acceptance and transaction growth. The agi digital application offers various features, including Pay Now (QRIS payments without login), Cardless Withdrawal, transaction push notifications, bill payments (mobile credit and data packages, electricity, PDAM, land and building tax/PBB, e-wallet top-ups), Life features (Electronic City e-commerce, KAI train ticket purchases, donations), and online account opening.

Sebagai bagian dari peningkatan kualitas layanan, Bank juga telah melakukan penyempurnaan pada layanan *Internet Banking Bisnis* untuk mengakomodir kebutuhan Nasabah perusahaan yang menginginkan layanan keuangan yang lengkap dan aman dengan dukungan fitur *hard* dan *soft token* yang memberikan kenyamanan serta keamanan bagi Nasabah. Pada fitur layanan *Internet Banking Bisnis* ini telah didukung berbagai macam fitur antara lain fleksibilitas *management user*, layanan transfer dana (*overbooking*, SKN, RTGS, *online transfer*, BIFAST, serta *Bulk Transfer*), *Biller* (Telepon, listrik, PBB, PDAM, MPN), serta layanan *payroll* dan *virtual accoun*t. Disamping itu terdapat fitur layanan untuk *management user* dengan berbagai macam fleksibilitas yang dapat disesuaikan dengan kebutuhan Nasabah.

As part of improving service quality, the Bank has also enhanced its business internet banking services to accommodate the needs of corporate customers seeking comprehensive and secure financial services, supported by hard and soft token features that provide convenience and security. This business internet banking service is equipped with various features, including flexible user management, fund transfer services (overbooking, SKN, RTGS, online transfers, BI-FAST, and bulk transfers), biller services (telephone, electricity, PBB, PDAM, MPN), as well as payroll and virtual account services. In addition, there are user management features with various levels of flexibility that can be customized to meet customers' needs.

Bank juga memiliki ekosistem QRIS yang terus berkembang tiap tahunnya, dengan perluasan jaringan *merchant* dapat memberikan kontribusi transaksi QRIS yang cukup signifikan. Jumlah nominal transaksi QRIS di tahun 2025 mencapai Rp66 Trilliun dengan frekuensi 395 juta. Dukungan program *cashback QRIS* juga tetap dijalankan di *merchant-merchant* area kawasan Artha Graha Grup/ Artha Graha *Network*.

The Bank also has a QRIS ecosystem that continues to grow each year. The expansion of the merchant network has contributed significantly to QRIS transaction volumes. In 2025, the total nominal value of QRIS transactions reached IDR66 trillion with a transaction frequency of 395 million. QRIS cashback programs are also consistently implemented at merchants located within the Artha Graha Group/Artha Graha Network areas.

Selain itu, Bank juga membuka peluang bisnis baru melalui kerja sama dengan mitra bisnis berbasis *digital* melalui implementasi layanan API (*Application Programming Interface*) yang terus dikembangkan untuk memenuhi kebutuhan kerja sama B2B (*Business to Business*) dalam rangka membentuk ekosistem *digital*, melalui kerjasama dengan mitra bisnis *strategic* yang fokus pada layanan sistem pembayaran serta ekosistem komoditas, baik itu ekosistem QRIS, komoditas emas, layanan transaksi Pialang Pemegang Amanat Luar Negeri (PALN) yang termasuk layanan kepada pialang pada Bank Penyimpan Dana Margin.

Furthermore, the Bank has opened new business opportunities through cooperation with digital-based business partners by implementing API (Application Programming Interface) services that continue to be developed to support B2B (Business-to-Business) cooperation in building a digital ecosystem. This includes collaboration with strategic business partners focused on payment system services and commodity ecosystems, such as the QRIS ecosystem, gold commodities, and transaction services for Foreign Custodian Brokers, including services for brokers at Margin Fund Custodian Banks.

Di tahun 2025, Bank Artha Graha Internasional juga telah mendapatkan izin yang mendukung perpindahan komoditas dari Bapeppti ke OJK dan BI, antara lain pelaku derivatif Pasar Uang dan Pasar Valas (PUVA), Bank Penyimpan Dana Konsumen pada Ekosistem Perdagangan Aset Keuangan Digital (Aset Kripto), serta Penyelenggara Infrastruktur Pasar Derivatif Keuangan sebagai Penyelenggara Sarana Penyimpanan dan Pengadministrasian Derivatif Keuangan (Derivatif Efek). Hal ini bermanfaat bagi Bank untuk masuk dalam ekosistem pasar komoditas.

In 2025, Bank Artha Graha Internasional also obtained licenses supporting the transfer of commodity supervision from Bappebti to the Financial Services Authority (OJK) and Bank Indonesia (BI), including licenses as a Money Market and Foreign Exchange Derivatives Participant (PUVA), a Consumer Fund Custodian Bank in the Digital Financial Asset Trading Ecosystem (Crypto Assets), and a Financial Derivatives Market Infrastructure Provider as a Provider of Financial Derivatives Custody and Administration Services (Securities Derivatives). These licenses enable the Bank to participate in the commodity market ecosystem.

JEJAK LANGKAH
Milestones

1973

7 September | *September 7*

Mendirikan dan mengawali kiprah dalam industri keuangan sebagai lembaga keuangan bukan bank dengan nama PT Inter-Pacific Financial Corporation.
Established and initiated its involvement in the financial industry as a non-bank financial institution under the name of PT Inter-Pacific Financial Corporation.

1990

23 Agustus | *August 23*

Mencatatkan Saham pada Bursa Efek Jakarta dan Surabaya.
Listed its Shares on the Jakarta and Surabaya Stock Exchanges.

1992

19 Mei | *May 19*

Mengubah nama dari PT Inter-Pacific Financial Corporation menjadi PT Inter-Pacific Bank Tbk.
Changed its name from PT Inter-Pacific Financial Corporation to PT Inter-Pacific Bank Tbk.

1993

24 Februari | *February 24*

Mendapatkan izin usaha sebagai bank umum dengan Surat Keputusan Menteri Keuangan Republik Indonesia No. 176/KMK.017/1993.
Obtained a business license as a commercial bank with the Decree of the Minister of Finance of the Republic of Indonesia No. 176/KMK.017/1993.

2005

16 Agustus | *August 16*

Melakukan perubahan nama menjadi PT Bank Artha Graha Internasional Tbk setelah merger dengan PT Bank Artha Graha berdasarkan izin dari Bank Indonesia dengan Keputusan Gubernur Bank Indonesia No. 7/49/KEP.GBI/2005.
The Bank changed its name to PT Bank Artha Graha Internasional Tbk after the merger with PT Bank Artha Graha based on a license from Bank Indonesia with the Decree of the Governor of Bank Indonesia No. 7/49/KEP.GBI/2005. PUT V.

1999

9 April | *April 9*

Mengajukan permohonan pembatalan pencatatan *(delisting)* saham di Bursa Efek Surabaya yang direalisasikan 10 (sepuluh) hari kemudian melalui pemberian persetujuan atas permohonan tersebut.
Submitted an application for the delisting of its shares from the Surabaya Stock Exchange, which was realized 10 (ten) days later through the granting of approval for such application.

27 September | *September 27*

Memperoleh pernyataan efektif dari Ketua Bapepam berdasarkan Surat No. S-1761/PM/1999 untuk melakukan Penawaran Umum Terbatas (PUT) I.
Obtained an effective statement from the Chairman of Bapepam based on Letter No. S-1761/PM/1999 to conduct a Limited Public Offering (PUT) I.

1997

13 Juni | *June 13*

Mengubah nama menjadi PT Bank Inter-Pacific Tbk.
Changed its name to PT Bank Inter-Pacific Tbk.

2007

17 April | *April 17*

Memperoleh pernyataan efektif dari Ketua Badan Pengawas Pasar Modal dan Lembaga Keuangan (Bapepam dan LK) berdasarkan Surat No. S-1746/BL/2007 untuk melakukan Penawaran Umum Terbatas (PUT) II.
Obtained an effective statement from the Chairman of the Badan Pengawas Pasar Modal and Lembaga Keuangan (Bapepam and LK) based on Letter No. S-1746/BL/2007 to conduct a Limited Public Offering (PUT) II.

2008

1 Desember | *December 1*

Memperoleh pernyataan efektif dari Ketua Bapepam dan LK berdasarkan Surat No. S-8684/BL/2008 untuk melakukan PUT III.
Obtained an effective statement from the Chairman of Bapepam and LK based on Letter No. S-8684/BL/2008 to conduct Limited Public Offering III.

2012

5 Desember | *December 5*

Memperoleh pernyataan efektif dari Ketua Bapepam dan LK berdasarkan Surat No. S-13878/BL/2012 untuk melakukan PUT IV.
Obtained an effective statement from the Chairman of Bapepam and LK based on Letter No. S-13878/BL/2012 to conduct Limited Public Offering IV.

2016

23 November | *November 23*

Memperoleh pernyataan efektif dari Kepala Eksekutif Pengawas Pasar Modal Otoritas Jasa Keuangan berdasarkan Surat No. S-682/D.04/2016 untuk melakukan PUT V.
Obtained an effective statement from the Chief Executive of the Capital Market Supervision of the Financial Services Authority based on Letter No. S-682/D.04/2016 to conduct Limited Public Offering V.

2018

3 Mei | *May 3*

Meluncurkan kartu berlogo Gerbang Pembayaran Nasional (GPN) sebagai salah satu wujud interoperabilitas dalam mendukung kemudahan bertransaksi oleh Bank Artha Graha Internasional dan Perbankan Indonesia. Bank Artha Graha Internasional merupakan salah satu dari bank peserta *pilot project* GPN bersama Bank Mandiri, BNI, BRI, BCA, CIMB Niaga dan Bank Permata.
Launched a card with the National Payment Gateway (GPN) logo as a form of interoperability in supporting transactions by Bank Artha Graha Internasional and Indonesian Banking. Bank Artha Graha Internasional is one of the participating banks in the GPN pilot project with Bank Mandiri, BNI, BRI, BCA, CIMB Niaga, and Bank Permata.

28 Mei | *May 28*

Mobile Banking Bank Artha Graha Internasional resmi diluncurkan pada tanggal 28 Mei 2018 guna memberikan layanan terbaik dan kemudahan transaksi kepada Nasabah. agi digital apps, dilengkapi dengan berbagai fitur transaksi transfer, pembelian dan pembayaran sebagai fitur utamanya.
Bank Artha Graha Internasional Mobile Banking was officially launched on May 28, 2018, to provide Customers with the best services and ease of transactions. agi digital apps has many features such as funds transfer, bill purchase, and bill payment transactions as a main feature.

2017

26 Oktober | *October 26*

Melakukan perubahan logo sebagai wujud perubahan Bank yang dinamis dengan dilandasi filosofi dan semangat baru.
Changed its logo as a manifestation of the Bank's dynamic transformation, grounded in a new philosophy and renewed spirit.

2020

19 Mei | *May 19*

Bank Artha Graha Internasional telah mendapat izin Otoritas Jasa Keuangan atas layanan API *Management*. Melalui API, Bank menyediakan sistem integrasi yang dapat diakses oleh mitra secara *real-time* sesuai dengan layanan yang dikerjasamakan. API yang dimilik BAGI sampai saat ini adalah API Cek Saldo, API Cek Mutasi, API Info Kurs, API Pemindah bukuan, API Transfer Dana dan API SKN.
Bank Artha Graha Internasional has obtained approval from the Financial Services Authority (OJK) for its API Management services. Through these APIs, the Bank provides an integration system that can be accessed by partners in real time in accordance with the agreed services. The APIs currently owned by BAGI include the Balance Inquiry API, Transaction History Inquiry API, Exchange Rate Information API, Transfer API, Funds Transfer API, and SKN API.

12 Desember | *December 12*

Bank Artha Graha Internasional telah mengimplementasikan layanan uang elektronik berbasis server, yaitu BAGI Money dimana menjadi satu kesatuan sebagai *source of funds* transaksi di layanan agi digital apps. Dengan adanya BAGI Money dapat mempermudah akuisisi *User* agi digital apps untuk bertransaksi dengan cara registrasi yang jauh lebih mudah dan cepat.
Bank Artha Graha Internasional has implemented a server-based electronic money service, namely BAGI Money, which serves as an integrated source of funds for transactions within the agi digital application. The presence of BAGI Money facilitates user acquisition for the agi digital application by enabling transactions through a registration process that is significantly simpler and faster.

2019

10 Oktober | *October 10*

Pada Tahun 2019, Bank Artha Graha Internasional memiliki visi untuk meningkatkan pelayanan dan kenyamanan kepada Nasabah. Untuk itu, Bank meluncurkan pembukaan rekening *online* di mana Nasabah dapat melakukan pembukaan rekening tanpa harus datang ke cabang.
In 2019, Bank Artha Graha Internasional set a vision to enhance service quality and customer convenience. To support this vision, the Bank launched an online account opening service, enabling customers to open accounts without having to visit a branch.

2021

31 Maret | *March 31*

Bank Artha Graha Internasional telah mengimplementasikan layanan QRIS (*Quick Response Indonesia Standard*) untuk melayani pembayaran berbasis QR *Code* di *merchant* kerja sama Bank Artha Graha Internasional melalui aplikasi *merchant* AGI Pay. Di samping itu, pembayaran QR *Code* juga dapat dilakukan untuk Nasabah Bank Artha Graha Internasional melalui aplikasi agi digital apps di seluruh *merchant* yang tergabung di jaringan QRIS.
Bank Artha Graha Internasional has implemented QRIS (Quick Response Indonesia Standard) service to serve QR Code-based payments at Bank Artha Graha Internasional partnered merchants through its AGI Pay merchant application. In addition, QR Code payments can also be made for Bank Artha Graha Internasional Customers through the agi digital apps application at all merchants who were members of the QRIS network.

9 September | September 9

Bank Artha Graha Internasional mendapatkan persetujuan dari Badan Pengawas Perdagangan Berjangka Komoditi sebagai Bank Penyimpan Dana Margin, Dana Kompensasi dan Dana Jaminan untuk Perdagangan Berjangka Komoditi.
Bank Artha Graha Internasional obtained approval from the Commodity Futures Trading Regulatory Agency as a Margin Fund Depositing Bank, Compensation Funds, and Guarantee Funds for Commodity Futures Trading.

31 Desember | December 31

Bursa Berjangka Jakarta (BBJ) dan Kliring Berjangka Indonesia (KBI) bekerja sama dengan Bank Artha Graha Internasional sebagai *Official Bank Partner* yang menyediakan layanan teknologi keuangan dan sistem pembayaran dalam transaksi Perdagangan Pasar Fisik Emas Digital. BBJ, KBI dan BAGI sepakat melakukan kerjasama penyediaan fasilitas dan akses bagi Peserta Pasar Fisik Emas Digital berupa pembukaan Rekening Dana Komoditi (RDK) oleh Bank Artha Graha Internasional yang di administrasikan oleh BBJ dan KBI melalui *Platform* JFXGold.
Bursa Berjangka Jakarta (BBJ) and Kliring Berjangka Indonesia (KBI) collaborated with Bank Artha Graha Internasional as an Official Bank Partner providing financial technology services and payment systems in Digital Gold Physical Market Trading transactions. BBJ, KBI, and BAGI agreed to cooperate in providing facilities and access for Digital Gold Physical Market Participants by opening a Commodity Fund Account (RDK) by Bank Artha Graha Internasional, which BBJ and KBI administer through the JFX Gold Platform.

2022

30 Desember | *December 30*

Bank Artha Graha Internasional telah mendapatkan surat rekomendasi untuk implementasi BI SNAP (Standar Nasional Open API Pembayaran) dalam mendukung terciptanya sinergi sistem pembayaran melalui kerja sama B2B (*Business to Business*). Implementasi bertahap dilakukan untuk menyelaraskan spesifikasi teknis sesuai SNAP untuk seluruh *merchant*.
Bank Artha Graha Internasional has received a recommendation letter for the implementation of BI SNAP (National Standard for Open API Payment) to support the realization of payment system synergy through B2B (Business to Business) cooperation. Gradual implementation is carried out to synchronize technical specifications according to SNAP for all merchants.

4 Juni | *June 4*

Launching Digital Aplikasi "agi" by Bank Artha Graha Internasional, merupakan aplikasi yang telah diperbaharui dari layanan *Mobile Banking* "agi digital apps". Perubahan atas *brand identity*, UI/UX, *customer journey* serta berbagai fitur baru yang digarap pada aplikasi ini.
Launching the Digital Application "agi" by Bank Artha Graha Internasional, an updated application of the Mobile Banking service "agi digital apps". There were changes to the brand identity, UI/UX, customer journey, and various new features, both financial and non-financial, in this application.

23 Mei | *May 23*

Implementasi BI Fast pada *channel teller*, memberikan akses kepada Nasabah atas layanan transfer antar bank secara *real-time* dan harga layanan yang terjangkau menggunakan sistem yang terintegrasi dengan Bank Indonesia.
The implementation of BI-FAST on the teller channel provides customers with access to real-time interbank transfer services at affordable fees, using a system integrated with Bank Indonesia.

18 Mei | *May 18*

Bank Artha Graha Internasional menjalin kerja sama *Customer Due Diligence* (CDD) dengan Perantara Perdagangan Pasar Fisik Emas Digital, PT ABI Komoditi Berjangka (ABI KB). Dalam kerja sama ini, BAGI menggunakan hasil CDD yang dilakukan ABI KB untuk pembukaan Rekening Dana Komoditi (RDK) dari peserta perdagangan.
Bank Artha Graha Internasional established Customer Due Diligence (CDD) cooperation with Digital Gold Physical Market Trading Intermediary, PT ABI Komoditi Berjangka (ABI KB). In this cooperation, BAGI used the results of CDD by ABI KB to open Commodity Fund Accounts (RDK) from trading participants.



2025

18 Maret | March 18

Bank Artha Graha Internasional mendapatkan Persetujuan Prinsip Penyelenggara Infrastruktur Pasar Derivatif Keuangan sebagai Penyelenggara Sarana Penyimpanan dan Pengadministrasian Derivatif Keuangan.
Bank Artha Graha Internasional obtained Approval in Principle as a Financial Derivatives Market Infrastructure Operator as a Financial Derivatives Storage and Administration Facility Operator.

12 Desember | December 12

Informasi Pemrosesan Persetujuan sebagai Bank Penyimpan Dana Konsumen pada Ekosistem Perdagangan Aset Keuangan Digital.
Information on Approval Processing as a Consumer Fund Depository Bank in the Digital Financial Asset Trading Ecosystem.

26 Juni | June 26

Bank Artha Graha Internasional terdaftar sebagai Pelaku Derivatif Pasar Uang dan Pasar Valas.
Bank Artha Graha Internasional is registered as a Money Market and Foreign Exchange Market Derivatives Participant.

2024

30 September | *September 30*

Kerjasama Pengelolaan Dana atas Sistem Pembayaran Tagihan Listrik dan Non-Tagihan Listrik secara Terpusat dan Kerjasama tentang Perlindungan, Pemrosesan, dan Penyediaan Akses Data atas Sistem Pembayaran Tagihan Listrik dan Non-Tagihan Listrik secara Terpusat dengan PLN dan PT Indonesia Comnets Plus (ICON+).
Cooperation Agreement on Fund Management for the Centralized Electricity and Non-Electricity Bill Payment System, as well as an Agreement on the Protection, Processing, and Provision of Data Access for the Centralized Electricity and Non-Electricity Bill Payment System with PLN and PT Indonesia Comnets Plus (ICON+).

21 September | *September 21*

Command Center atau pusat kendali Bank Artha Graha Internasional, di mana ruangan atau sistem yang digunakan untuk memantau, menganalisis, mengelola, dan merespon data dan informasi. Terdapat 4 (empat) *dashboard* grafana yang dimonitor di *command center* diantaranya:
1. *Inquiry saving* T24
2. Transaksi BI Fast
3. *Top-up* DANA/GoPay/OVO
4. SMS Promedia

The Command Center of Bank Artha Graha Internasional serves as the central control hub, where rooms or systems are utilized to monitor, analyze, manage, and respond to data and information. There are 4 (four) Grafana dashboards monitored at the Command Center, which include:
1. *Inquiry saving T24*
2. *BI FAST Transactions*
3. *Top-ups for DANA/GoPay/OVO*
4. *Promedia SMS*

2023

29 Mei | *May 29*

Bank Artha Graha Internasional telah berhasil mendapatkan sertifikasi ISO 27001, di mana ISO 27001 adalah standar internasional yang mengatur Sistem Manajemen Keamanan Informasi (*Information Security Management System*/ISMS). Salah satu manfaat dari penerapan ISO 27001 adalah perlindungan data dan informasi sensitif.

Standar ini membantu perusahaan mengidentifikasi aset informasi yang penting dan mengimplementasikan kontrol yang sesuai untuk melindungi kerahasiaan, integritas, dan ketersediaan informasi tersebut. Sehingga tidak hanya tentang melindungi data perusahaan, namun juga tentang bagaimana menciptakan kerangka kerja yang kokoh untuk manajemen keamanan informasi yang dapat mendukung pertumbuhan bisnis dan meminimalkan risiko.

Bank Artha Graha Internasional, has successfully obtained ISO 27001 certification, where ISO 27001 is an international standard that regulates the Information Security Management System (ISMS). One of the benefits of implementing ISO 27001 is the protection of sensitive data and information.

This standard helps companies identify critical information assets and implement appropriate controls to protect the confidentiality, integrity and availability of that information. Therefore, it is not only about protecting company data, but also creating a solid framework for information security management that can support business growth and minimize risks.

8 Mei | *May 8*

Implementasi layanan BI FAST pada channel digital aplikasi "agi" dan *Internet Banking Bisnis* guna menunjang layanan transfer antar bank secara *real-time* dengan biaya yang lebih terjangkau.
Implementation of BI FAST services on digital channels "agi" application and business internet banking to support real-time interbank transfer services at a more affordable cost.

VISI, MISI, DAN NILAI-NILAI PERUSAHAAN
VISION, MISSION, AND CORPORATE VALUES



Visi
Vision

Menjadi Institusi Keuangan Terkemuka dengan Kinerja Prima yang Berkelanjutan dan Berkontribusi dalam Pembangunan Indonesia.

To become a leading financial institution with sustainable excellent performance that contributes to the development of Indonesia.



Misi
Mission

- Memberikan solusi keuangan berkelanjutan yang komprehensif dan inovatif.
  Providing comprehensive and innovative sustainable financial solutions.
- Meningkatkan jangkauan serta kualitas pelayanan melalui digitalisasi dan inklusi keuangan.
  Improving the reach and quality of services through digitization and financial inclusion.
- Mengembangkan sumber daya manusia yang handal dan berdedikasi.
  Developing reliable and dedicated human resources.
- Menjalankan tata kelola perusahaan yang baik serta peduli terhadap masyarakat dan lingkungan.
  Implementing good corporate governance and caring for the community and the environment.

Nilai-Nilai Perusahaan

Nilai-nilai perusahaan yang menjadi pedoman bagi para Karyawan Bank Artha Graha Internasional dalam mewujudkan Visi dan Misi adalah:

Corporate Values

The corporate values that serve as guidelines for the employees of Bank Artha Graha Internasional in realizing the Company's Vision and Mission are as follows:

Agility

Mampu untuk berpikir dan bertindak cepat dalam mengevaluasi dan merespons dinamika perubahan industri yang berdampak kepada keberlangsungan perusahaan.

Able to think and act quickly in evaluating and responding to the dynamics of industry changes that impact the sustainability of the company.

Collaboration

Senantiasa membuka kesempatan untuk berkolaborasi dengan mitra strategis yang kompeten dalam menciptakan peluang baru demi kemajuan perusahaan.

Always open opportunities to collaborate with competent strategic partners in creating new opportunities for the company's progress.

Innovation

Konsisten dalam mencapai upaya terbaik berupa usulan atau tindakan perbaikan bertahap atau signifikan guna menciptakan efisiensi, efektivitas dan nilai tambah di bidang produk, proses, pelayanan, dan/atau teknologi untuk memajukan perusahaan.

Consistent in achieving the best efforts in the form of proposals or actions for gradual or significant improvements to create efficiency, effectiveness and added value in the areas of products, processes, services, and/or technology to advance the company.

Tinjauan Visi, Misi, dan Nilai-Nilai Perusahaan Oleh Dewan Komisaris dan Direksi

Di tahun 2025, Bank telah melakukan peninjauan atas visi, misi, dan nilai-nilai perusahaan dan menetapkan bahwa visi, misi, serta nilai-nilai yang dimiliki Bank saat ini telah sesuai dengan kondisi dan tantangan industri perbankan.

Review of the Vision, Mission, and Corporate Values by the Board of Commissioners and the Board of Directors

In 2025, the Bank reviewed of its vision, mission, and corporate values and concluded that the Bank's current vision, mission, and values remain appropriate and aligned with the conditions and challenges of the banking industry.

LOGO PERUSAHAAN
COMPANY LOGO

Logo Bank Artha Graha Internasional menggambarkan karakter bisnis perusahaan yang menggambarkan semangat dan optimisme Bank yang selalu dinamis.

The logo of Bank Artha Graha Internasional reflects the Company's business character, representing the Bank's spirit and optimism as a continuously dynamic institution.



Logo Bank Artha Graha Internasional menggambarkan karakter bisnis perusahaan yang menggambarkan semangat dan optimisme Bank yang selalu dinamis.

The logo of Bank Artha Graha Internasional reflects the Company's business character, conveying the Bank's spirit and optimism as a continuously dynamic institution.



Logo tersebut terdiri dua warna dan tiga jenis huruf yang menggambarkan huruf A, G, dan I berwarna keemasan dengan teks BANK ARTHA GRAHA INTERNASIONAL berwarna hitam, kedua hal tersebut merupakan satu kesatuan sehingga memudahkan masyarakat dalam mengenali PT Bank Artha Graha Internasional Tbk.

The logo consists of two colors and three letterforms representing the letters A, G, and I in gold, accompanied by the text BANK ARTHA GRAHA INTERNASIONAL in black. These elements form an integrated whole, making it easier for the public to recognize PT Bank Artha Graha Internasional Tbk.

KEGIATAN USAHA
BUSINESS ACTIVITIES

Kegiatan Usaha Menurut Anggaran Dasar

Bank Artha Graha Internasional menjalankan kegiatan usaha sebagai bank umum konvensional (64121) dan unit usaha syariah bank umum (64123) sebagaimana diatur dalam Pasal 3 Anggaran Dasar Perusahaan yang tertuang dalam Akta No. 06 tanggal 17 Juli 2024. Sejalan dengan ketentuan tersebut, Bank dapat melaksanakan berbagai kegiatan usaha sebagai berikut:

Kegiatan Usaha Utama

Menghimpun dana dari masyarakat dalam bentuk simpanan giro, deposito berjangka, sertipikat deposito, tabungan dan/atau bentuk lainnya yang dipersamakan dengan itu;

1. Memberikan kredit baik kredit jangka menengah, panjang atau pendek maupun jenis lainnya yang lazim dalam dunia perbankan;
2. Menerbitkan surat pengakuan utang;
3. Membeli, menjual, atau menjaminkan atas risiko sendiri maupun untuk kepentingan dan atas perintah Nasabahnya:
   a. Surat-surat wesel, termasuk wesel yang diakseptasi oleh bank yang masa berlakunya tidak lebih lama dari kebiasaan dalam perdagangan surat-surat tersebut;
   b. Surat pengakuan utang dan kertas dagang lainnya yang masa berlakunya tidak lebih lama dari kebiasaan dalam perdagangan surat-surat tersebut;
   c. Kertas Perbendaharaan Negara dan Surat Jaminan Pemerintah;
   d. Sertifikat Bank Indonesia (SBI);
   e. Obligasi;
   f. Surat promes yang dapat diperdagangkan dengan berjangka waktu sampai dengan 1 (satu) tahun; dan
   g. Surat berharga lain yang berjangka waktu sampai dengan 1 (satu) tahun.
5. Memindahkan uang, baik untuk kepentingan sendiri maupun untuk kepentingan Nasabah;
6. Menempatkan dana pada, meminjam dana dari atau meminjamkan dana kepada bank lain, dengan menggunakan surat, sarana telekomunikasi maupun dengan wesel unjuk, cek atau sarana lainnya;

Business Activities According to the Articles of Association

Bank Artha Graha Internasional conducts business activities as a conventional commercial bank (64121) and a sharia business unit of a commercial bank (64123), as stipulated in Article 3 of the Company's Articles of Association as set forth in Deed No. 06 dated July 17, 2024. In accordance with these provisions, the Bank may carry out various business activities as follows:

Main Business Activities

1. *Collecting funds from the public in the form of current account deposits, time deposits, certificates of deposit, savings and/or other similar forms;*
2. *Providing loans, either medium-, long- or short-term loans or other types that are common in the banking industry;*
3. *Issuing debt certificates;*
4. *Buying, selling, or guaranteeing own its own risk or for the benefit of and at the behest of its Customers:*
   a. *Bill of exchange, including accredited money orders by banks whose validity period does not exceed the period customary for the trading of such instruments;*
   b. *Debt certificates and other commercial papers with a validity period not exceeding the period customary in the trading of such papers;*
   c. *State Treasury Notes and Government Guarantee Notes;*
   d. *Bank Indonesia Certificate (SBI);*
   e. *Bonds;*
   f. *Tradeable promissory notes with a maturity of up to 1 (one) year; and*
   g. *Other securities with a maturity of up to 1 (one) year.*
5. *Transferring funds, both for its own benefit and for the benefit of its customers;*
6. *Placing funds with, borrowing funds from, or lending funds to other banks, using letters, telecommunications facilities, or by bills of exchange, checks or other means;*

7. Menerima pembayaran dari tagihan atas surat berharga dan melakukan perhitungan dengan atau antara pihak ketiga;
8. Melakukan penempatan dana dari Nasabah kepada Nasabah lainnya dalam bentuk surat berharga yang tercatat di bursa efek;
9. Melakukan kegiatan dalam valuta asing dengan memenuhi ketentuan yang ditetapkan oleh Bank Indonesia;
10. Menyediakan pembiayaan dan/atau melakukan kegiatan lain sesuai dengan ketentuan yang ditetapkan Bank Indonesia;
11. Menyediakan pembiayaan dan/atau melakukan kegiatan usaha berdasarkan prinsip syariah, baik melalui pendirian anak perusahaan maupun melalui pembentukan Unit Usaha Syariah sesuai ketentuan yang ditetapkan oleh Bank Indonesia atau Otoritas Jasa Keuangan atau instansi pemerintah lainnya; dan
12. Berperan serta sebagai pendukung perusahaan atau penyelenggara Finansial Teknologi dalam hal pembayaran, penyelesaian (*settlement*), dan berkolaborasi dengan perusahaan atau penyelenggara Finansial Teknologi dalam mengembangkan ekosistem *digital finance services* antara lain *Bancassurance*, *Insurtech*, *Quick Response Code Indonesian Standard* (QRIS), Dompet Elektronik, Uang Elektronik, *Payment Gateway*, Layanan Pendanaan Bersama Berbasis Teknologi Informasi.

Kegiatan Usaha Penunjang

1. Menyediakan tempat untuk menyimpan barang dan surat berharga;
2. Melakukan kegiatan penitipan untuk kepentingan pihak lain berdasarkan suatu kontrak;
3. Membeli agunan baik semua maupun sebagian melalui pelelangan dalam hal debitur tidak memenuhi kewajibannya kepada Perseroan dengan ketentuan agunan yang dibeli tersebut wajib dicairkan secepatnya;
4. Melakukan kegiatan anjak piutang, usaha kredit dan kegiatan wali amanat;

7. *Receiving payments from claims on securities and performing calculations with or between third parties;*
8. *Placing funds from one customer to another customer in the form of securities listed on the stock exchange;*
9. *Conducting foreign exchange activities in compliance with the provisions stipulated by Bank Indonesia;*
10. *Providing financing and/or conducting other activities in accordance with the provisions stipulated by Bank Indonesia;*
11. *Providing financing and/or conducting business activities based on Sharia principles, either through the establishment of subsidiaries or through the formation of a Sharia Business Unit, in accordance with the provisions stipulated by Bank Indonesia, the Financial Services Authority, or other government agencies; and*
12. *Participating as a supporter of companies or operators of Financial Technology in payment and settlement activities, and collaborating with Financial Technology companies or operators in developing digital finance service ecosystems, including Bancassurance, Insurtech, Quick Response Code Indonesian Standard (QRIS), Electronic Wallets, Electronic Money, Payment Gateways, and information technology-based joint funding services.*

Supporting Business Activities

1. *Providing a place to store valuables and securities;*
2. *Performing custodial activities for the benefit of other parties based on a contract;*
3. *Purchasing collateral either all or partially through auction in the event that a debtor does not fulfill its obligations to the Company provided that the purchased collateral must be disbursed immediately;*
4. *Conducting factoring activities, credit business and trustee activities;*

5. Melakukan kegiatan sebagai penyelenggara dana pensiun sesuai dengan peraturan perundang-undangan yang berlaku, baik selaku pendiri dana pensiun pemberi kerja maupun selaku pendiri dan/atau peserta dana pensiun lembaga keuangan;
6. Melakukan kegiatan penyertaan pada bank atau perusahaan lain di bidang keuangan sewa guna usaha, perusahaan modal ventura, perusahaan efek, perusahaan asuransi, lembaga kliring dan penjamin serta lembaga penyimpan dan penyelesaian, dengan memenuhi ketentuan yang ditetapkan oleh instansi yang berwenang;
7. Melakukan kegiatan penyertaan modal sementara untuk mengatasi kredit macet, dengan syarat harus menarik kembali penyertaannya sesuai dengan ketentuan yang ditetapkan Bank Indonesia; dan
8. Mengusahakan usaha-usaha lain yang berhubungan langsung atau tidak langsung dengan maksud di atas yang pelaksanaannya tidak bertentangan dengan Undang-Undang yang berlaku di Indonesia.

5. Conducting activities as a pension fund organizer in accordance with the applicable laws and regulations, both as the founder of the employer pension fund and as the founder and/or participant of the financial institution pension fund;
6. Conducting participation activities in banks or other companies in the field of leasing finance, venture capital companies, securities companies, insurance companies, clearing and guarantee institutions and depository and settlement institutions, by fulfilling the provisions stipulated by the authorized agency;
7. Conducting temporary capital participation activities to overcome loan defaults, provided that the participation must be withdrawn in accordance with the provisions stipulated by Bank Indonesia; and
8. Undertaking other businesses directly or indirectly related to the above purposes, the implementation of which is not contrary to the prevailing laws in Indonesia.

Produk dan Jasa

Sampai dengan akhir tahun 2025, Bank memiliki produk dan jasa sebagai berikut:

Products and Services

As of the end of 2025, the Bank offered the following products and services:

Produk Pendanaan *Funding Products*	
Tabungan *Icon*	***Icon Savings***
Buka rekening *online* dari genggaman kapan saja di mana saja. Nikmati berbagai kemudahan transaksi dengan Tabungan *Icon*.	*Open an online account from the palm of your hand anytime, anywhere. Enjoy a variety of easy transactions with Icon Savings.*
Tabungan Artha	***Artha Savings***
Kelola dana untuk transaksi sehari-hari dengan Tabungan Artha dan nikmati berbagai fasilitas perbankan yang Anda butuhkan. Tabungan Artha juga dilengkapi dengan kartu ATM untuk menambah pilihan metode transaksi.	*Manage your funds for daily transactions with Artha Savings and enjoy various banking facilities that you need. Artha Savings also comes with an ATM card to offer more choices of transaction methods.*
Tabungan Artha *Payroll*	***Artha Payroll Savings***
Merupakan tabungan khusus untuk penempatan gaji dengan biaya ringan dan mudah, dengan kemudahan akses dan fasilitas.	*A special savings account for salary placement with low cost and easy access and facilities.*

Produk Pendanaan
Funding Products

Tabungan Artha *Merchant*

Mendukung para pelaku usaha untuk mengelola transaksi menjadi lebih mudah. Tabungan Artha *Merchant* yang dilengkapi dengan QRIS menjadi pilihan yang tepat.

Artha Merchant Savings

Supporting businesses to manage transactions more easily. Artha Merchant Savings with QRIS is the right choice.

Tabungan Wira

Memberikan lebih dari fleksibilitas bertransaksi, Tabungan Wira juga memberikan suku bunga setara deposito agar dana Anda dapat bertumbuh optimal.

Wira Savings

Providing more than transaction flexibility, Wira Savings also offers deposit-like interest rates to optimize the growth of your funds.

Tabungan Pintar

Kelola uang dengan pintar untuk wujudkan rencana mendatang. Mulai menabung rutin setiap bulan dari sekarang, Tabungan pintar menjadi solusi pintar perencanaan masa depan Anda.

Pintar Savings

Manage your money smartly to realize your future plans. Start saving regularly every month from now on, Pintar Savings is a smart solution for planning your future.

Tabungan Prega

Tanamkan kebiasaan menabung sejak usia dini untuk hidup yang lebih baik. Anda dapat membentuk kebiasaan menabung bagi anak Anda dengan Tabungan Prega.

Prega Savings

Instill the habit of saving from an early age for a better life. You can shape your child's saving habit with Prega Savings.

Tabungan Simpanan Pelajar (SimPel)

Generasi muda yang siap meraih cita-cita. Buka Tabungan SimPel untuk wujudkan yang kamu mau di masa depan.

Simpanan Pelajar (SimPel) Savings

The young generation who are ready to achieve their dreams. Open Simpanan Pelajar (SimPel) Savings to realize your future dreams.

TabunganKu

Menyimpan dana di Bank dapat dilakukan dengan persyaratan yang mudah dan bebas biaya administrasi. Anda dapat membuka TabunganKu untuk menyimpan dana dengan aman dan nyaman.

TabunganKu

Saving funds at the Bank can be done with easy requirements and no administration fees. You can open TabunganKu to save your funds safely and comfortably.

Giro

Kemudahaan transaksi bisnis selain menggunakan cek/bilyet giro dan *Internet Banking*, juga dapat diintegrasikan dengan sistem pembayaran yang andal menggunakan *virtual account* dan berbagai fasilitas lainnya. Giro menjadi solusi pengelolaan keuangan untuk bisnis Anda.

Demand Deposit

The convenience of business transactions in addition to using checks/bilyet demand deposit and Internet Banking, can also be integrated with a reliable payment system using virtual accounts and various other facilities. Demand deposit is a financial management solution for your business.

Rekening Terpisah

Menampung dana Nasabah secara terpisah dalam kegiatan bursa berjangka komoditi lengkap dengan fasilitas *Internet Banking*. Rekening terpisah yang dapat digunakan oleh Pialang/Perantara Berjangka untuk menjamin keamanan dana Nasabah.

Segregated Account

Accommodating Customers' funds separately in commodity futures exchange activities complete with Internet Banking facilities. Segregated accounts can be used by Brokers/Futures Intermediaries to ensure the security of Customers' funds.

Produk Pendanaan
Funding Products

Deposito

Investasi dana dengan jangka waktu tertentu dan suku bunga kompetitif serta pilihan mata uang rupiah dan valas. Deposito memberikan keuntungan optimal atas penempatan Nasabah perorangan maupun perusahaan.

Time Deposit

Investment of funds with a certain period of time and competitive interest rates and a choice of rupiah and foreign currencies. Time deposits provide optimal returns on the placement of individual and corporate Customers.

Produk Pelepasan Dana
Fund Release Products

Kredit Produktif
Productive Loans

Pinjaman Rekening Koran

Fasilitas kredit di mana plafon kredit dicantumkan pada rekening koran debitur sesuai dengan kesepakatan antara Bank dengan debitur berdasarkan Perjanjian Kredit/ Pengakuan Utang. Jenis pinjaman ini umumnya digunakan untuk membiayai modal kerja debitur sehari-hari.

Overdraft Loan

A credit facility where the credit ceiling is listed on the debtor's current account in accordance with the agreement between the Bank and the debtor based on the Credit Agreement/Debt Acknowledgement. This type of loan is generally used to finance the debtor's daily working capital.

Revolving Loan

Fasilitas kredit untuk pembiayaan modal kerja yang bersifat permanen, jumlahnya tercermin dalam *cash flow* perusahaan. Penarikan dana sesuai kebutuhan debitur, dengan menggunakan surat permohonan pencairan (beserta dengan lampiran lainnya). Maksimum jangka waktu pinjaman selama 1 (satu) tahun dan dapat diperpanjang.

Revolving Loan

Credit facility for permanent working capital financing, in which the amount is reflected in the company's cash flow. Withdrawal of funds according to the needs of the debtor, using a disbursement request letter (along with other attachments). Maximum loan period for 1 (one) year and can be extended.

Fixed Loan

Fasilitas kredit untuk membiayai investasi. Pembayaran pokok pinjaman dilakukan secara berkala berdasarkan *cash flow* yang disepakati di awal dan dapat juga diberikan *grace period* terhadap pokok pinjaman. Penarikan dapat dilakukan sekaligus atau secara bertahap atau jadwal pembayaran atau per *batch* dengan jangka waktu pinjaman yang relatif panjang maksimal 15 (lima belas) tahun.

Fixed Loan

Credit facility to finance investment. Payment of the loan principal is made periodically based on the cash flow agreed upon at the beginning and a grace period can also be given to the loan principal. Withdrawals can be made all at once or in stages or payment schedules or per batch with a relatively long loan period of a maximum of 15 (fifteen) years.

Supply Chain Financing

Fasilitas kredit yang diberikan untuk pembiayaan terhadap *Supplier* dari Prinsipal dalam hal ini merupakan Nasabah/ Debitur dengan jenis *Invoice* (AR) *Financing*, merupakan pembiayaan yang didasarkan pada *invoice* atas barang/ jasa yang telah di *deliver* kepada Prinsipal dan *Purchase Order* (*Contract*) *Financing* merupakan pembiayaan yang didasarkan pada *Purchase Order* terhadap barang/jasa yang belum di *deliver* kepada Prinsipal.

Supply Chain Financing

Credit facilities provided for financing against suppliers of the Principal in this case is the Customer/Debtor with the type of Invoice (AR) Financing, which is financing based on invoices for goods/services that have been delivered to the Principal and Purchase Order (Contract) Financing is financing based on Purchase Orders for goods/services that have not been delivered to the Principal.

Produk Pelepasan Dana
Fund Release Products

Money Market Line	***Money Market Line***
Fasilitas kredit jangka pendek yang biasanya diberikan kepada perusahaan berbentuk badan hukum dengan reputasi tinggi dan diketahui memiliki kemampuan manajemen yang solid. Jangka waktu umumnya singkat +/- selama 7 (tujuh) hari.	*A short-term credit facility that is usually granted to companies in the form of legal entities with a high reputation and known to have solid management capabilities. Terms are generally short +/- for 7 (seven) days.*
Negosiasi Wesel Ekspor	***Export Bill Negotiation***
Fasilitas kredit yang diberikan kepada debitur di mana Bank melakukan pengambilalihan wesel ekspor dari debitur dan melakukan pembayaran atas wesel tersebut sebelum Bank mendapatkan pembayaran dari bank pembayar lainnya di luar negeri. Fasilitas ini akan timbul dan dibutuhkan sejalan dengan pemberian kredit ekspor.	*A credit facility provided to the debtor where the Bank takes over the export bills of exchange from the debtor and makes payment on the bills of exchange before the Bank gets payment from other paying banks abroad. This facility will arise and be required in line with the granting of export credit.*
Kredit Ekspor	***Export Credit***
Fasilitas kredit modal kerja yang diberikan kepada eksportir (pemasok) untuk membiayai kegiatan-kegiatan produksi, pengumpulan dana atau penyediaan barang dalam rangka ekspor.	*Working capital credit facilities provided to exporters (suppliers) to finance production activities, raising funds or supplying goods in the context of exports.*
Trust Receipt	***Trust Receipt***
Fasilitas kredit jangka pendek yang diberikan oleh *opening* Bank untuk membiayai modal kerja dalam rangka pelunasan dokumen *Sight* L/C yang telah jatuh tempo. Debitur dapat menarik *Trust Receipt* secara berulang selama perjanjian kredit masih berlaku dan sesuai dengan jatuh tempo *Sight* L/C yang telah dibuka oleh *applicant*.	*Short-term credit facility provided by the opening Bank to finance working capital in order to repay the matured Sight L/C document. Debtors can withdraw the Trust Receipt repeatedly as long as the credit agreement is still valid and in accordance with the maturity of the Sight L/C that has been opened by the applicant.*
Advances Under L/C	***Advances Under L/C***
Fasilitas kredit dengan jangka waktu maksimal 14 (empat belas) hari. Fasilitas timbul dalam transaksi penyelesaian L/C Impor yang disebabkan *"nostro account"* Bank telah didebit oleh *negotiating* Bank di luar negeri sedangkan pendebitan rekening debitur belum dapat dilaksanakan karena dokumen/barang belum tiba atau dokumen/barang sudah tiba namun debitur tidak mempunyai fasilitas *Trust Receipt* sedangkan saldo di rekening tidak mencukupi.	*Credit facility with a maximum period of 14 (fourteen) days. The facility arises in Import L/C settlement transactions because the Bank's "nostro account" has been debited by the negotiating Bank abroad while the debiting of the debtor's account cannot be carried out because the documents/goods have not arrived or the documents/goods have arrived but the debtor does not have a Trust Receipt facility while the balance in the account is insufficient.*
Clean Bills Purchased	***Clean Bills Purchased***
Pembelian diskonto wesel dan surat berharga lain yang didiskontokan, dengan catatan wesel atau surat berharga tersebut tidak terdapat penyimpangan sesuai dengan ketentuan yang diatur oleh pihak yang menerbitkan wesel atau surat berharga tersebut.	*Purchased of discounted bills of exchange and other securities, provided that the bills of exchange or securities do not contain any irregularities in accordance with the provisions stipulated by the party issuing the bills of exchange or securities.*

Produk Pelepasan Dana
Fund Release Products

Kredit Konsumtif
Consumptive Loans

KPR Kerjasama

KPR Kerjasama merupakan fasilitas pembiayaan untuk tujuan pembelian rumah atau apartemen dari *developer-developer* kerjasama yang besarnya dapat disesuaikan dengan kebutuhan pembiayaan dan kemampuan membayar masing-masing *home buyer*.

Partnership Mortgage

Partnership Mortgage is a financing facility for the purchase of houses or apartments from partner developers, with loan amounts tailored to the financing needs and repayment capacity of each home buyer.

KPR Reguler

Kredit Pemilikan Rumah atau Apartemen (KPR/KPA) dari Bank Artha Graha Internasional yang diberikan kepada perorangan untuk membeli rumah atau apartemen, melalui *developer* yang telah bekerja sama.

Conventional Mortgage

Home or apartment ownership loans from Bank Artha Graha Internasional for individuals to buy houses or apartments, through developers who have established collaboration.

KPR Tapera FLPP

Kredit Pemilikan Rumah (KPR) dari Bank Artha Graha Internasional berupa Fasilitas Likuiditas Pembiayaan Perumahan kepada Masyarakat Berpenghasilan Rendah (MBR) yang bekerja sama dengan Kementerian Pekerjaan Umum dan Perumahan Rakyat dalam rangka pemenuhan Program Satu Juta Rumah.

KPR Tapera FLPP

Home Ownership Loan from Bank Artha Graha Internasional in the form of a Housing Financing Liquidity Facility for Low Income People in collaboration with the Ministry of Public Works and Public Housing in order to fulfill the One Million Houses Program.

Kredit Tanpa Agunan (KTA)

Kredit Tanpa Agunan (KTA) adalah fasilitas kredit yang diberikan kepada debitur dalam mata uang Rupiah untuk keperluan konsumtif ataupun produktif selama tidak bertentangan dengan ketentuan yang berlaku, dengan tidak mensyaratkan debitur untuk memberikan jaminan, dan diberikan atas dasar kemampuan bayar debitur berdasarkan *historical performance* debitur yang bersangkutan.

Unsecured Loan

Unsecured Loan is a credit facility provided to debtors in Rupiah for consumptive or productive purposes as long as it does not conflict with applicable regulations, does not require debtors to provide guarantees, and is given on the basis of the debtor's ability to pay based on the debtor's historical performance.

Kredit Kendaraan Bermotor (KKB)

Kredit Kendaraan Bermotor (KKB) adalah kredit konsumer yang diberikan untuk membiayai pembelian kendaraan baru (mobil). Khusus untuk pembelian kendaraan ini harus melalui *dealer*/agen resmi dari Agen Tunggal Pemegang Merek (ATPM) yang telah bekerja sama dengan BAGI. KKB ini bersifat *complimentary* (hanya diberikan kepada debitur/Nasabah yang memiliki fasilitas *funding/lending* status lancar di Bank Artha Graha Internasional).

Motor Vehicle Loans

Motor Vehicle Loans is a consumer loan provided to finance the purchase of a new vehicle (car). The purchase of the vehicle must go through an authorized dealer/agent from the Sole Agent of Brand Holder who has collaborated with BAGI. This KKB is complimentary (only given to debtors/Customers who have current funding/lending status facilities at Bank Artha Graha Internasional).

Fasilitas Kredit Lainnya
Other Credit Facilities

Bank Garansi	***Bank Guarantee***
Jaminan Bank kepada pihak ketiga demi terjaminnya kelancaran pembayaran/pelaksanaan atas penyelesaian transaksi antara Nasabah dengan pihak ketiga sesuai perjanjian yang telah disepakati.	*Bank guarantee to third parties to ensure smooth payment/ implementation of transaction settlement between Customers and third parties in accordance with agreed agreements.*
Letter of Credit	***Letter of Credit***
Dokumen instrumen yang diterbitkan oleh *Opening* Bank atas nama Nasabah (*applicant*) yang memberi kuasa kepada *beneficiary* untuk melakukan penarikan wesel/*draft*, yang akan dibayar oleh Bank jika semua persyaratan pada L/C telah dipenuhi.	*Documents/instruments issued by the Opening Bank on behalf of the Customer (applicant) authorizing the beneficiary to withdraw bills/drafts, which will be paid by the Bank if all requirements on the L/C have been met.*
Standby Letter of Credit	***Standby Letter of Credit***
Garansi dalam bentuk L/C yang diterbitkan oleh Bank yang mengakibatkan Bank tersebut berkewajiban untuk membayar pihak penerima garansi (*beneficiary*) apabila pihak yang dijamin (*account party*) cidera janji/wanprestasi.	*Guarantee in the form of L/C issued by the Bank which results in the Bank being obliged to pay the beneficiary if the guaranteed party (account party) defaults.*
Shipping Guarantee	***Shipping Guarantee***
Surat jaminan/garansi yang diterbitkan oleh *Opening* Bank atas permintaan importir dan ditujukan kepada *Shipping Company*/Maskapai Pelayaran untuk menjamin pengeluaran barang karena dokumen pengangkutan asli (*Bill of Lading*) belum tiba/diterima.	*A letter of guarantee issued by the Opening Bank at the request of the importer and addressed to the shipping company, to secure the release of goods when the original transport documents (Bill of Lading) have not yet arrived or been received*
Custom Guarantee	***Custom Guarantee***
Pengambilalihan kewajiban membayar oleh Bank atas permintaan Importir kepada Instansi Bea Cukai untuk menjamin pembayaran bea masuk barang impor yang dibebaskan atau ditangguhkan.	*Takeover of payment obligations by the Bank at the request of the importer to the Customs agency to guarantee the payment of import duties on imported goods that are exempted or suspended.*
Foreign Exchange Contract	***Foreign Exchange Contract***
Fasilitas kredit yang diberikan jika Nasabah ingin melakukan transaksi dalam mata uang asing seperti transaksi *Spot, Forward* dan *Swap*.	*Credit facility provided if Customers wish to make transactions in foreign currencies such as Spot, Forward and Swap.*

Layanan Digital Bank
Digital Bank Services

Digital Apps

Layanan perbankan berbasis *mobile* yang tersedia dalam Android dan iOS untuk menjawab kebutuhan transaksi finansial maupun non-finansial tanpa harus datang ke kantor cabang dengan fitur unggulan seperti pembukaan rekening *online*, transaksi *biller*, *cardless withdrawal, top up* e-Wallet, pembelian *e-Commerce*.

Digital Apps

Mobile-based banking services available on Android and iOS to answer the needs of financial and non-financial transactions without having to go to a branch office with excellent features such as online account opening, biller transactions, cardless withdrawals, eWallet top-ups, e-Commerce purchases.

QRIS *(Quick Response Indonesia Standard)*

Layanan pembayaran berbasis QR berstandar Nasional melalui metode *scan* QR *Code*, menggunakan aplikasi agi digital apps, ke seluruh jaringan *merchan*t yang tergabung dengan QRIS.

Selain itu, Bank juga menyediakan layanan penerimaan pembayaran QR *Code* di *merchant* yang bekerja sama dengan bank, melalui aplikasi AGI Pay, sehingga dapat menerima pembayaran QRIS dari seluruh lembaga yang telah disetujui oleh Bank Indonesia.

QRIS (Quick Response Indonesia Standard)

National standard QR-based payment services through the QR Code scan method, using the agi digital apps application, to all merchant networks that are members of QRIS.

In addition, the Bank also provides QR Code payment acceptance services at merchants that cooperate with banks, through the AGI Pay application so that it can accept QRIS payments from all institutions approved by Bank Indonesia.

API *(Application Programming Interface)*

Layanan antarmuka/*interface* yang menyediakan interkoneksi layanan perbankan antara sistem bank dan mitra bisnis dengan tetap memprioritaskan aspek *security* dalam bertransaksi dengan standarisasi SNAP (Standar Nasional Open API Pembayaran).

API (Application Programming Interface)

Service interface that provides interconnection of banking services between bank systems and business partners while prioritizing security aspects in transactions with SNAP (National Open API Payment Standard) standardization.

Internet Banking Business

Layanan perbankan yang berbasis web yang menawarkan kemudahan pengecekan dana perusahaan serta transaksi pembayaran yang didukung dengan keamanan dalam menjalankan transaksi dengan menggunakan tingkatan level otorisasi dalam bertransaksi dengan dukungan *soft token* dan *hard token*.

Internet Banking Business

Web-based banking services that offer easy checking of company funds and payment transactions supported by security in carrying out transactions using authorization levels in transactions with the support of soft tokens and hard tokens.

Retail Internet Banking

Layanan perbankan berbasis web yang ditujukan untuk Nasabah perorangan yang aktif dalam melakukan transaksional perbankan melalui *browser* dengan jaminan kemudahan dan keamanan dalam bertransaksi.

Retail Internet Banking

Web-based banking services intended for individual Customers who are active in conducting transactional banking through a browser with guaranteed ease and security in transactions.

Layanan Digital Bank
Digital Bank Services

Kartu ATM GrahaCash GPN	***GrahaCash GPN ATM Card***
Kartu ATM/Debit Chip sesuai Standar Nasional Teknologi Chip (SNTC) yang memberikan kemudahan bertransaksi melalui jaringan ATM serta transaksi debit belanja di seluruh mesin EDC *merchant* yang tergabung dalam Gerbang Pembayaran Nasional (GPN) di seluruh Indonesia.	*ATM/Debit Chip Card comply with the National Standard for Chip Technology which provides convenience for transactions through ATM networks and shopping debit transactions at all EDC merchant machines incorporated in the National Payment Gateway throughout Indonesia.*
Fitur *Virtual Account and Billing System*	***Virtual Account and Billing System Feature***
Layanan yang menjadi solusi dalam rekonsiliasi pembayaran tagihan dari pelanggan yang mudah diakses baik melalui integrasi API maupun *Corporate Internet Banking*, sehingga dapat menerima pembayaran melalui *channel* Bank maupun antar Bank dan transaksi dapat dilakukan kapanpun dan di manapun tanpa terbatas dengan jam operasional Bank.	*Services that provide solution for reconciling customer bill payments, easily accessible through API integration or Corporate Internet Banking, enabling the acceptance of payments via the Bank's channels as well as interbank channels. Transactions can be conducted anytime and anywhere without being limited by the Bank's operating hours.*
BI FAST	***BI FAST***
Layanan transfer dana antar Bank melalui pendaftaran nomor rekening maupun melalui *proxy* rekening (alias) berupa *e-mail* dan nomor *handphone* Nasabah secara langsung/*online* dengan biaya transfer yang lebih murah.	*Interbank fund transfer services through account number registration or through account proxy (alias) in the form of e-mail and Customer mobile numbers directly/online with lower transfer fees.*
Fitur *Payroll*	***Payroll Feature***
Layanan yang menjadi solusi bagi kebutuhan Anda untuk pembayaran gaji karyawan secara cepat, tepat, dan mudah melalui *Internet Banking* Bisnis, sehingga transaksi dapat dilakukan kapanpun dan dimanapun tanpa terbatas dengan jam operasional Bank.	*A service that provides a solution for your employee payroll payment needs, enabling fast, accurate, and convenient processing through Business Internet Banking, so that transactions can be carried out anytime and anywhere without being limited by the Bank's operating hours.*
Laku Pandai	***Laku Pandai***
Layanan keuangan tanpa jaringan kantor Bank, namun melalui kerja sama dengan pihak lain (agen) dengan didukung sarana teknologi informasi menggunakan API *management* untuk melayani Nasabah. Laku Pandai merupakan salah satu program yang disediakan dalam rangka keuangan inklusif.	*A financial service provided without a Bank branch network, delivered through cooperation with other parties (agents) and supported by information technology infrastructure using API management to serve Customers.* *Laku Pandai is one of the programs offered to promote financial inclusion.*

KEANGGOTAAN DALAM ASOSIASI
MEMBERSHIP IN ASSOCIATIONS

Bank Artha Graha Internasional tergabung dalam beberapa asosiasi/perhimpunan, guna memperluas jaringan bisnis serta menjalin hubungan komunikasi. Bank aktif dalam keanggotaan asosiasi/perhimpunan yang juga merupakan bagian dari pelibatan pemangku kepentingan untuk menyelesaikan persoalan yang muncul selama kegiatan operasional. Dengan bergabung di dalam asosiasi/perhimpunan ini, Bank bisa berbagi isu dan kebijakan tentang industri perbankan, termasuk dampak dan peluangnya bagi perbankan pada jangka pendek, menengah maupun panjang.

Bank Artha Graha Internasional is a member of several associations to expand its business network and establish effective communication. The Bank actively participates in these associations, which also form part of its stakeholder engagement efforts to address issues arising during operational activities. Through membership in these associations, the Bank is able to share and discuss industry issues and policies related to the banking sector, including their impacts and opportunities for the banking industry in the short, medium, and long term.

Hingga akhir 2025, Bank tergabung dalam asosiasi/perhimpunan sebagai berikut:

As of the end of 2025, the Bank is a member of the following associations:

ICSA
(Indonesia Corporate Secretary Association)

Anggota • *Member*

AEI (Asosiasi Emiten Indonesia)
Indonesian Public Listed Companies Association

Anggota • *Member*

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

Anggota • *Member*

PERBANAS (Perhimpunan Bank Nasional)
(National Bank Association)

Anggota • *Member*

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

Anggota • *Member*

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

Anggota • *Member*

IASC
(Indonesia Anti-Scam Centre)

Anggota • *Member*

Forum Komunikasi Direktur Operasional Perbankan (FKDOP)
Banking Operations Directors Communication Forum

Anggota • *Member*

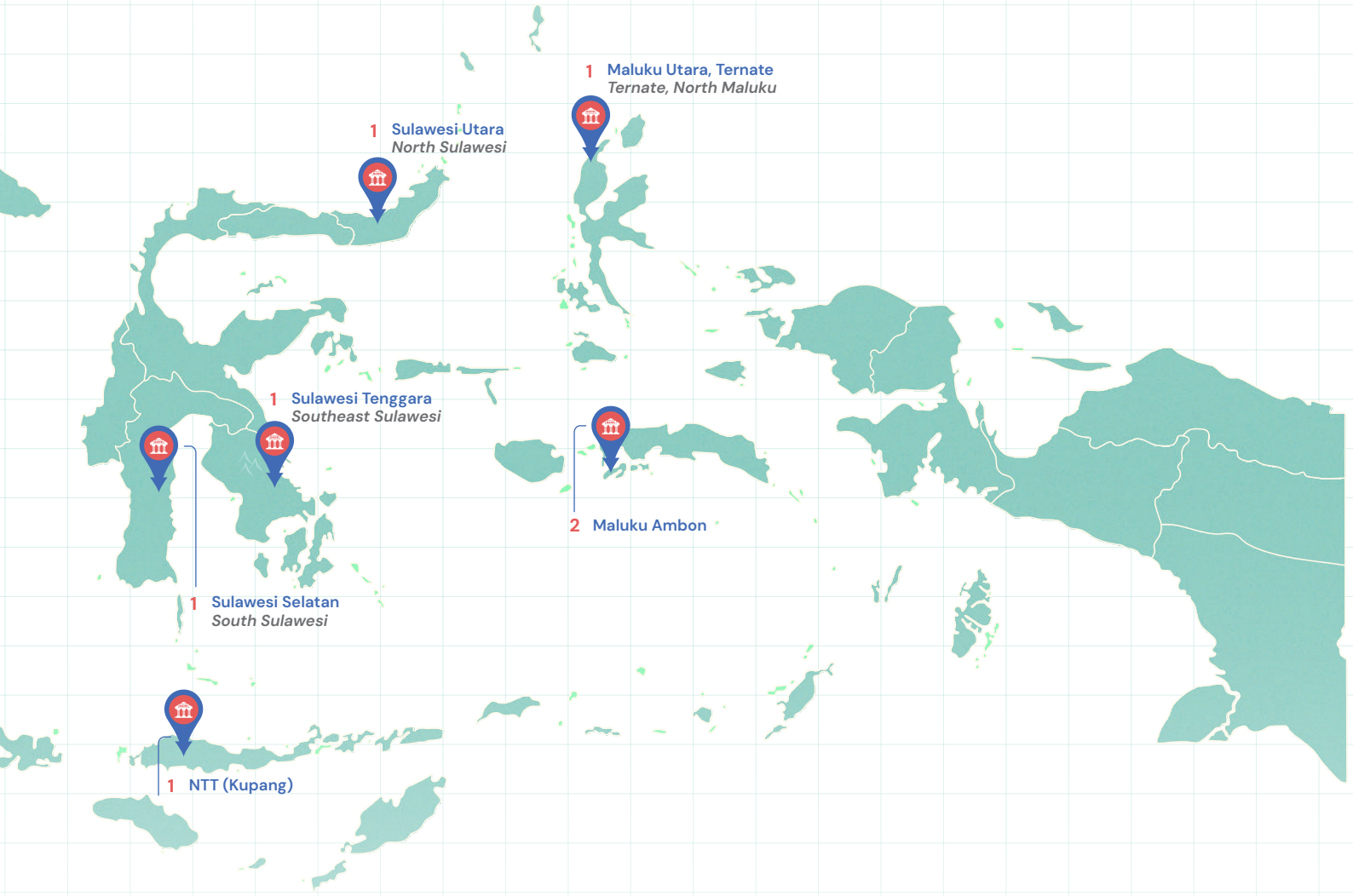
PETA JARINGAN BISNIS DAN WILAYAH OPERASI

BUSINESS NETWORK AND OPERATING AREA MAP



Jumlah Kantor Berdasarkan Wilayah
Number of Offices by Area

62 Kantor
Office



Jumlah Kantor Berdasarkan Wilayah
Number of Offices by Area

Area	Kegiatan Cabang & Pelayanan Kas *Branch Activities & Cash Services*				ATM				
	KC	KCP	Kantor Fungsional *Functional Office*	Mobile Terminal	KC	KCP	Kantor Fungsional *Functional Office*	OFF Premises	Jumlah *Total*
DKI Jakarta	6	18	-	-	8	22	-	26	56
Jawa Barat *West Java*	4	6	-	-	4	5	-	15	24
Banten	-	2	-	-	-	2	-	4	6
Jawa Tengah *Central Java*	2	-	-	-	2	-	-	2	4
Jawa Timur *East Java*	1	1	-	-	1	1	-	1	3
Bali	1	1	-	-	1	1	-	6	8
Sumatra Utara *North Sumatra*	1	1	-	-	2	2	-	4	8
Sumatra Selatan South Sumatra	1	-	-	-	1	-	-	2	3
Sumatra Barat *West Sumatra*	-	-	-	-	-	-	-	2	2
Riau	1	-	-	-	2	-	-	-	2
Kepulauan Riau *Riau Islands*	1	-	-	-	1	-	-	3	4
Jambi	1	-	-	-	1	-	-	-	1
Kepulauan Babel *Babel Islands*	1	-	-	-	1	-	-	-	1
Lampung	1	-	-	-	1	-	-	1	2
Kalimantan Timur *East Kalimantan*	2	-	1	-	2	-	-	-	2
Kalimantan Barat West Kalimantan	1	-	-	-	1	-	-	4	5
Kalimantan Selatan *South Kalimantan*	1	-	-	-	1	-	-	-	1

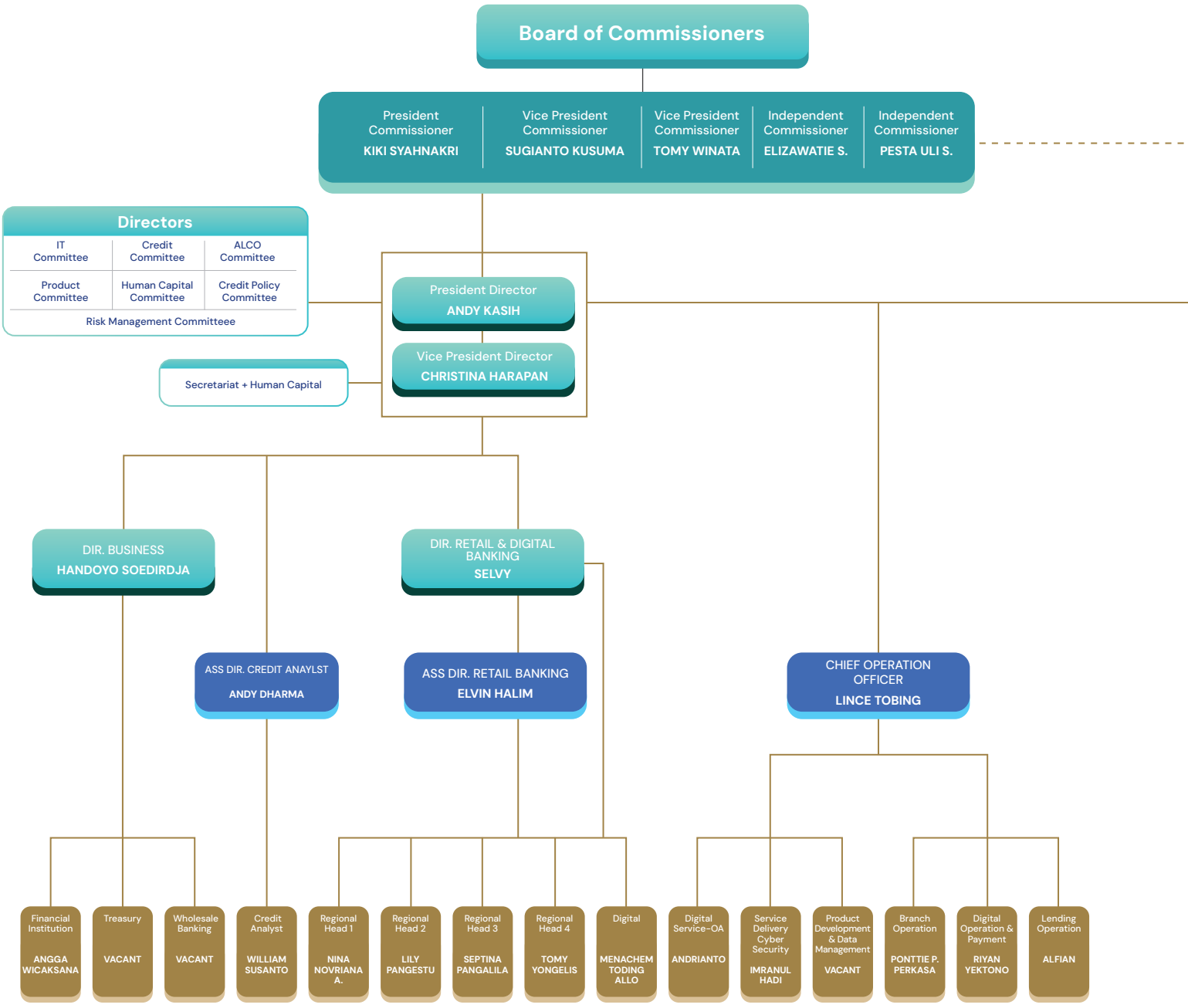
Jumlah Kantor Berdasarkan Wilayah
Number of Offices by Area

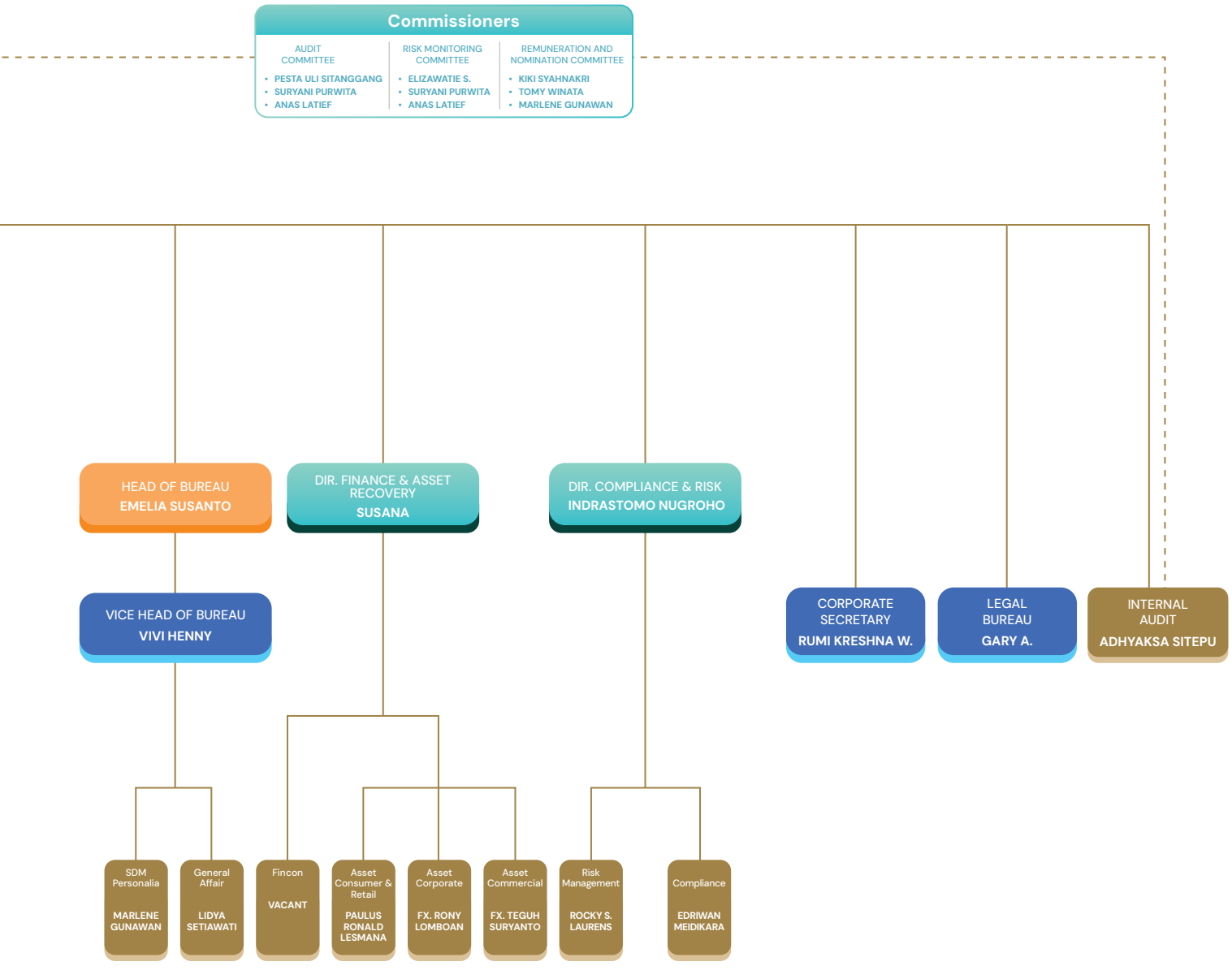
Area	Kegiatan Cabang & Pelayanan Kas *Branch Activities & Cash Services*				ATM				
	KC	KCP	Kantor Fungsional *Functional Office*	Mobile Terminal	KC	KCP	Kantor Fungsional *Functional Office*	OFF Premises	Jumlah *Total*
Sulawesi Selatan *South Sulawesi*	1	-	-	-	1	-	-	1	2
Sulawesi Utara *North Sulawesi*	1	-	-	-	1	-	-	-	1
Sulawesi Tenggara *Southeast Sulawesi*	1	-	-	-	2	-	-	1	3
Kupang (NTT)	1	-	-	-	1	-	-	4	5
Maluku Utara *North Maluku*	1	-	-	-	1	-	-	-	1
Maluku Ambon	1	1	-	-	1	1	-	7	9
Jumlah ***Total***	**31**	**30**	**1**	**-**	**36**	**34**	**-**	**83**	**153**

Jumlah Kantor Berdasarkan Jenis Kantor
Number of Offices by Office Type

Jenis Kantor *Office Type*	2025	2024	2023	2022	2021
Kantor Cabang *Branch Office*	31	32	32	32	32
Kantor Cabang Pembantu *Sub-Branch Office*	30	33	34	35	36
Kantor Fungsional *Functional Office*	1	-	-	-	-
Mobile Terminal	-	1	1	1	1
ATM					
On Premises	70	73	73	74	72
Off Premises	83	83	80	57	46
Jumlah ATM *Total ATM*	153	156	153	131	118

STRUKTUR ORGANISASI
ORGANIZATIONAL STRUCTURE




Commissioners
AUDIT COMMITTEE
• PESTA ULI SITANGGANG
• SURYANI PURWITA
• ANAS LATIEF
RISK MONITORING COMMITTEE
• ELIZAWATIE S.
• SURYANI PURWITA
• ANAS LATIEF
REMUNERATION AND NOMINATION COMMITTEE
• KIKI SYAHNAKRI
• TOMY WINATA
• MARLENE GUNAWAN
HEAD OF BUREAU
EMELIA SUSANTO
DIR. FINANCE & ASSET RECOVERY
SUSANA
DIR. COMPLIANCE & RISK
INDRASTOMO NUGROHO
CORPORATE SECRETARY
RUMI KRESHNA W.
LEGAL BUREAU
GARY A.
INTERNAL AUDIT
ADHYAKSA SITEPU
VICE HEAD OF BUREAU
VIVI HENNY
SDM Personalia
MARLENE GUNAWAN
General Affair
LIDYA SETIAWATI
Fincon
VACANT
Asset Consumer & Retail
PAULUS RONALD LESMANA
Asset Corporate
FX. RONY LOMBOAN
Asset Commercial
FX. TEGUH SURYANTO
Risk Management
ROCKY S. LAURENS
Compliance
EDRIWAN MEIDIKARA

PROFIL DEWAN KOMISARIS
PROFILE OF THE BOARD OF COMMISSIONERS

Sepanjang tahun 2025, tidak terdapat perubahan komposisi Dewan Komisaris. Pada RUPS Tahunan Tahun Buku 2024 yang diselenggarakan pada tanggal 26 Juni 2025, Pemegang Saham menyetujui untuk mengangkat kembali Elizawatie Simon selaku Komisaris Independen, sebagaimana tertuang dalam Akta Pernyataan Keputusan Rapat No. 17 tanggal 16 Juni 2025.

Throughout 2025, there were no changes in the composition of the Board of Commissioners. At the Annual General Meeting of Shareholders for the 2024 financial year held on June 26, 2025, the Shareholders approved the reappointment of Elizawatie Simon as Independent Commissioner, as stipulated in the Deed of Statement of Meeting Resolutions No. 17 dated June 16, 2025

Profil dari masing-masing anggota Dewan Komisaris Bank untuk periode yang berakhir pada tanggal 31 Desember 2025 adalah sebagai berikut:

The profiles of each member of the Bank's Board of Commissioners for the period ending December 31, 2025, are as follows:



KIKI SYAHNAKRI

Komisaris Utama/Komisaris Independen
President Commissioner/Independent Commissioner

Warga Negara Indonesia, berusia 78 tahun per Desember 2025 dan berdomisili di Jakarta. Beliau pertama kali menjabat sebagai Komisaris Utama Bank berdasarkan Akta Pernyataan Keputusan Rapat No. 26 tanggal 12 Juni 2005 dan terakhir kali diangkat berdasarkan Akta Pernyataan Keputusan Rapat No. 16 tanggal 17 Juli 2023. Beliau telah dinyatakan lulus uji kemampuan dan kepatutan oleh Bank Indonesia berdasarkan Surat Bank Indonesia No. 15/29/GBI/DPIP/Rahasia tanggal 12 Februari 2013.

An Indonesian citizen, aged 78 as of December 2025, and domiciled in Jakarta. He was first appointed as President Commissioner of the Bank based on the Deed of Statement of Meeting Resolutions No. 26 dated June 12, 2005, and was most recently reappointed based on the Deed of Statement of Meeting Resolutions No. 16 dated July 17, 2023. He has passed the fit and proper test conducted by Bank Indonesia, as stated in Bank Indonesia Letter No. 15/29/GBI/DPIP/Confidential dated February 12, 2013.

Beliau lulus dari Akademi Militer Nasional pada tahun 1971 dan berkarir di kemiliteran. Sepanjang karirnya, beliau telah menduduki berbagai jabatan penting, antara lain Asisten Operasi KASAD (1998-1999), Panglima Darurat Militer Timor Timur (September-November 1999), Panglima Daerah Militer IX Udayana (November 1999-November 2000), dan Wakil Kepala Staf TNI Angkatan Darat (November 2000-Mei 2002).

He graduated from the National Military Academy in 1971 and pursued a career in the military. Throughout his career, he held various strategic positions, including Assistant for Operations to the Army Chief of Staff (1998–1999), Commander of the Martial Law Authority in East Timor (September–November 1999), Commander of the IX/Udayana Regional Military Command (November 1999–November 2000), and Deputy Chief of Staff of the Indonesian Army (November 2000–May 2002).

Saat ini, beliau juga tercatat sebagai Ketua Komite Remunerasi dan Nominasi Bank, beliau tidak memiliki rangkap jabatan di emiten dan perusahaan publik lain. Beliau tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, Direksi dan pemegang saham pengendali Bank.

He currently also serves as Chairman of the Bank's Remuneration and Nomination Committee. He does not hold concurrent positions in other listed companies or public companies. He has no affiliation with members of the Board of Commissioners, the Board of Directors, or the Bank's controlling shareholders.

Pada tahun 2025, beliau telah mengikuti *Refreshment* Sertifikasi Manajemen Risiko Jenjang 7.

In 2025, he attended the Risk Management Certification Level 7.



TOMY WINATA

Wakil Komisaris Utama
Vice President Commissioner

Warga Negara Indonesia, berusia 67 tahun per Desember 2025 dan berdomisili di Jakarta. Beliau pertama kali menjabat sebagai Wakil Komisaris Utama Bank berdasarkan Akta Pernyataan Keputusan Rapat No. 26 tanggal 12 Juni 2005 dan terakhir kali diangkat berdasarkan Akta Pernyataan Keputusan Rapat No. 16 tanggal 17 Juli 2023. Beliau telah dinyatakan lulus uji kemampuan dan kepatutan oleh Bank Indonesia berdasarkan Surat Bank Indonesia No. 7/19/GBI/DPIP/Rahasia tanggal 15 Juni 2005.

Beliau dikenal sebagai pengusaha yang telah mengembangkan usaha di berbagai bidang di Indonesia. Saat ini, beliau juga tercatat sebagai anggota Komite Remunerasi dan Nominasi Bank.

An Indonesian citizen, aged 67 as of December 2025, and domiciled in Jakarta. He was first appointed as Vice President Commissioner of the Bank based on the Deed of Statement of Meeting Resolutions No. 26 dated June 12, 2005, and was most recently reappointed based on the Deed of Statement of Meeting Resolutions No. 16 dated July 17, 2023. He has passed the fit and proper test conducted by Bank Indonesia, as stated in Bank Indonesia Letter No. 7/19/GBI/DPIP/Confidential dated June 15, 2005.

He is known as an entrepreneur who has developed businesses in various sectors in Indonesia. He currently also serves as a member of the Bank's Remuneration and Nomination Committee.



SUGIANTO KUSUMA

Wakil Komisaris Utama
Vice President Commissioner

Warga Negara Indonesia, berusia 74 tahun per Desember 2025 dan berdomisili di Jakarta. Beliau pertama kali menjabat sebagai Wakil Komisaris Utama Bank berdasarkan Akta Pernyataan Keputusan Rapat No. 26 tanggal 12 Juni 2005 dan terakhir kali diangkat berdasarkan Akta Pernyataan Keputusan Rapat No. 16 tanggal 17 Juli 2023. Beliau telah dinyatakan lulus uji kemampuan dan kepatutan oleh Bank Indonesia berdasarkan Surat Bank Indonesia No. 7/19/GBI/DPIP/Rahasia tanggal 15 Juni 2005.

Beliau merupakan pengusaha yang telah mengembangkan usaha di berbagai bidang di Indonesia.

An Indonesian citizen, aged 74 as of December 2025, and domiciled in Jakarta. He was first appointed as Vice President Commissioner of the Bank based on the Deed of Statement of Meeting Resolutions No. 26 dated June 12, 2005, and was most recently reappointed based on the Deed of Statement of Meeting Resolutions No. 16 dated July 17, 2023. He has passed the fit and proper test conducted by Bank Indonesia, as stated in Bank Indonesia Letter No. 7/19/GBI/DPIP/Confidential dated June 15, 2005.

He is an entrepreneur who has developed businesses in various sectors in Indonesia.



ELIZAWATIE SIMON

Komisaris Independen
Independent Commissioner

Warga Negara Indonesia, berusia 64 tahun per Desember 2025 dan berdomisili di Jakarta. Beliau menjabat sebagai Komisaris Independen Bank berdasarkan Akta Pernyataan Keputusan Rapat No. 253 tanggal 25 Juli 2022 dan terakhir kali diangkat berdasarkan Akta Pernyataan Keputusan Rapat No. 17 tanggal 26 Juni 2025. Beliau telah dinyatakan lulus uji kemampuan dan kepatutan oleh Otoritas Jasa Keuangan sesuai surat Otoritas Jasa Keuangan (OJK) No. KEP-59/D.03/2022 tanggal 20 April 2022.

Beliau meraih gelar Sarjana Hukum bidang Hukum Perdata dari Universitas Trisakti (1985). Sebelumnya, beliau berkarir sebagai Kepala Biro Hukum Bank Danamon (1982-1990), Kepala Biro Hukum PT Danayasa Arthatama (1990-1999). Beliau berkarir di Bank sebagai Kepala Biro Hukum (1999-2013), Komisaris Independen (Juni 2013), Direktur (November 2013), Komisaris (2018), Komisaris PT Jakarta International Hotels & Development Tbk (2018), Komisaris Independen PT Jakarta International Hotels & Development Tbk (2020-2021).

Saat ini, beliau juga tercatat sebagai Ketua Komite Pemantau Risiko Bank, beliau tidak memiliki rangkap jabatan di emiten dan perusahaan publik lain dan tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, Direksi dan pemegang saham pengendali Bank.

Pada tahun 2025, beliau mengikuti *Refreshment* Sertifikasi Manajemen Risiko Jenjang 7.

An Indonesian citizen, aged 64 as of December 2025, and domiciled in Jakarta. She was appointed as an Independent Commissioner of the Bank based on the Deed of Statement of Meeting Resolutions No. 253 dated July 25, 2022, and was most recently appointed based on the Deed of Statement of Meeting Resolutions No. 17 dated 26 June 2025. She has passed the fit and proper test conducted by the Financial Services Authority (Otoritas Jasa Keuangan/OJK), as stated in OJK Letter No. KEP-59/D.03/2022 dated April 20, 2022.

She earned a Bachelor of Laws degree in Civil Law from Trisakti University in 1985. Previously, she served as Head of the Legal Bureau at Bank Danamon (1982–1990) and Head of the Legal Bureau at PT Danayasa Arthatama (1990–1999). Her career at the Bank includes positions as Head of the Legal Bureau (1999–2013), Independent Commissioner (June 2013), Director (November 2013), Commissioner (2018), Commissioner of PT Jakarta International Hotels & Development Tbk (2018), and Independent Commissioner of PT Jakarta International Hotels & Development Tbk (2020–2021).

Currently, she also serves as Chairperson of the Bank's Risk Monitoring Committee. She does not hold concurrent positions in other listed companies or public companies and has no affiliation with members of the Board of Commissioners, the Board of Directors, or the Bank's controlling shareholders.

In 2025, she attended Refreshment of Risk Management Certification Level 7.



PESTA ULI SITANGGANG

Komisaris Independen
Independent Commissioner

Warga Negara Indonesia, berusia 62 tahun per Desember 2025 dan berdomisili di Jakarta. Beliau menjabat sebagai Komisaris Independen Bank berdasarkan Akta Pernyataan Keputusan Rapat No. 16 tanggal 17 Juli 2023 dan telah lulus *Fit & Proper Test* sesuai surat Otoritas Jasa Keuangan (OJK) No. KEPR-141/D.03/2023 tanggal 8 November 2023.

An Indonesian citizen, aged 62 as of December 2025, and domiciled in Jakarta. She serves as an Independent Commissioner of the Bank based on the Deed of Statement of Meeting Resolutions No. 16 dated July 17, 2023, and has passed the Fit and Proper Test as stated in the Financial Services Authority (Otoritas Jasa Keuangan/OJK) Letter No. KEPR-141/D.03/2023 dated November 8, 2023.

Beliau meraih gelar Sarjana Ekonomi Jurusan Akuntansi dari Universitas Sumatra Utara (USU) pada tahun 1988. Sebelumnya, beliau berkarir di KAP Prasetio Utomo & Co - Arthur Andersen (1989-1999) dengan posisi terakhir sebagai SC *Manager,* kemudian *General Manager Internal Audit* dan *Financial Controller* di PT Pioneerindo Gourmet International Tbk (2000-2006), *Senior Manager Finance & Accounting* di PT Repex Persada Internasional (Fedex) (2006-2008), Direktur dan *Corporate Secretary* di PT Sentul City Tbk (2008-2013), *Senior Manager* Keuangan di PT Jakarta International Hotels & Development Tbk (2013-2017), *Corporate Secretary* dan Direktur PT Danayasa Arthatama Tbk (2017-2021), *Advisor* PT Pangea Sinergi Solusindo (2022-2023).

She earned a Bachelor's degree in Economics, majoring in Accounting, from Universitas Sumatra Utara (USU) in 1988. Previously, she worked at Public Accounting Firm Prasetio Utomo & Co – Arthur Andersen (1989–1999), with her last position as SC Manager, and subsequently served as General Manager of Internal Audit and Financial Controller at PT Pionerindo Gourmet Internasional Tbk (2000–2006), Senior Manager Finance and Accounting at PT Repex Persada Internasional (FedEx) (2006–2008), Director and Corporate Secretary at PT Sentul City Tbk (2008–2013), Senior Manager of Finance at PT Jakarta International Hotels & Development Tbk (2013–2017), Corporate Secretary and Director at PT Danayasa Arthatama Tbk (2017–2021), and Advisor at PT Pangea Sinergi Solusindo (2022–2023).

Saat ini beliau juga tercatat sebagai Ketua Komite Audit Bank, beliau tidak memiliki rangkap jabatan di emiten dan perusahaan publik lain dan tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, Direksi dan pemegang saham pengendali Bank.

Currently, she also serves as Chairperson of the Bank's Audit Committee. She does not hold concurrent positions in other listed companies or public companies and has no affiliation with members of the Board of Commissioners, the Board of Directors, or the Bank's controlling shareholders.

Pada tahun 2025, beliau mengikuti *Refreshment* Sertifikasi Manajemen Risiko Jenjang 6.

In 2025, she attended Refreshment of Risk Management Certification Level 6.

PROFIL DIREKSI
PROFILE OF THE BOARD OF DIRECTORS

Pada 2025, komposisi Direksi Bank mengalami perubahan sesuai dengan keputusan Rapat Umum Pemegang Saham Tahunan yang diselenggarakan pada tangal 26 Juni 2025, pemegang saham menyetujui memberhentikan Sdr. Indra Sintung Budianto selaku Direktur serta mengangkat Sdri. Susana dan Sdri. Selvy sebagai Direksi, sebagaimana tertuang dalam Akta Pernyataan Keputusan Rapat No. 17 tanggal 26 Juni 2025, sehingga komposisi Direksi Bank menjadi sebagai berikut:

In 2025, the composition of the Bank's Board of Directors changed pursuant to the resolutions of the Annual General Meeting of Shareholders held on June 26, 2025. The Shareholders approved the dismissal of Indra Sintung Budianto as Director and the appointment of Susana and Selvy as members of the Board of Directors, as stipulated in the Deed of Statement of Meeting Resolutions No. 17 dated June 26, 2025. Accordingly, the composition of the Bank's Board of Directors became as follows:



ANDY KASIH

Direktur Utama
President Director

Warga Negara Indonesia, berusia 70 tahun per Desember 2025 dan berdomisili di Jakarta. Beliau diangkat pertama kali sebagai Direktur Utama Bank berdasarkan Akta Pernyataan Keputusan Rapat No. 95 tanggal 30 Juni 2008 dan terakhir kali diangkat berdasarkan Akta Pernyataan Keputusan Rapat No. 16 tanggal 17 Juli 2023. Beliau telah dinyatakan lulus uji kemampuan dan kepatutan oleh Bank Indonesia berdasarkan Surat Bank Indonesia No. 10/184/GBI/DPIP/Rahasia tanggal 9 Desember 2008.

An Indonesian citizen, aged 70 as of December 2025, and domiciled in Jakarta. He was first appointed as President Director of the Bank based on the Deed of Statement of Meeting Resolutions No. 95 dated June 30, 2008, and was most recently reappointed based on the Deed of Statement of Meeting Resolutions No. 16 dated July 17, 2023. He has passed the fit and proper test conducted by Bank Indonesia, as stated in Bank Indonesia Letter No. 10/184/GBI/DPIP/Confidential dated December 9, 2008.

Beliau meraih gelar Sarjana Ekonomi dari Universitas Katolik Widya Mandala pada tahun 1984. Sebelumnya, beliau berkarir sebagai Kepala Akuntan PT Charoen Pokphand Indonesia Animal Feedmill (1979-1981), Kepala Akuntan dan Keuangan PT Impex Megah Surabaya (1981-1983), *Executive Trainee* Citibank (1982), Wakil Presiden Citibank (1994), Direktur Operasi Bank Subentra (1994), Direktur Operasi Bank (1996), Direktur IT dan Fincon Bank (1999-2001), Direktur IT dan Kepatuhan Bank (2001-2005), serta Direktur IT, Direktur Kepatuhan, dan *Risk Management* Bank (2005-2008).

He earned a Bachelor's degree in Economics from Widya Mandala Catholic University in 1984. Previously, he served as Head of Accounting at PT Charoen Pokphand Indonesia Animal Feedmill (1979–1981), Head of Accounting and Finance at PT Impex Megah Surabaya (1981–1983), Executive Trainee at Citibank (1982), Vice President at Citibank (1994), Director of Operations at Bank Subentra (1994), Director of Operations at the Bank (1996), Director of IT and Finance & Control at the Bank (1999–2001), Director of IT and Compliance at the Bank (2001–2005), and Director of IT, Director of Compliance, and Director of Risk Management at the Bank (2005–2008).

Beliau tidak merangkap jabatan di perusahaan lain dan tidak memiliki hubungan afiliasi dengan Dewan Komisaris, Direksi dan Pemegang Saham Pengendali.

He does not hold concurrent positions in other companies and has no affiliation with members of the Board of Commissioners, the Board of Directors, or the Controlling Shareholders.

Pada tahun 2025, beliau telah mengikuti *Refreshment* Sertifikasi Manajemen Risiko Jenjang 7.

In 2025, he attended Refreshment of Risk Management Certification Level 7.



CHRISTINA HARAPAN

Wakil Direktur Utama
Vice President Director

Warga Negara Indonesia, berusia 47 tahun per Desember 2025 dan berdomisili di Jakarta. Beliau diangkat pertama kali sebagai Wakil Direktur Utama Bank berdasarkan Akta Pernyataan Keputusan Rapat No. 9 tanggal 17 Juli 2018 dan terakhir kali diangkat berdasarkan Akta Pernyataan Keputusan Rapat No. 05 tanggal 17 Juli 2024. Beliau telah dinyatakan lulus uji kemampuan dan kepatutan oleh Otoritas Jasa Keuangan berdasarkan Surat Otoritas Jasa Keuangan No. SR-8/PB.12/2019 tanggal 9 Januari 2019.

Beliau meraih gelar Sarjana Bisnis dari Universitas San Diego pada tahun 1999 dan Master bidang Bisnis Administrasi dari San Diego State University pada tahun 2000. Perjalanan karir beliau dimulai di Bank Artha Graha Internasional sebagai Pemimpin Tim Pengawasan Bisnis di Internal Audit (2008-2012). Selanjutnya, beliau dipromosikan menjadi Kepala Divisi Pengendalian Internal (2012-2014) yang bertugas dalam mengelola risiko kredit dan operasional, Kepala Biro Direksi (2014-2016), dan Komisaris Independen PT Bank ICBC Indonesia (Februari 2016-Mei 2018).

Pada tahun 2025, beliau mengikuti *Refreshment* Manajemen Risiko Jenjang 7 dan *Refreshment* Sertifikasi *Treasury Dealer* Jenjang 7.

An Indonesian citizen, aged 47 as of December 2025, and domiciled in Jakarta. She was first appointed as Vice President Director of the Bank based on the Deed of Statement of Meeting Resolutions No. 9 dated July 17, 2018, and was most recently reappointed based on the Deed of Statement of Meeting Resolutions No. 05 dated July 17, 2024. She has passed the fit and proper test conducted by the Financial Services Authority (OJK), as stated in OJK Letter No. SR-8/PB.12/2019 dated January 9, 2019.

She earned a Bachelor's degree in Business from the University of San Diego in 1999 and a Master of Business Administration from San Diego State University in 2000. Her career journey began at Bank Artha Graha Internasional as Business Oversight Team Leader in Internal Audit (2008–2012). She was subsequently promoted to Head of the Internal Control Division (2012–2014), responsible for managing credit and operational risks, Head of the Board of Directors' Bureau (2014–2016), and Independent Commissioner of PT Bank ICBC Indonesia (February 2016–May 2018).

In 2025, She attended the Level 7 Risk Management Refreshment Program and the Level 7 Treasury Dealer Certification Refreshment Program.



INDRASTOMO NUGROHO

Direktur Kepatuhan/Direktur Independen
Compliance Director/Independent Director

Warga Negara Indonesia, berusia 51 tahun per Desember 2025, berdomisili di Jakarta. Beliau diangkat pertama kali sebagai Direktur Bank berdasarkan Akta Pernyataan Keputusan Rapat No. 9 tanggal 17 Juli 2018 dan terakhir kali diangkat berdasarkan Akta Pernyataan Keputusan Rapat No. 16 tanggal 17 Juli 2023 dan telah lulus *Fit & Proper Test* sesuai surat Otoritas Jasa Keuangan (OJK) No. KEPR-142/D.03/2023 tanggal 8 November 2023.

Beliau meraih gelar Sarjana Ekonomi dari Universitas Trisakti pada tahun 1996. Beliau memulai karirnya di dunia perbankan sebagai *Senior Manager Product* Bank Niaga (1996-2005), *Head of Liabilities Product* Bank Danamon (2005-2008), *Head of Centralize Processing* BTPN (2008-2009), *Head of Consumer Lending Product Development* Bank Negara Indonesia (2009-2013). Beliau menjabat di Bank sebagai Deputi Direktur Pengembangan Produk dan Bisnis (2013), Deputi Direktur *Commercial Banking* (2018), Direktur Konsumer (2018) dan Direktur *Digital* & Ritel *Banking* (2020).

Beliau tidak sedang merangkap jabatan di perusahaan lain dan tidak memiliki hubungan afiliasi dengan Dewan Komisaris, Direksi dan Pemegang Saham Pengendali.

Pada tahun 2025, beliau telah mengikuti *Refreshment* Sertifikasi Manajemen Risiko Jenjang 7.

An Indonesian citizen, aged 51 as of December 2025, and domiciled in Jakarta. He was first appointed as a Director of the Bank based on the Deed of Statement of Meeting Resolutions No. 9 dated July 17, 2018, and was most recently reappointed based on the Deed of Statement of Meeting Resolutions No. 16 dated July 17, 2023. He has passed the Fit and Proper Test as stated in the Financial Services Authority (OJK) Letter No. KEPR-142/D.03/2023 dated November 8, 2023.

He earned a Bachelor's degree in Economics from Trisakti University in 1996. He began his career in the banking industry as Senior Manager of Product at Bank Niaga (1996–2005), Head of Liabilities Product at Bank Danamon (2005–2008), Head of Centralized Processing at BTPN (2008–2009), and Head of Consumer Lending Product Development at Bank Negara Indonesia (2009–2013). At the Bank, he has served as Deputy Director of Product and Business Development (2013), Deputy Director of Commercial Banking (2018), Director of Consumer Banking (2018), and Director of Digital & Retail Banking (2020).

He does not hold concurrent positions in other companies and has no affiliation with members of the Board of Commissioners, the Board of Directors, or the Controlling Shareholders.

In 2025, he attended Refreshment of Risk Management Certification Level 7.



HANDOYO SOEDIRDJA

Direktur
Director

Warga Negara Indonesia, berusia 61 tahun per Desember 2025, berdomisili di Jakarta. Beliau diangkat pertama kali sebagai Direktur Bank berdasarkan Akta Pernyataan Keputusan Rapat No. 18 tanggal 7 Desember 2012 dan terakhir kali diangkat berdasarkan Akta Pernyataan Keputusan Rapat No. 16 tanggal 17 Juli 2023 dan telah telah lulus *Fit & Proper Test* sesuai surat Otoritas Jasa Keuangan (OJK) No. KEPR-143/D.03/2023 tanggal 8 November 2023.

Beliau meraih gelar *Bachelor of Science* dari Macquarie University, Sydney, Australia (1989) dan *Master of Business Administration* dibidang *Finance and Marketing* dari Bond University Queensland, Australia (1996). Sebelumnya, beliau berkarir sebagai *Financial Advisor/Analyst* di Deutsche Bank Australia (1995-1997), *Senior Financial Advisor/Business Analyst* di Credit Suisse First Boston/Challenger Australia (1997-2002), Direktur Keuangan Mosaic Oil NL (Listed Company di Australia), CEO Avexa Investment Ltd., dan Deputi Komisaris Avexa Investment (Listed Company di Australia), *Fund Manager* di Bell Potter Securities Limited Australia (2002-2004), *Senior Corporate Financial Advisor* di ABN Amro Morgans Limited Australia (2004-2009), *Private Equity Senior Financial Advisor* di UBS/Bell Potter Security Limited Australia (2009-2012), *Chief Executive Officer* di PT Kelas Kita Edukasi Indonesia (2020-2023), *Chief Executive Officer* di PT Project One Solution (2022-2023). Beliau menjabat di Bank sebagai Kepala Biro Direksi (September 2012–Desember 2012), Direktur Kepatuhan (2013-2014), Direktur Kredit Korporasi, *Capital Market & Treasury* (2014-2016), Direktur Kredit & *Treasury* (2017-2018).

Beliau tidak sedang merangkap jabatan di perusahaan lain dan tidak memiliki hubungan afiliasi dengan Dewan Komisaris, Direksi dan Pemegang Saham Pengendali.

Pada tahun 2025, beliau mengikuti *Refreshment* Sertifikasi Manajemen Risiko Jenjang 7.

An Indonesian citizen, aged 61 as of December 2025, and domiciled in Jakarta. He was first appointed as a Director of the Bank based on the Deed of Statement of Meeting Resolutions No. 18 dated December 7, 2012, and was most recently reappointed based on the Deed of Statement of Meeting Resolutions No. 16 dated July 17, 2023. He has passed the Fit and Proper Test as stated in the Financial Services Authority (OJK) Letter No. KEPR-143/D.03/2023 dated November 8, 2023.

He earned a Bachelor of Science degree from Macquarie University, Sydney, Australia, in 1989 and a Master of Business Administration in Finance and Marketing from Bond University, Queensland, Australia, in 1996. Previously, he served as Financial Advisor/Analyst at Deutsche Bank Australia (1995–1997), Senior Financial Advisor/Business Analyst at Credit Suisse First Boston/Challenger Australia (1997–2002), Finance Director of Mosaic Oil NL (an Australian listed company), Chief Executive Officer of Avexa Investment Ltd., and Deputy Commissioner of Avexa Investment (an Australian listed company), Fund Manager at Bell Potter Securities Limited Australia (2002–2004), Senior Corporate Financial Advisor at ABN Amro Morgans Limited Australia (2004–2009), Private Equity Senior Financial Advisor at UBS/Bell Potter Securities Limited Australia (2009–2012), Chief Executive Officer of PT Kelas Kita Edukasi Indonesia (2020–2023), and Chief Executive Officer of PT Project One Solution (2022–2023). At the Bank, he has served as Head of the Board of Directors' Bureau (September 2012–December 2012), Director of Compliance (2013–2014), Director of Corporate Credit, Capital Market & Treasury (2014–2016), and Director of Credit & Treasury (2017–2018).

He does not hold concurrent positions in other companies and has no affiliation with members of the Board of Commissioners, the Board of Directors, or the Controlling Shareholders.

In 2025, he attended Refreshment of Risk Management Certification Level 7.



SUSANA

Direktur
Director

Warga Negara Indonesia, berusia 53 tahun per Desember 2025 dan berdomisili di Jakarta. Beliau diangkat pertama kali sebagai Direktur Bank berdasarkan Akta Pernyataan Keputusan Rapat No. 177 tanggal 23 Agustus 2021 dan terakhir kali diangkat berdasarkan Akta Pernyataan Keputusan Rapat No. 17 tanggal 26 Juni 2025 dan telah lulus *Fit & Proper Test* sesuai Surat Otoritas Jasa Keuangan (OJK) No. KEPR-2/D.03/2026 tanggal 8 Januari 2026.

Beliau meraih gelar Sarjana Akuntansi dan Pendidikan Profesi Akuntansi (PPAK) dari Universitas Trisakti. Beliau berkarir di PT Buanagraha Arthaprima dengan jabatan terakhir sebagai *Finance and Accounting Manager* (2016), Direktur PT Bukit Lentera Sejahtera (2011-2016). Beliau menjabat di Bank sebagai Kepala SKAI PT Bank Artha Graha Internasional Tbk (2017-2020), *Associate Director Financial Control & Budgeting* merangkap Sekretaris Perusahaan (2020-2021), Direktur Fincon, Admin Kredit & Legal (2022) dan *Chief Financial Officer* (CFO) (2022-2025).

Beliau tidak sedang merangkap jabatan di perusahaan lain dan tidak memiliki hubungan afiliasi dengan Dewan Komisaris, Direksi dan Pemegang Saham Pengendali.

Pada tahun 2025, beliau mengikuti *Refreshment* Sertifikasi Manajemen Risiko Jenjang 7.

Indonesian citizen, aged 53 as of December 2025, and domiciled in Jakarta. She was first appointed as Director of the Bank based on Deed of Meeting Resolution No. 177 dated August 23, 2021, and most recently reappointed based on Deed of Meeting Resolution No. 17 dated June 26, 2025. She has also passed the Fit & Proper Test as stated in the Financial Services Authority (OJK) Letter No. KEPR-2/D.03/2026 dated January 8, 2026.

She holds a Bachelor's degree in Accounting and a Professional Accounting Education (PPAK) from Universitas Trisakti. She began her career at PT Buanagraha Arthaprima, with her last position as Finance and Accounting Manager (2016), and also served as Director of PT Bukit Lentera Sejahtera (2011–2016). Within the Bank, she has held various positions, including Head of SKAI PT Bank Artha Graha Internasional Tbk (2017–2020), Associate Director Financial Control & Budgeting concurrently serving as Corporate Secretary (2020–2021), Director Fincon, Credit Administration & Legal (2022), and Chief Financial Officer (CFO) (2022–2025).

She does not hold any concurrent positions in other companies and has no affiliated relationships with the Board of Commissioners, the Board of Directors, or the Controlling Shareholders.

In 2025, she completed the Level 7 Risk Management Certification Refreshment program.



SELVY

Direktur
Director

Warga Negara Indonesia, berusia 57 tahun per Desember 2025, berdomisili di Jakarta. Beliau diangkat sebagai Direktur Bank berdasarkan Akta Pernyataan Keputusan Rapat No. 17 tanggal 26 Juni 2025 dan telah *lulus Fit & Proper Test* sesuai surat Otoritas Jasa Keuangan (OJK) No. KEPR-1/D.03/2026 tanggal 8 Januari 2026.

Beliau meraih gelar Sarjana Hukum dari Universitas Airlangga. Sebelumnya, beliau berkarir sebagai Pemimpin Cabang (2006–2014), Koordinator Wilayah (2014–2016), *Branch Director* (2016–2023), *Regional Head* 3 (2023–2025).

Beliau tidak sedang merangkap jabatan di perusahaan lain dan tidak memiliki hubungan afiliasi dengan Dewan Komisaris, Direksi dan Pemegang Saham Pengendali.

Pada tahun 2025, beliau telah mengikuti *Refreshment* Sertifikasi Manajemen Risiko jenjang 5 dan lulus Sertifikasi Manajemen Risiko Jenjang 7.

An Indonesian citizen, 57 years old as of December 2025, domiciled in Jakarta. She was appointed as Director of the Bank pursuant to Deed of Statement of Meeting Resolutions No. 17 dated June 26, 2025, and has passed the Fit and Proper Test in accordance with Financial Services Authority (OJK) Decree No. KEPR-1/D.03/2026 dated January 8, 2026.

She holds a Bachelor of Laws degree from Airlangga University. Previously, she served as Branch Manager (2006–2014), Regional Coordinator (2014–2016), Branch Director (2016–2023), and Regional Head 3 (2023–2025).

She does not hold any concurrent positions in other companies and has no affiliated relationships with the Board of Commissioners, the Board of Directors, or the Controlling Shareholders.

In 2025, she completed the Level 5 Risk Management Certification Refreshment program and passed the Level 7 Risk Management Certification.

PEJABAT EKSEKUTIF
EXECUTIVE OFFICERS

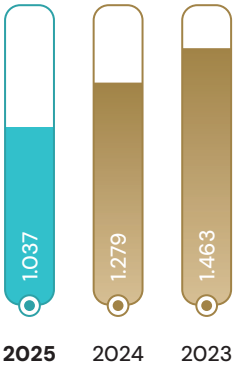
Nama *Name*	Unit Kerja *Work Unit*	Jabatan *Position*
Emelia Susanto	*Human Capital*	*Head of Bureau*
Vivi Henny	*Human Capital*	*Vice Head of Bureau*
Lince Maria Tobing	*Operations & IT*	*Chief Operating Officer*
Andy Dharma	*Credit Analyst*	*Associate Director Credit Analyst*
Elvin Halim	*Retail Banking*	*Associate Director Retail Banking*
Gery Ferdinand Ataupah	*Legal Bureau*	*Deputy Director*
Adhyaksa Sitepu	*Internal Audit*	*Deputy Director*
Rumi Kreshna Wibowo	*Corporate Secretary*	*Deputy Director*
Rocky S. Laurens	*Risk Management*	*Deputy Director*
Marlene Gunawan	*Human Capital*	*Deputy Director*
Edriwan Meidikara	*Compliance*	*Deputy Director*
Lydia Setiawati	*General Affairs*	*Deputy Director*
Ponttie Prasnanugraha Perkasa	*Branch Operations*	*Deputy Director*
Riyan Yektono	*Digital Operation & Payment*	*Deputy Director*
Alfian	*Lending Operation*	*Deputy Director*
Imranul Hadi	*IT Service*	*Deputy Director*
Nina Novriana Andriani	*Retail Banking*	*Regional Head 1*
Lily Pangestu	*Retail Banking*	*Regional Head 2*
Septina Pangalila	*Retail Banking*	*Regional Head 3*
Tomy Yongelis	*Retail Banking*	*Regional Head 4*
FX Teguh Suryanto	*Asset Commercial*	*Deputy Director*
FX Rony Lomboan	*Asset Corporate*	*Deputy Director*
Paulus Ronald Lesmana	*Asset Consumer & Retail*	*Deputy Director*
Andrianto	*IT Digital Service & Office Automation*	*Deputy Director*
Angga Wicaksana	*Financial Institution*	*Deputy Director*
Menachem Toding Allo	*Digital Banking*	*Deputy Director*
William Susanto Widjaya	*Credit Analyst*	*Deputy Director*

DEMOGRAFI KARYAWAN
EMPLOYEE DEMOGRAPHICS

Secara keseluruhan, hingga 31 Desember 2025, jumlah karyawan Bank Artha Graha Internasional tercatat sebanyak 1.037 karyawan. Jumlah tersebut menurun 18,92% dibandingkan dengan tahun 2024 sebanyak 1.279 karyawan.

Overall, as of December 31, 2025, the total number of employees of Bank Artha Graha Internasional was recorded at 1,037 employees. This number decreased by 18.92% compared to 2024, when the Bank had 1,279 employees.

Jumlah Karyawan Bank Artha Graha Internasional
Number of Employees at Bank Artha Graha Internasional



Komposisi Karyawan Berdasarkan Jenis Kelamin
Employee Composition Based on Gender

Jenis Kelamin *Gender*	2025		2024		2023	
	Jumlah *Total*	%	Jumlah *Total*	%	Jumlah *Total*	%
Pria *Male*	535	51,59	635	49,65	738	50,44
Wanita *Female*	502	48,41	644	50,35	725	49,56
Jumlah *Total*	**1.037**	**100**	**1.279**	**100**	**1.463**	**100**

Komposisi Karyawan Berdasarkan Status Kepegawaian
Employee Composition Based on Employment Status

Status Kepegawaian *Employment Status*	2025		2024		2023	
	Jumlah *Total*	%	Jumlah *Total*	%	Jumlah *Total*	%
Karyawan Tetap *Permanent employees*	814	21,50	938	73,34	1.121	76,62
Karyawan Kontrak *Contract employees*	223	78,50	341	26,66	342	23,38
Jumlah *Total*	**1.037**	**100**	**1.279**	**100**	**1.463**	**100**

Komposisi Karyawan Berdasarkan Rentang Usia
Employee Composition Based on Age Range

Rentang Usia *Age Range*	2025		2024		2023	
	Jumlah *Total*	%	Jumlah *Total*	%	Jumlah *Total*	%
18-24 Tahun *18-24 years old*	120	11,57	173	13,53	208	14,22
25-45 Tahun *25-45 years old*	632	60,95	806	63,02	876	59,88
46-50 Tahun *46-50 years old*	115	11,09	141	11,02	180	12,30
>50 Tahun *>50 years old*	170	16,39	159	12,43	199	13,60
Jumlah *Total*	**1.037**	**100**	**1.279**	**100**	**1.463**	**100**

Komposisi Karyawan Berdasarkan Jenjang Pendidikan
Employee Composition Based on Education Level

Jenjang Pendidikan *Education Level*	2025		2024		2023	
	Jumlah *Total*	%	Jumlah *Total*	%	Jumlah *Total*	%
S3 *Doctor's degree*	1	0,10	1	0,08	1	0,07
S2 *Master's degree*	45	4,34	48	3,75	45	3,08
S1 *Bachelor's degree*	817	78,78	1.011	79,05	1.109	75,80
D3 *Diploma*	118	11,38	161	12,59	191	13,06
SMA atau Sederajat *Senior High School or Equivalent*	51	4,92	52	4,07	98	6,70
< SMA *< Senior High School*	5	0,48	6	0,47	19	1,30
Jumlah *Total*	**1.037**	**100**	**1.279**	**100**	**1.463**	**100**

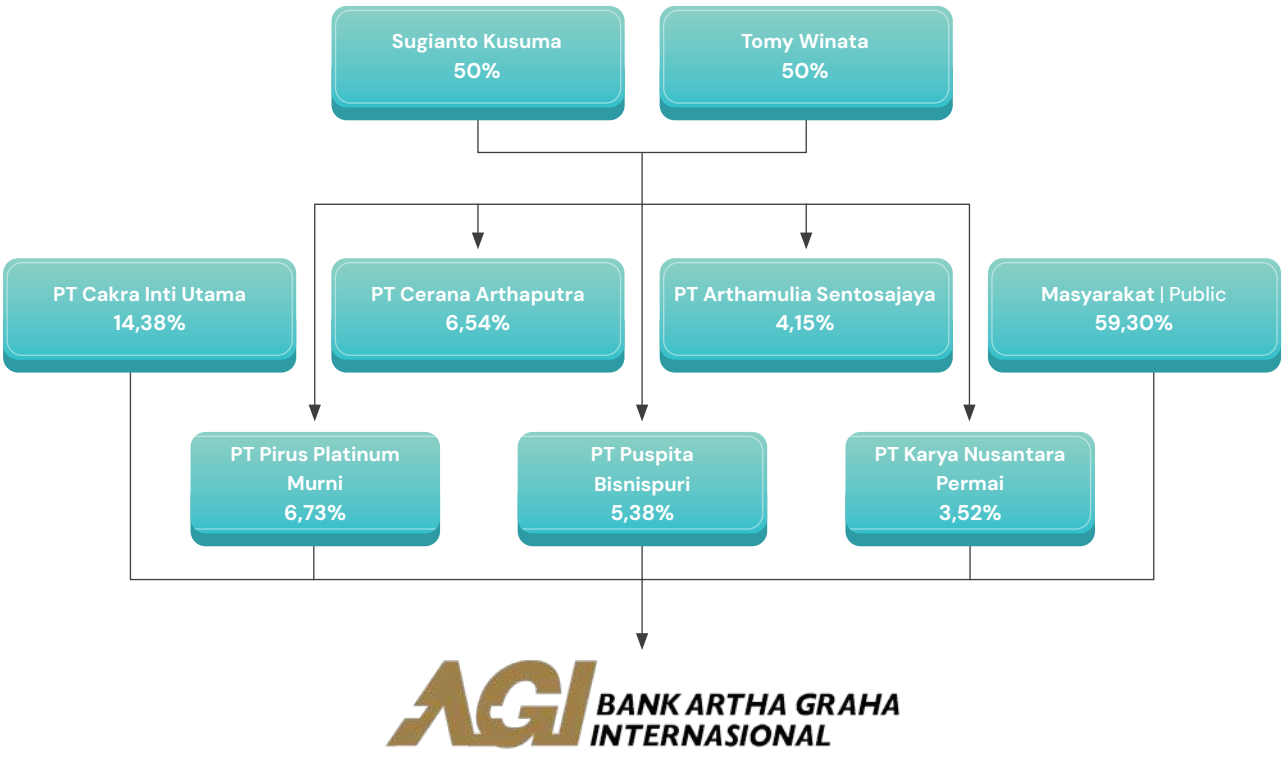
Komposisi Karyawan Berdasarkan Level Organisasi
Employee Composition Based on Organizational Level

Level Organisasi *Organizational Level*	2025		2024		2023	
	Jumlah *Total*	%	Jumlah *Total*	%	Jumlah *Total*	%
Senior Vice President	1	0,10	1	0,08	3	0,21
Vice President	10	0,96	13	1,02	8	0,55
Assistant Vice President	23	2,22	21	1,64	21	1,44

Komposisi Karyawan Berdasarkan Level Organisasi
Employee Composition Based on Organizational Level

Level Organisasi *Organizational Level*	2025		2024		2023	
	Jumlah *Total*	%	Jumlah *Total*	%	Jumlah *Total*	%
Senior Manager	18	1,74	14	1,09	8	0,55
Manager	25	2,41	24	1,88	26	1,78
Senior Assistant Manager	58	5,59	72	5,63	82	5,60
Assistant Manager	75	7,23	85	6,65	84	5,74
Junior Assistant Manager	110	10,61	129	10,09	138	9,43
First Officer	389	37,51	478	37,37	512	35,00
Staff	321	30,95	432	33,78	527	36,02
Non Staff	7	0,68	10	0,78	54	3,69
Jumlah *Total*	**1.037**	**100**	**1.279**	**100**	**1.463**	**100**

STRUKTUR DAN KOMPOSISI PEMEGANG SAHAM
STRUCTURE AND COMPOSITION OF SHAREHOLDERS



Komposisi Pemegang Saham
Shareholders Composition

Pemegang Saham *Shareholders*	31 Desember 2025 December 31, 2025			1 Januari 2025 January 1, 2025		
	Jumlah Saham *Number of Shares*	Modal Ditempatkan dan Disetor Penuh (Rp) *Issued and Fully Paid-Up Capital (IDR)*	Persentase Kepemilikan (%) *Percentage of Ownership (%)*	Jumlah Saham *Number of Shares*	Modal Ditempatkan dan Disetor Penuh (Rp) *Issued and Fully Paid-Up Capital (IDR)*	Persentase Kepemilikan (%) *Percentage of Ownership (%)*
Nilai Nominal Saham = Rp110,88/lembar saham *Nominal Value of Shares = IDR110.88/share*						
Kepemilikan Saham 5% atau Lebih *Share Ownership of 5% or More*						
PT Cakra Inti Utama	2.908.909.842	322.539.923.280,96	14,38	2.908.909.842	322.539.923.280,96	14,38
PT Pirus Platinum Murni	1.361.238.977	150.934.177.769,76	6,73	1.361.238.977	150.934.177.769,76	6,73
PT Cerana Arthaputra	1.322.157.253	146.600.796.212,64	6,54	1.322.157.253	146.600.796.212,64	6,54
PT Puspita Bisnispuri	1.087.913.290	120.627.825.595,20	5,38	1.087.913.290	120.627.825.595,20	5,38
Kepemilikan Saham Kurang dari 5% *Share Ownership Less Than 5%*						
PT Arthamulia Sentosa Jaya	839.439.091	93.077.006.410,08	4,15	839.439.091	93.077.006.410,08	4,15
PT Karya Nusantara Permai	712.647.774	79.018.385.181,12	3,52	712.647.774	79.018.385.181,12	3,52
Masyarakat *Public*	11.991.106.680	1.329.573.908.678,40	59,30	11.991.106.680	1.329.573.908.678,40	59,30
Jumlah *Total*	**20.223.412.907**	**2.242.372.023.128,16**	**100**	**20.223.412.907**	**2.242.372.023.128,16**	**100**

Kepemilikan Saham oleh Dewan Komisaris dan Direksi
Share Ownership by Board of Commissioners and Directors

Pemegang Saham *Shareholders*	31 Desember 2025 December 31, 2025		1 Januari 2025 *January 1, 2025*	
	Jumlah Saham *Number of Shares*	Persentase Kepemilikan *Percentage of Ownership (%)*	Jumlah Saham *Number of Shares*	Persentase Kepemilikan *Percentage of Ownership (%)*
Sugianto Kusuma	450.450.450	2,227	450.450.450	2,227
Christina Harapan	845.500	0,004	845.500	0,004
Handoyo Soedirdja	7.000.000	0,030	9.000.000	0,040

Komposisi Pemegang Saham Berdasarkan Status Kepemilikan
Shareholder Composition Based on Ownership Status

Pemilik Efek
Securities Owner

Status Kepemilikan *Ownership Status*	Jumlah Investor *Total Investor*	Jumlah Saham (lembar saham) *Total Shares* (number of shares)	Persentase Kepemilikan (%) *Percentage of Ownership (%)*
Pemodal Nasional ***National Investors***			
Perorangan Indonesia *Indonesian Individuals*	12.290	1.341.375.065	6,633
Perseroan Terbatas *Limited Liability Companies*	101	15.610.292.309	77,189
Asuransi *Insurance*	7	5.332.241	0,026
Yayasan *Foundation*	10	24.386	0,000
Koperasi *Cooperative*	-	-	0,000
Danareksa *Danareksa*	-	-	0,000
Lain-Lain *Others*	2	401	0,000
Sub-Jumlah *Sub-Total*	12.410	16.957.024.402	83,848
Pemodal Asing ***Foreign Investors***			
Perorangan Asing *Foreign Individuals*	36	2.005.788	0,010
Badan Usaha Asing *Foreign Business Entities*	49	3.264.382.717	16,142
Lain-Lain *Others*	-	-	0,000
Sub-Jumlah *Sub-Total*	85	3.266.388.505	16,152
Jumlah ***Total***	**12.495**	**20.223.412.907**	**100,000**

Pemegang Saham Utama dan Pemegang Saham Pengendali

Pemegang saham PT Pirus Platinum Murni, PT Cerana Arthaputra, PT Puspita Bisnispuri, PT Arthamulia Sentosajaya, dan PT Karya Nusantara Permai adalah Bapak Tomy Winata dan Bapak Sugianto Kusuma. Dengan

Major Shareholders and Controlling Shareholders

The shareholders of PT Pirus Platinum Murni, PT Cerana Arthaputra, PT Puspita Bisnispuri, PT Arthamulia Sentosajaya, and PT Karya Nusantara Permai are Mr. Tomy Winata and Mr. Sugianto Kusuma. Accordingly,

demikian, pemegang saham pengendali terakhir Bank Artha Graha Internasional adalah Bapak Tomy Winata dan Bapak Sugianto Kusuma.

the ultimate controlling shareholders of Bank Artha Graha Internasional are Mr. Tomy Winata and Mr. Sugianto Kusuma.

Entitas Anak Dan Entitas Asosiasi

Sampai dengan periode yang berakhir pada 31 Desember 2025, Bank Artha Graha Internasional tidak memiliki Entitas Anak, Entitas Asosiasi, maupun Perusahaan Ventura.

Subsidiaries and Associated Entities

As of the period ended December 31, 2025, Bank Artha Graha Internasional did not have any subsidiaries, associated entities, or joint venture companies.

Struktur Grup

Sampai dengan akhir tahun buku 2025, Bank Artha Graha Internasional tidak memiliki grup usaha.

Group Structure

As of the end of the 2025 financial year, Bank Artha Graha Internasional did not have a business group.

KRONOLOGI PENERBITAN DAN/ATAU PENCATATAN SAHAM

CHRONOLOGY OF SHARES ISSUANCE AND/OR LISTING

Bank memperoleh pernyataan efektif dari Ketua Badan Pengawas Pasar Modal (Bapepam) berdasarkan Surat No. SI-124/SHM/MK.10/1990 tanggal 10 Juli 1990, untuk melakukan Penawaran Umum Saham Perdana kepada masyarakat sejumlah 5.000.000 saham dengan nilai nominal Rp1.000 per saham yang merupakan 20% dari modal yang ditempatkan. Pada tanggal 23 Agustus 1990, saham tersebut masing-masing dicatatkan pada Bursa Efek Jakarta dan Bursa Efek Surabaya. Pada tanggal 19 April 1999, Bursa Efek Surabaya menyetujui permohonan Bank untuk membatalkan pencatatan saham Bank di Bursa Efek Surabaya.

The Bank obtained an effective statement from the Chairman of the Capital Market Supervisory Agency (Bapepam) pursuant to Letter No. SI-124/SHM/MK.10/1990 dated July 10, 1990, to conduct an Initial Public Offering (IPO) of 5,000,000 shares to the public, with a nominal value of IDR1,000 per share, representing 20% of the issued capital. On August 23, 1990, these shares were listed on the Jakarta Stock Exchange and the Surabaya Stock Exchange. On April 19, 1999, the Surabaya Stock Exchange approved the Bank's application to delist its shares from the Surabaya Stock Exchange.

Pada tanggal 24 September 1999, Bank memperoleh pernyataan efektif dari Ketua Bapepam berdasarkan Surat No. S-1761/PM/1999 untuk melakukan Penawaran Umum Terbatas (PUT) I kepada para Pemegang Saham dalam rangka penerbitan Hak Memesan Efek Terlebih dahulu (HMETD) sejumlah 9.625.000.000 saham seri

On September 24, 1999, the Bank obtained an effective statement from the Chairman of Bapepam pursuant to Letter No. S-1761/PM/1999 to conduct Limited Public Offering (LPO) I to its shareholders through the issuance of Pre-emptive Rights (HMETD) amounting to 9,625,000,000 Series B shares, with a nominal value

B dengan nilai nominal Rp15 per saham dan harga penawaran Rp100 per saham. Pada tanggal 27 September 1999, saham tersebut telah dicatatkan pada Bursa Efek Jakarta.

of IDR15 per share and an offering price of IDR100 per share. On September 27, 1999, these shares were listed on the Jakarta Stock Exchange.

Pada tanggal 17 April 2007, Bank memperoleh pernyataan efektif dari Ketua Badan Pengawas Pasar Modal dan Lembaga Keuangan (Bapepam dan LK) berdasarkan Surat No. S-1746/BL/2007 untuk melakukan PUT II kepada para Pemegang Saham dalam rangka penerbitan HMETD sejumlah 840.007.286 saham dengan nilai nominal Rp110,88 per saham dan harga penawaran Rp115 per saham. Pada tanggal 2 Mei 2007, saham tersebut telah dicatatkan pada Bursa Efek Indonesia.

On April 17, 2007, the Bank obtained an effective statement from the Chairman of the Capital Market and Financial Institutions Supervisory Agency (Bapepam-LK) pursuant to Letter No. S-1746/BL/2007 to conduct LPO II to its shareholders through the issuance of HMETD amounting to 840,007,286 shares, with a nominal value of IDR110.88 per share and an offering price of IDR115 per share. On May 2, 2007, these shares were listed on the Indonesia Stock Exchange.

Pada tanggal 1 Desember 2008, Bank memperoleh efektif dari Ketua Bapepam dan LK berdasarkan Surat No. S-8684/BL/2008 untuk melakukan PUT III kepada para Pemegang Saham dalam rangka penerbitan HMETD sejumlah 2.695.025.224 saham dengan nilai nominal Rp110,88 per saham dan harga penawaran Rp111,00 per saham. Pada tanggal 7 Januari 2009, saham tersebut telah dicatatkan pada Bursa Efek Indonesia.

On December 1, 2008, the Bank obtained an effective statement from the Chairman of Bapepam-LK pursuant to Letter No. S-8684/BL/2008 to conduct LPO III to its shareholders through the issuance of HMETD amounting to 2,695,025,224 shares, with a nominal value of IDR110.88 per share and an offering price of IDR111.00 per share. On January 7, 2009, these shares were listed on the Indonesia Stock Exchange.

Pada tanggal 5 Desember 2012, Bank memperoleh pernyataan efektif dari Ketua Bapepam dan LK berdasarkan Surat No. S-13878/BL/2012 untuk melakukan PUT IV kepada para Pemegang Saham dalam rangka penerbitan HMETD sejumlah 4.513.198.014 saham dengan nilai nominal sebesar Rp110,88 per saham dan harga penawaran sebesar Rp111,00 per saham. Pada tanggal 21 Desember 2012, saham tersebut telah dicatatkan pada Bursa Efek Indonesia.

On December 5, 2012, the Bank obtained an effective statement from the Chairman of Bapepam-LK pursuant to Letter No. S-13878/BL/2012 to conduct LPO IV to its shareholders through the issuance of HMETD amounting to 4,513,198,014 shares, with a nominal value of IDR110.88 per share and an offering price of IDR111.00 per share. On December 21, 2012, these shares were listed on the Indonesia Stock Exchange.

Pada tanggal 23 November 2016, Bank memperoleh pernyataan efektif dari Kepala Eksekutif Pengawas Pasar Modal Otoritas Jasa Keuangan berdasarkan Surat No. S-682/D.04/2016 untuk melakukan PUT V kepada para Pemegang Saham dalam rangka penerbitan HMETD sejumlah 2.707.918.808 saham dengan nilai nominal sebesar Rp110,88 per saham dan harga penawaran sebesar Rp111,00 per saham.

On November 23, 2016, the Bank obtained an effective statement from the Chief Executive of Capital Market Supervision of the Financial Services Authority pursuant to Letter No. S-682/D.04/2016 to conduct LPO V to its shareholders through the issuance of HMETD amounting to 2,707,918,808 shares, with a nominal value of IDR110.88 per share and an offering price of IDR111.00 per share.

Bank secara bersamaan menerbitkan Waran Seri I sebanyak 4.513.198.013 saham dimana 6 (enam) saham hasil pelaksanaan HMETD melekat 10 (sepuluh) Waran

Simultaneously, the Bank issued Series I Warrants amounting to 4,513,198,013 warrants, whereby for every 6 (six) shares obtained from the exercise of HMETD, the

Seri I yang diberikan secara cuma-cuma sebagai insentif bagi pemegang HMETD yang melaksanakan haknya. Setiap 1 (satu) Waran Seri I dapat digunakan oleh pemegangnya untuk membeli 1 (satu) saham baru Perseroan dengan membayar harga yang sama dengan harga pelaksanaan HMETD yakni Rp111,00 (seratus sebelas rupiah) per saham dalam periode pelaksanaan yakni 19 Juni 2017 sampai dengan 7 Desember 2021.

holder received 10 (ten) Series I Warrants free of charge as an incentive for HMETD holders who exercised their rights. Each 1 (one) Series I Warrant entitled its holder to purchase 1 (one) new share of the Company at an exercise price equal to the HMETD exercise price of IDR111.00 (one hundred eleven rupiah) per share, during the exercise period from June 19, 2017 to December 7, 2021.

Pelaksanaan Waran Seri I sampai dengan 7 Desember 2021 sebanyak 4.427.219.858 saham, sehingga Waran Seri I yang tidak dilaksanakan sebanyak 85.978.155 saham. Berikut adalah kronologis jumlah saham Bank yang ditempatkan dan disetor penuh serta saham yang dicatatkan pada Bursa Efek Indonesia sejak Penawaran Umum Saham Perdana hingga saat ini adalah sebagai berikut:

The exercise of Series I Warrants up to December 7, 2021 amounted to 4,427,219,858 shares, resulting in 85,978,155 Series I Warrants remaining unexercised. The following is the chronology of the number of the Bank's issued and fully paid shares as well as shares listed on the Indonesia Stock Exchange from the Initial Public Offering to the present date as follows:

Tanggal *Date*	Jenis Tindakan Korporasi *Corporate Action*	Nilai Nominal *Nominal Value*	Jumlah Saham (lembar saham) *Number of Shares (shares)*	Jumlah Saham Beredar (lembar saham) *Number of Shares Outstanding* (shares)
23 Agustus 1990 *August 23, 1990*	Pencatatan Perdana *Initial Public Offering*	1.000	5.000.000	5.000.000
9 Oktober 1990 *October 9, 1990*	Pencatatan Parsial *Partial Listing*	1.000	1.500.000	6.500.000
4 Agustus 1993 *August 4, 1993*	Pencatatan Parsial *Partial Listing*	1.000	3.042.800	9.542.800
19 November 1993 *November 19, 1993*	Saham Bonus *Bonus Shares*	1.000	9.542.800	19.085.600
21 Juli 1997 *July 21, 1997*	Pencatatan Parsial *Partial Listing*	1.000	15.914.400	35.000.000
5 Juli 1998 *July 5, 1998*	Saham Bonus *Bonus Shares*	1.000	8.750.000	43.750.000
27 September 1999 *September 27, 1999*	Penawaran Umum Terbatas I *Limited Public Offering I*	15	6.737.500.000	6.781.250.000
1 September 2000 *September 1, 2000*	Partial Delisting (1,00%)	15	(96.875.000)	6.684.375.000
5 Januari 2001 *January 5, 2001*	Pencatatan Saham Pendiri *Founder's Share Listing*	15	2.906.250.000	9.590.625.000
13 Juli 2005 *July 13, 2005*	Merger dengan PT Bank Artha Graha *Merger with PT Bank Artha Graha*	18,48	20.347.234.677	29.937.859.677
5 Januari 2007 *January 5, 2007*	Pencatatan Saham Tambahan *Additional Share Listing*	18,48	2	29.937.859.679
10 Januari 2007 *January 10, 2007*	Reverse Stock 6:1	110,88	(24.948.216.399)	4.989.643.280

Tanggal *Date*	Jenis Tindakan Korporasi *Corporate Action*	Nilai Nominal *Nominal Value*	Jumlah Saham (lembar saham) *Number of Shares (shares)*	Jumlah Saham Beredar (lembar saham) *Number of Shares Outstanding (shares)*
2 Mei 2007 *May 2, 2007*	Penawaran Umum Terbatas II *Limited Public Offering II*	110,88	840.007.286	5.829.650.566
29 Mei 2007 *May 29, 2007*	Partial Delisting (1,00%)	110,88	(8.400.073)	5.821.250.493
7 Januari 2009 *January 7, 2009*	Penawaran Umum Terbatas III *Limited Public Offering III*	110,88	2.695.025.224	8.516.275.717
7 Januari 2009 *January 7, 2009*	Partial Delisting (1,00%)	110,88	(26.950.252)	8.489.325.465
21 Desember 2016 *December 21, 2016*	Penawaran Umum Terbatas IV *Limited Public Offering IV*	110,88	4.513.198.014	13.002.523.479
21 Desember 2016 *December 21, 2016*	Partial Delisting (1,00%)	110,88	(45.131.980)	12.957.391.499
21 Desember 2016 *December 21, 2016*	Penawaran Umum Terbatas V *Limited Public Offering V*	110,88	2.707.918.808	15.665.310.307
21 Desember 2016 *December 21, 2016*	Partial Delisting (1,00%)	110,88	(27.079.189)	15.638.231.118
10 Desember 2021 *December 10, 2021*	Pelaksanaan Waran Seri I *Series I Warrant Exercise*	110,88	4.427.219.858	20.065.450.976
10 Desember 2021 *December 10, 2021*	Partial Delisting (1,00%)	110,88	(44.272.199)	20.021.178.777

Seluruh pelaksanaan penawaran umum Bank Artha Graha Internasional dilaksanakan oleh Bursa Efek Indonesia.

All public offering activities of Bank Artha Graha Internasional were conducted through the Indonesia Stock Exchange.

KRONOLOGI PENERBITAN DAN/ATAU PENCATATAN EFEK LAINNYA

CHRONOLOGY OF ISSUANCE AND/OR LISTING OF OTHER SECURITIES

Sampai dengan periode yang berakhir pada 31 Desember 2025, Bank Artha Graha Internasional tidak melakukan penerbitan maupun pencatatan obligasi, sukuk, atau obligasi konversi. Dengan demikian, informasi terkait kronologi penerbitan obligasi, sukuk, atau obligasi konversi tidak disajikan dalam laporan ini.

As of the period ended December 31, 2025, Bank Artha Graha Internasional did not conduct any issuance or listing of bonds, sukuk, or convertible bonds. Accordingly, information related to the chronology of the issuance of bonds, sukuk, or convertible bonds is not presented in this report.

LEMBAGA DAN/ATAU PROFESI PENUNJANG PASAR MODAL

CAPITAL MARKET SUPPORTING INSTITUTIONS AND/OR PROFESSIONS

Kantor Akuntan Publik ***Public Accounting Firm***	
Nama ***Name***	Kantor Akuntan Publik Kanaka Puradiredja, Suhartono
Jaringan Asosiasi ***Association Network***	Nexia Internasional
Nama Akuntan Publik ***Name of Public Accountant***	Florus Daeli, S.E., Ak., MM., CPA., CRA., CLI., CFI., CACP., ASEAN CPA
Alamat ***Address***	Wisma Bumiputera Lantai 12 Jl. Jenderal Sudirman Kav. 75, Setiabudi, Jakarta Pusat 12910 (021) 522 4581, 522 4582 *12th Floor, Wisma Bumiputera* *Jl. Jenderal Sudirman Kav. 75, Setiabudi, Central Jakarta 12910* *(021) 522 4581, 522 4582*
Jasa yang Diberikan ***Services Provided***	Audit Laporan Keuangan *Audit of Financial Statement*
Periode Penugasan ***Assignment Period***	2025
Biaya ***Fee***	Rp1.199.910.000 *IDR1,199,910,000*

Biro Administrasi Efek ***Securities Administration Bureau***	
Nama ***Name***	PT Raya Saham Registra
Alamat ***Address***	Plaza Sentral Lantai 2 Jl. Jenderal Sudirman Kav. 47-48, Jakarta 12930 (021) 252 5666, 252 5028 *2nd Floor, Plaza Sentral* *Jl. Jenderal Sudirman Kav. 47–48, Jakarta 12930* *(021) 252 5666, 252 5028*
Jasa yang Diberikan ***Services Provided***	Pencatatan Saham *Share Listing*
Periode Penugasan ***Assignment Period***	2025
Biaya ***Fee***	Rp44.400.000 *IDR44,400,000*

Notaris ***Notary***	
Nama ***Name***	Christina Susanto, S.H., M.Kn
Alamat ***Address***	Gedung Bursa Efek Indonesia Tower 1, Lantai 15, Suite 1510 Jl. Jend. Sudirman Kav. 52-53, Jakarta Selatan 12190 Tlp: 085101299299 | Hp: 0811853000 *Indonesia Stock Exchange Building, Tower 1, 15th Floor, Suite 1510* *Jl. Jend. Sudirman Kav. 52–53, South Jakarta 12190* *Tel: 085101299299 | Mobile: 0811853000*

Notaris *Notary*	
Jasa yang Diberikan ***Services Provided***	Penyusunan Akta-Akta *Preparation of Deeds*
Periode Penugasan ***Assignment Period***	2025
Biaya ***Fee***	Rp65.000.000 *IDR65,000,000*

Pencatatan Saham *Stock Exchange*	
Nama ***Name***	PT Bursa Efek Indonesia
Alamat ***Address***	Gedung Bursa Efek Indonesia, Menara 1 Jl. Jenderal Sudirman Kav. 52-53, Jakarta 12190 (021) 515 0515, 515 0330 *Indonesia Stock Exchange Building, Tower 1* *Jl. Jenderal Sudirman Kav. 52–53, Jakarta 12190* *(021) 515 0515, 515 0330*
Jasa yang Diberikan ***Services Provided***	Jasa Pencatatan Saham di Bursa *Share Listing Services at the Stock Exchange*
Periode Penugasan ***Assignment Period***	2025
Biaya ***Fee***	Rp277.500.000 IDR277,500,000

INFORMASI SITUS WEB BANK
INFORMATION ON THE BANK'S WEBSITE

Sebagai bentuk komitmen terhadap salah satu prinsip tata kelola perusahaan yang baik yaitu keterbukaan dan dalam memenuhi ketentuan POJK No. 8/POJK.04/2015 tentang Situs *Web* Emiten atau Perusahaan Publik, Bank Artha Graha Internasional telah memiliki situs *web* perusahaan yang dapat diakses melalui www.arthagraha.com.

As a form of commitment to one of the principles of good corporate governance, namely transparency, and in compliance with OJK Regulation No. 8/POJK.04/2015 concerning the Websites of Issuers or Public Companies, Bank Artha Graha Internasional has established a corporate website that can be accessed at www.arthagraha.com.

Situs *web* Bank dipergunakan sebagai sarana untuk mempromosikan produk atau jasa yang ditawarkan oleh Bank, dengan desain penyajian yang menarik, tampil dalam tiga bahasa yaitu bahasa inggris, bahasa indonesia dan bahasa mandarin serta dilengkapi dengan sistem navigasi yang simpel sehingga memudahkan pengunjungnya dalam mencari informasi. Seluruh data dan informasi yang disajikan diperbarui secara berkala sesuai dengan perkembangan terkini.

The Bank's website is used as a medium to promote the products or services offered by the Bank. It features an attractive presentation design, is available in three languages English, Indonesian, and Mandarin is equipped with a simple navigation system that enables visitors to easily access the information they need. All data and information presented on the website are updated periodically in line with the latest developments.

Situs *web* Bank memiliki beberapa kanal utama, antara lain:

1. Beranda;
2. Tentang BAGI;
3. Produk dan Layanan;
4. Hubungan Investor;
5. Berita;
6. Aset;
7. Karier;
8. Hubungi Kami; dan
9. Video Tutorial.

Melalui penyediaan situs web sebagai sarana keterbukaan informasi, Bank berupaya meningkatkan transparansi yang diharapkan dapat mendorong tumbuhnya kepercayaan masyarakat luas dan Pemegang Saham.

The Bank's website comprises several main sections, including:

1. *Home;*
2. *About BAGI;*
3. *Products and Services;*
4. *Investor Relations;*
5. *News;*
6. *Assets;*
7. *Careers;*
8. *Contact Us; and*
9. *Video Tutorials.*

Through the provision of a website as a means of information disclosure, the Bank seeks to enhance transparency, which is expected to foster greater trust among the general public and Shareholders.



ALAMAT KANTOR CABANG & KANTOR CABANG PEMBANTU

ADDRESS OF BRANCH OFFICES & SUB-BRANCH OFFICES

Kantor Cabang
Branch Office

Nama Kantor *Office Name*	Alamat *Address*	Nama Kantor *Office Name*	Alamat *Address*
KC - KPO Sudirman + 3 ATM	Gedung Artha Graha Kawasan Niaga Terpadu Sudirman Jl. Jenderal Sudirman Kav. 52-53, Jakarta Selatan, DKI Jakarta 12190	KC - Samarinda + ATM	Ruko Permata Kaltim Jl. Pahlawan No. 20-22 Samarinda Kalimantan Timur | *East Kalimantan* 75123
KC - Matraman + ATM	Jl. Matraman Raya No. 38 Jakarta Timur, DKI Jakarta 13150	KC - Artha Gading + ATM	Komplek Rukan Artha Gading Niaga Jl. Boulevard Artha Gading Blok A No. 1, 2, 3, 19, 20, 21, Jakarta Utara DKI Jakarta 14240
KC - Melawai + ATM	Jl. Melawai Raya Blok B III No. 194, Jakarta Selatan, DKI Jakarta 12160	KC - Pangeran Jayakarta + ATM	Jl. Pangeran Jayakarta No. 115 Jakarta Pusat, DKI Jakarta 10730
KC - Bogor + ATM	Jl. Siliwangi No. 2, RT. 001, RW. 011, Bondongan, Bogor Selatan, Bogor Jawa Barat | *West Java* 16131	KC - Suryopranoto + ATM	Jl. Suryopranoto No. 1-9 Jakarta Pusat, DKI Jakarta 10160
KC - Bandung Asia Afrika + ATM	Jl. Asia Afrika No. 123 A Bandung, Jawa Barat | *West Java* 40112	KC - Lampung + ATM	Jl. Laksmana Malahayati E/161 Teluk Betung, Bandar Lampung 35224
KC - Cirebon Kartini + ATM	Jl. RA Kartini No. 3, Kejaksaan, Cirebon Jawa Barat | *West Java* 45123	KC - Banjarmasin + ATM	Jl. Lambung Mangkurat No. 54 Kertak Baru Ilir Banjarmasin Tengah, Kalimantan Selatan | *South Kalimantan* 70111
KC - Semarang Pandanaran + ATM	Jl. Pandanaran No. 103, Semarang, Jawa Tengah | *Central Java* 50243	KC - Balikpapan + ATM	Jl. Marsma R. Iswahyudi No. 28 F & G Sungai Nangka, Balikpapan Selatan, Kalimantan Timur | *East Kalimantan* 76114
KC - Solo + ATM	Jl. Brigjen Slamet Riyadi No. 202 Timuran Banjarsari, Solo Jawa Tengah | *Central Java* 57131	KC - Surabaya Karet + ATM	Jl. Karet No. 64, Surabaya, Jawa Timur | *East Java* 60161
KC - Medan Pemuda + 2 ATM	Jl. Pemuda No. 3, Medan, Sumatra Utara | *North Sumatra* 20151	KC - Bali Diponegoro + ATM	Kompleks Pertokoan Diponegoro Megah Jl. Diponegoro 100 Blok B 18-20 Denpasar, Bali 80113
KC - Batam + ATM	Jl. Raden Patah No. 70, Nagoya, Batam Kepulauan Riau | *Riau Island* 29444	KC - Kupang + ATM	Jl. Jend. Sudirman RT. 008, RW.002 Kuanino, Kotaraja, Kupang, Nusa Tenggara Timur | *East Nusa Tenggara* 85111
KC - Pekanbaru + 2 ATM	Jl. Riau No. 19C, Air Hitam, Payung Sekaki, Pekanbaru, Riau 28296	KC - Kendari + 2 ATM	Jl. H. Abdullah Silondae No. 83 Korumba, Mandonga, Kendari, Sulawesi Tenggara | *South East Sulawesi* 93114
KC - Palembang + ATM	Komplek Ruko Taman Mandiri Blok A3 - A4 Jl. Kapten A. Rivai, Palembang Sumatra Selatan | *South Sumatra* 30116	KC - Makassar Ahmad Yani + ATM	Jl. Jendral Ahmad Yani No. 35 ABCD Makassar, Sulawesi Selatan | *South Sulawesi* 90174
KC - Jambi + ATM	Jl. Hayam Wuruk No. 162 AB Talang Jauh, Jelutung, Jambi 36133	KC - Cikarang + ATM	Komp. Ruko KUSUKA Jl. Raya Industri Cikarang, Cibarusah No. 78 Blok I/M & I/L, Sukaresmi, Cikarang Selatan, Bekasi Jawa Barat | *West Java* 17530
KC - Pangkal Pinang + ATM	Komplek Bangka Square Jl. Soekarno Hatta (Raya KOBA) KM 5 No. 1, Dul Pangkalan Baru, Bangka Tengah, Pangkal Pinang Bangka Belitung 33684	KC - Pontianak + ATM	Jl. Sultan Abdurrahman No. C5-6, Parit Tokaya, Pontianak Selatan, Kalimantan Barat | *West Kalimantan* 78121

Kantor Cabang
Branch Office

Nama Kantor *Office Name*	Alamat *Address*	Nama Kantor *Office Name*	Alamat *Address*
KC - Ternate + ATM	Jl. Pahlawan Revolusi No. 50 Gamalama, Ternate Maluku Utara | *North Maluku* 97721	KC - Manado Sam Ratulangi + ATM	Jl. Sam Ratulangi No. 3, Manado, Sulawesi Utara | North Sulawesi 95111
KC - Diponegoro, Ambon + ATM	Jl. Diponegoro SK III/33 Ahusen Sirimau Ambon, Maluku 97127		

Kantor Cabang Pembantu
Sub-Branch Office

Nama Kantor *Office Name*	Alamat *Address*	Nama Kantor *Office Name*	Alamat *Address*
KCP - Kwitang + ATM	Jl. Kwitang Raya No. 24-26 Jakarta Pusat, DKI Jakarta 10420	KCP - Sekolah Santo Aloysius	Komplek Perumahan Batununggal No. 30 Jl. Soekarno Hatta, Bandung, Jawa Barat | *West Java*
KCP - Tzu Chi + ATM	Gedung Yayasan Buddha Tzu Chi Indonesia Jl. Boulevard Raya No. 15 Pantai Indah Kapuk, Jakarta Utara, DKI Jakarta 14460	KCP - Karawang + ATM	Jl. Jend Ahmad Yani No. 88 Nagasari, Karawang Barat Jawa Barat | *West Java* 41312
KCP - Pantai Indah Kapuk + 2 ATM	ASG Headquarter, GF 01 Unit D Jl. Pantai Indah Kapuk Boulevard Kamal Muara, Penjaringan Jakarta Utara, DKI Jakarta 14470	KCP - Bandung BKR + ATM	Jl. BKR No. 52 A-B Pasirluyu, Regol, Bandung Jawa Barat | *West Java* 40254
KCP - Mangga Dua Harco + ATM	Komplek Mangga Dua Plaza Blok B No. 1 Jl. Mangga Dua Raya Jakarta Pusat, DKI Jakarta 10730	KCP - Ujung Menteng + ATM	Gedung Electronic City Jl. Raya Bekasi KM. 26 No. 29 RT. 006, RW. 002, Ujung Menteng Cakung, Jakarta Timur, DKI Jakarta 13960
KCP - Sunter + ATM	Jl. Sunter Agung Utara Raya Komplek BAP Blok A 36D No. 55 Sunter Agung Podomoro Jakarta Utara, DKI Jakarta 14350	KCP - Mangga Besar + ATM	Jl. Mangga Besar Raya No. 104 Jakarta Pusat, DKI Jakarta 10740
KCP - Bursa Efek Indonesia (BEI) + 2 ATM	Gedung BEI Tower 1 Lt. Dasar Unit GF 13 Jl. Jenderal Sudirman Kav. 52-53 Jakarta Selatan, DKI Jakarta 12190	KCP - Bandung Raya Sudirman + ATM	Jl. Jenderal Sudirman No. 57 Bandung, Jawa Barat | *West Java* 40241
KCP - Tanah Abang + ATM	Komplek Ruko Tekstil Tanah Abang Bukit Blok D 36 No. 20 Jl. K.H. Fachrudin, Tanah Abang Jakarta Pusat, DKI Jakarta 10250	KCP - Medan Cemara Asri + 2 ATM	Komplek Cemara Asri Jl. Cemara Boulevard Blok H1 No. 111-111A, Medan, Sumatra Utara | *North Sumatra* 20371
KCP - Hotel Borobudur + 3 ATM	Jl. Lapangan Banteng Selatan No. 1 Jakarta Pusat, DKI Jakarta 10710	KCP - Bali Kuta + ATM	Komplek Pertokoan Discovery Shopping Mall Blok A1, A2, A3 Jl. Kartika Plaza, Kuta, Bali 80361
KCP - Bintaro + ATM	Jl. Bintaro Utama III A Blok A No. 12 Bintaro Jaya Sektor III A, Pondok Aren Tangerang Selatan, Banten 15225	KCP - Taman Palem + ATM	Komplek Perumahan Taman Palem Lestari Jl. Boulevard Blok D1 No. 19 Cengkareng Barat, Cengkareng Jakarta Barat, DKI Jakarta 11790
KCP - Menara Global + 2 ATM	Gedung Menara Global Jl. Jenderal Gatot Subroto Kav. 27, GF Suite B, Kuningan Timur Setiabudi, Jakarta Selatan DKI Jakarta 12950	KCP - Kopi + ATM	Jl. Kopi No. 2 Jakarta Barat, DKI Jakarta 11230

Kantor Cabang Pembantu
Sub-Branch Office

Nama Kantor *Office Name*	Alamat *Address*	Nama Kantor *Office Name*	Alamat *Address*
KCP - Cityhome MOI Artha Gading	Mall of Indonesia, Jakarta Utara DKI Jakarta 14240	KCP - Puri Indah + ATM	Komplek Ruko Sentra Niaga Puri Indah Jl. Puri Indah Raya Blok T6 No. 25 Kembangan Selatan Jakarta Barat, DKI Jakarta 11610
KCP - Cinere + ATM	Jl. Cinere Raya Blok M No. 82 Cinere Limo, Sawangan, Depok Jawa Barat | *West Java* 16514	KCP - Gading Serpong + ATM	Komp Ruko Alexandrite Blok ALX 3/11 Jl. Boulevard Raya, Gading Serpong Tangerang, Banten 15180
KCP - Cipanas + ATM	Jl. Raya Cipanas KM 81,2 Lobby Palace Hotel Cipanas, Cianjur Jawa Barat | *West Java* 43252	KCP - Cokroaminoto + ATM	Jl. HOS Cokroaminoto No. 40 Menteng, Jakarta Pusat, DKI Jakarta 10350
KCP - Greenville + ATM	Jl. Mangga Raya Unit 21 A No. 7 Greenville, Jakarta Barat, DKI Jakarta 11510	KCP – Langgur + ATM	Jl. Jend. Sudirman, Ohoi Langgur Kei Kecil, Maluku Tenggara Maluku 97611
KCP - Wiladatika + ATM	Commercial Building The Wiladatika Residence Lt. 1 Jl. Raya Lapangan Tembak RT. 003, RW. 010, Kelapa Dua Wetan Ciracas, Cibubur, Jakarta Timur DKI Jakarta 13730	KCP – Surabaya HR Muhammad + ATM	Pertokoan Surya Inti I Blok. B-6 Jl. H.R. Muhammad Pradah Kalikendal Surabaya, Jawa Timur | *East Java* 60189

Kantor Fungsional
Functional Office

Nama Kantor Office Name	Alamat Address
KF - Ibu Kota Negara (IKN)	Kemenko 2 Tower C, Lantai Dasar Unit 8, Pemaluan, Kecamatan Sepaku. Kabupaten Penajam Paser Utara, Kalimantan Timur | *East Kalimantan* 76147

ATM Off Premises
ATM Off Premises

Nama ATM *ATM Name*	Alamat *Address*	Nama ATM *ATM Name*	Alamat *Address*
Discovery Kartika Plaza Hotel (DKPH) Kuta Bali (2 ATM)	Lobby Discovery Kartika Plaza Hotel Kuta Jl. Kartika Plaza Kuta, Bali 80361	Hollywood Square	Jl. Saranani, Korumba, Mandonga Kendari, Sulawesi Tenggara | *South East Sulawesi* 93111
Brastagi Supermarket	Jl. Gatot Subroto No. 288, Medan Sumatra Utara | *North Sumatra* 20118	Electronic City Bintaro	Komersial Bisnis District Blok B7/ D01 Jl. Boulevard Bintaro Jaya Tangerang Selatan, Banten 15227
Universitas Buana Perjuangan (UBP) Karawang	JL. H.S. Ronggowaluyo Telukjambe Timur, Karawang Jawa Barat | *West Java* 41361	Angel Product	Jl. Raya Bojonegoro KM. 7 Bojonegoro, Serang, Banten 42454

ATM Off Premises
ATM Off Premises

Nama ATM *ATM Name*	Alamat *Address*	Nama ATM *ATM Name*	Alamat *Address*
PT CCH Indonesia 1 & 2 (2 ATM)	Jl. Desa Giri Asih No. 16, Bandung Jawa Barat | *West Java* 40154	Grand Depok City	ATM Center Depok Fantasi Water Park Perumahan Grand Depok City Jl. Kartini Sukmajaya, Depok Jawa Barat | *West Java* 16418
PT Baja Perkasa Sentosa	Jl. Gorda KM. 4 No. 20 Cikande, Maja Julang, Kibin, Serang Banten 42186	Taman Buah Mekarsari Cileungsi	Booth ATM Information Hall Jl. Raya Cileungsi Jonggol KM. 3 Cileungsi, Bogor, Jawa Barat | *West Java* 16830
Brastagi Cemara Asri	Jl. Cemara No. 53 Pulo Brayan Darat II, Medan Sumatra Utara | *North Sumatra* 20373	PT Karawang Prima Sejahtera Steel Karawang	Jl. Raya Badami Kampung Kereteg RT. 01, RW. 01 Taman Mekar, Pangkalan, Karawang Jawa Barat | *West Java* 41314
Mitra Aneka Rezeki 1 & 3 (2 ATM)	Perkebunan Jl. Lingkar Pendamar Sungai Deras Kubu, Kubu Raya, Pontianak Kalimantan Barat | *West Kalimantan* 78383	Gedung Revenue Tower	District 8 SCBD (Lot 13) Jl. Jenderal Sudirman Kav. 52-53 Jakarta Selatan, DKI Jakarta 12190
Mitra Aneka Rezeki 2	PT MAR Distrik Kebun Kampung Estate (KKBE) Jl. Lingkar Ambawang Desa Sungai, Teluk Pakedai, Kubu Raya Pontianak, Kalimantan Barat | *West Kalimantan* 78391	Gedung YLPI Pesantren Buntet ke -2	Gedung YLPI Pesantren Desa Mertapada Kulon Astanajapura, Cirebon Jawa Barat | *West Java* 45181
Mitra Aneka Rezeki 4	Pabrik Kelapa Sawit Dusun Parit Sembilan, Natai Raja Pontianak, Kalimantan Barat | *West Kalimantan* 78384	Cimanggis Golf Estate	Marketing Galery Cimanggis Golf Estate Jl. Cimanggis Boulevard, Tapos Depok Jawa Barat | *West Java* 16457
PT Yuzu Indonesia	Kawasan Industri Newton Techno Park Jl. Jati 1 Blok J5 No. 05 Lippo Cikarang, Jawa Barat | *West Java* 17550	Gd Estate Management	Gd Estate Management Jl. Pantai Indah Kapuk No 1 PIK Jakarta
Artha Industrial Hill (AIH)	Jl. Trans Heksa Karawang Ciketing II Wanakerta, Telukjambe Barat Karawang, Jawa Barat | *West Java* 41361	Hotel Discovery SCBD	Lobby Hotel Discovery SCBD SCBD Lot 11 Jl. Jend Sudirman Kav 52-53 Senayan Kebayoran Baru Jakarta Selatan
Roti Okeke Cipanas	Jl. Raya Cipanas No. 416 Cipendawa, Pacet, Cianjur Jawa Barat | *West Java* 43253	Tzu Chi Hospital PIK	Jl. Pantai Indah Kapuk Boulevard RT. 004, RW. 003 Kamal Muara, Penjaringan, Jakarta Utara, DKI Jakarta 14470
PP 28	Jl. Pasir Putih Raya No. 28 Ancol, Pademangan, Jakarta Utara DKI Jakarta 14430	Alana Hotel	Jl. Ir. H. Juanda No. 76 Sentul City Bogor Jawa Barat | *West Java* 16810

ATM Off Premises
ATM Off Premises

Nama ATM *ATM Name*	Alamat *Address*	Nama ATM *ATM Name*	Alamat *Address*
SGA Sunter	PT Bakti Artha Reksa Sejahtera Jl. Agung Timur IX, Blok N1 No. 1A RT. 09, RW. 11, Sunter Jaya, Tanjung Priok Jakarta Utara, DKI Jakarta 14310	PT Samudera Indo Sejahtera Tual	Desa Ngadi, Pulau Dullah Utara, Tual Maluku 97612
Mall Artha Gading 2	Jl. Boulevard Artha Gading Selatan No. 1 Lantai 2F/B1/018-019/B/003 Kelapa Gading Barat, Kelapa Gading Jakarta Utara, DKI Jakarta 14240	Gedung Elysee	Jl. Jenderal Sudirman Kav. 52-53 SCBD Lot. 21, Jakarta Selatan DKI Jakarta 12190
Tiban Batam	Supermarket Cipta Puri Indah Komplek Pasar Cipta Puri, Blok GG No. 11-16, Tiban Baru, Sekupang Batam 29424	Gedung Mitra	ATM Center Mitra Building GF7 Jl. Jend. Gatot Subroto Kav. 21 Jakarta Selatan, DKI Jakarta 12930
Sentral Pasar Raya (SPR) Plaza 1 & 2 (2 ATM)	ATM Gallery Lantai Lower Ground Sentral Pasar Raya (SPR) Plaza Jl. Prof. M. Yamin (ex Terminal Goan Hoat) RT. 01, RW. 04, Kampung Jao Padang Barat, Padang Sumatra Barat | *West Sumatra* 25116	Toko Cahaya Tual	Jl. DR. J. Laimena, RT. 021, RW. 002 Ketsoblak, Pulau Dullah Selatan, Tual, Maluku 97612
Masjid Istiqlal - Jakarta	Masjid Istiqlal, Jakarta Pusat DKI Jakarta 10710	Sei Sedap Kupang	Jl. H.R. Koroh, Sikumana Maulafa, Kupang Nusa Tenggara Timur | *East Nusa Tenggara* 85351
Pesantren Buntet	Buntet Mart Jl. Komplek AKPER Pondok Buntet Pesantren, Mertapada Kulon, Astanajapura, Cirebon Jawa Barat | *West Java* 45181	Gd Estate Management	Gd Estate Management Jl. Pantai Indah Kapuk No 1 PIK Jakarta
Electronic City Sudirman	Galery ATM Gedung Electronic City Kawasan Niaga Terpadu Sudirman Jl. Jenderal Sudirman Kav. 52-53 DKI Jakarta 12190	Hotel Discovery SCBD	Lobby Hotel Discovery SCBD SCBD Lot 11 Jl. Jend Sudirman Kav 52-53 Senayan Kebayoran Baru Jakarta Selatan
Gedung Artha Graha B1	SCBD Jl. Jenderal Sudirman Kav. 52-53 Jakarta Selatan DKI Jakarta 12190	Menara Anugrah Kuningan	Jl. Dr. Ida Anak Agung Gede Agung Lot 8.6 - 8.7 Kawasan Mega Kuningan Kuningan Timur, Setiabudi Jakarta Selatan, DKI Jakarta 12950

ATM Off Premises
ATM Off Premises

Nama ATM *ATM Name*	Alamat *Address*	Nama ATM *ATM Name*	Alamat *Address*
Tower A Lot 18 SCBD	Jl. Jenderal Sudirman Kav. 52-53 Lot. 18 Tower A, Perkantoran SCBD DKI Jakarta 12190	RSKI Galang	Jl. Trans Barelang Sijantung, Galang, Kota Batam Kepulauan Riau | *Riau Islands* 29485
Mall Artha Gading I	Mall Artha Gading ATM Center Lantai Dasar Jl. Boulevard Artha Gading Jakarta Utara, DKI Jakarta 14240	Makmur Elok Graha (MEG) Batam	Ruko Taman Golf Residence 3 Jl. Niaga Golf Raya Sukajadi Blok N2 No. 17-23 Sukajadi, Batam Kepulauan Riau | *Riau Islands* 29435
Discovery Hotel & Convention Center	Jl. Lodan Timur No. 7 Taman Impian Jaya Ancol, Jakarta Utara DKI Jakarta 14430	Mall Bumi Kedaton	Mall Bumi Kedaton, Lantai Basement Bandar Lampung 35132
Fresh Market - Bukit Golf Mediterania	ATM Center - Fresh Market Jl. Pantai Indah Kapuk Boulevard Jakarta Utara, DKI Jakarta 14430	Dutalia Supermarket - Kupang	Jl. Tim-Tim KM. 7 Kelapa Lima Oesapa Barat Kelapa Lima, Kupang Nusa Tenggara Timur | *East Nusa Tenggara* 85226
Sport Club PIK FIT	Jl. Raya Pantai Indah Kapuk Bukit Golf Mediterania Pantai Indah Kapuk, Jakarta Utara DKI Jakarta 14460	Supertop Kupang	Jl. Amabi No. 77 Maulafa, Kupang Nusa Tenggara Timur | *East Nusa Tenggara* 85361
Rumah Duka Sentosa Gatot Subroto	Jl. Abdul Rachman Saleh No. 24 Jakarta Pusat, DKI Jakarta 10710	Pasar Tual - Langgur	Jl. Abdul Gani Ronua Pasar Lodal EL (Samping Pos Satpol PP) Maluku Tenggara 97622
The Mansion Dukuh Golf -Kemayoran	Tower Jasmine, Capillano ATM Center Apartemen The Mansion at Dukuh Golf Kemayoran Kompleks Kemayoran Blok D4-1/2 Pademangan Timur, Pademangan Jakarta Utara, DKI Jakarta 14410	Tokyo Riverside Apartment Lemo - PIK	Jl. Otista Pantai Indah Kapuk 2 Lemo, Teluk Naga Tangerang Banten 15510
Ancol Beach City Mall	Taman Impian Jaya Ancol Pantai Carnaval, Kota Tua, Ancol Pademangan, Jakarta Utara DKI Jakarta 14430	Cityhome MOI Artha Gading	Mall of Indonesia, Jakarta Utara DKI Jakarta 14240
Metro Indah Mall Bandung	ATM Center MIM GF No. 2 Kawasan Niaga MTC Jl. Soekarno Hatta 590, Bandung Jawa Barat | *West Java* 40286	Hotel Royal Phoenix - Semarang	Jl. Sriwijaya No. 30-32, Wonodri Semarang Selatan Jawa Tengah | *Central Java* 50242

ATM Off Premises
ATM Off Premises

Nama ATM *ATM Name*	Alamat *Address*	Nama ATM *ATM Name*	Alamat *Address*
Pacific Place SCBD - Jakarta	Gedung Pacific Place Jl. Jenderal Sudirman Kav. 52-53 Senayan, Kebayoran Baru Jakarta Selatan, DKI Jakarta 12190	Halo Mart Makasar	Jl. Hertasning Baru No. 29 Depan Aroeppala Food Court, Makasar Sulawesi Selatan | *South Sulawesi* 90222
Rama Emerald Multi Sukses -Surabaya	Jl. Raya Tenaru Wates Cangkir, Driyorejo, Gresik Jawa Timur | *East Java* 61177	Sinar Bangunan Building Center	Jl. Bundaran PU Tuak Daun Merah (TDM) Oebufu, Kupang Nusa Tenggara Timur | *East Nusa Tenggara* 85361
Bali - Grandlucky Sunset Road	Bodega Bali Beruntung Jl. Sunset Road No. 29 Kuta Badung, Bali 80361	RSK Tzu Chi Bedah Cinta Kasih PIK	Jl. Kamal Raya Outer Ring Road Rusun Bumi Citra Idaman Cengkareng Timur, Cengkareng Jakarta Barat, DKI Jakarta 11730
Bali - Grandlucky Sanur	Jl. Bypass Ngurahrai No. 240 Sanur, Denpasar Selatan Denpasar, Bali 80228	Industri Gula Nusantara (IGN)	Jl. Soekarno Hatta KM. 6 Cepiring Timur, Cepiring, Kendal Jawa Tengah | *Central Java* 51352
Hill Park Sibolangit Medan	Jl. Jamin Ginting KM. 45 Sibolangit, Deli Serdang, Medan Sumatra Utara | *North Sumatra* 20151	Tzu Chi Hospital PIK	Jl. Pantai Indah Kapuk Boulevard RT. 004, RW. 003 Kamal Muara, Penjaringan, Jakarta Utara, DKI Jakarta 14470
Rumah Sakit Bunda Thamrin -Medan Pemuda	ATM Center Rumah Sakit Bunda Thamrin Jalan Sri Batanghari, Medan Sumatra Utara | *North Sumatra* 20112	Alana Hotel	Jl. Ir. H. Juanda No. 76 Sentul City Bogor Jawa Barat | *West Java* 16810
Central Market PIK	Kawasan Pantai Maju Jl. Golf Island Boulevard Kamal Muara, Penjaringan Jakarta Utara, DKI Jakarta 14470	Kiara Artha Park	ATM Center Jl. Banten, Kebonwaru Batununggal, Bandung Jawa Barat | *West Java* 40272
Apartment Bellezza Permata Hijau	ATM Center Lt. 2 Tower Bellezza Arcade Mall & Office Work Jl. Letjen Soepeno No. 34, Arteri Jakarta Selatan, DKI Jakarta 12210	Mitra Aneka Rezeki Palembang 1 & 2 (2 ATM)	Jl. Palembang Jambi KM. 53, Palembang Sumatra Selatan | *South SUmatra* 30958
LV 8 Resort Hotel Bali	Lobby Hotel LV8 Jl. Discovery No. 8, Badung Denpasar, Bali 80361	GOTA Supermarket - Langgur	Jl. Jenderal Sudirman Ohijang, Kei Kecil, Maluku Tenggara, Maluku 97622
Discovery Shopping Mall - Kuta	Discovery Shopping Mall Kuta (Lantai 3) Jl. Kartika Plaza, Kuta, Badung Bali 80361	Toko Mitra Abadi - Langgur	Jl. Hotel Langgur Langgur, Kei Kecil Maluku Tenggara 97622
Toko Sumberjaya - Langgur	Jl. Jenderal Sudirman Ohijang, Langgur, Maluku Tenggara Maluku 97622	PT Samudra Indo Sejahtera (SIS) 2	Jl. Dullah Raya KM. 8 Ngadi, Pulau Dullah Utara, Tual Maluku 97611

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04

Analisis & Pembahasan Manajemen

Management Discussion and Analysis





TINJAUAN EKONOMI DAN INDUSTRI
ECONOMIC AND INDUSTRY REVIEW

Analisis Ekonomi Global

Tahun 2025 menandai tahun ketahanan ekonomi global di tengah berbagai tantangan struktural. Pertumbuhan PDB dunia mencapai sekitar 3,3%, stabil dari tahun sebelumnya meskipun tertekan oleh ketegangan perdagangan dan ketidakpastian kebijakan. Investasi di sektor teknologi, khususnya kecerdasan buatan (AI), menjadi pendorong utama yang mengimbangi efek negatif dari tarif impor yang lebih tinggi, terutama dari kebijakan AS. Inflasi global secara bertahap menurun ke level 4,1%, didukung oleh pelemahan harga energi dan kebijakan moneter yang akomodatif di banyak negara.

Menurut *World Economic Outlook Update* yang diterbitkan IMF pada Januari 2026, pertumbuhan ekonomi global pada 2025 diperkirakan mencapai 3,3%, serupa dengan proyeksi untuk 2026, di mana *headwinds* dari pergeseran kebijakan perdagangan diimbangi oleh *tailwinds* dari investasi teknologi termasuk AI, dukungan fiskal dan moneter, serta adaptabilitas sektor swasta. Laporan ini merevisi sedikit ke atas proyeksi Oktober 2025, mencerminkan ketahanan yang lebih baik dari perkiraan awal, meskipun risiko *downside* tetap dominan. Analisis IMF menekankan divergensi kekuatan antar wilayah, dengan Amerika Utara dan Asia lebih diuntungkan oleh ledakan investasi *tech* dibandingkan Eropa.

Ekonomi maju tumbuh moderat di 1,8% pada 2025, dengan AS memimpin di 2,8% berkat stimulus fiskal dan momentum AI, sementara zona euro tertahan di 0,9% akibat kelemahan manufaktur dan ketegangan geopolitik. Jepang mengalami kontraksi ringan sebesar -0,2% karena penurunan ekspor dan investasi residensial. Sementara itu, ekonomi berkembang dan pasar muncul tumbuh lebih kuat di 4,3%, dipimpin oleh Asia dengan China di 5,3% dan India di 6,5%, didorong ekspor teknologi dan stimulus domestik.

Tantangan utama tahun 2025 mencakup eskalasi proteksionisme, dengan tarif efektif AS mencapai 18,5% yang mempengaruhi rantai pasok global, serta ketegangan geopolitik di Timur Tengah dan Ukraina yang mendorong volatilitas harga komoditas. Pasar keuangan tetap akomodatif, dengan kondisi longgar mendukung

Global Economic Analysis

The year 2025 marked a period of global economic resilience amid various structural challenges. Global GDP growth reached approximately 3.3%, remaining stable compared to the previous year despite pressures from trade tensions and policy uncertainty. Investment in the technology sector, particularly artificial intelligence (AI), emerged as a key growth driver that offset the negative effects of higher import tariffs, especially those stemming from U.S. policies. Global inflation gradually eased to 4.1%, supported by declining energy prices and accommodative monetary policies in many countries.

According to the World Economic Outlook Update published by the IMF in January 2026, global economic growth in 2025 was projected to reach 3.3%, in line with the outlook for 2026, where headwinds from shifts in trade policies were offset by tailwinds from technology investment, including AI, fiscal and monetary support, and private sector adaptability. The report slightly revised upward the October 2025 projection, reflecting stronger-than-expected resilience, although downside risks remained predominant. The IMF analysis highlighted a divergence in regional performance, with North America and Asia benefiting more from the surge in technology investment compared to Europe.

Advanced economies recorded moderate growth of 1.8% in 2025, led by the United States at 2.8% on the back of fiscal stimulus and AI-driven momentum, while the euro area lagged at 0.9% due to manufacturing weakness and geopolitical tensions. Japan experienced a mild contraction of -0.2% amid declining exports and residential investment. Meanwhile, emerging market and developing economies grew more robustly at 4.3%, led by Asia, with China expanding by 5.3% and India by 6.5%, driven by technology exports and domestic stimulus.

Key challenges in 2025 included escalating protectionism, with effective U.S. tariffs reaching 18.5%, disrupting global supply chains, as well as geopolitical tensions in the Middle East and Ukraine that fueled commodity price volatility. Financial markets remained accommodative, with loose conditions supporting capital flows to emerging markets,

aliran modal ke *emerging markets*, meskipun valuasi saham *tech* yang tinggi menimbulkan risiko koreksi. Inflasi di AS bertahan lebih tinggi dari target, memperlambat penurunan suku bunga *Federal Reserve*.

Secara keseluruhan, 2025 menunjukkan pola pertumbuhan yang tidak merata namun resilien, dengan potensi transformasi dari AI yang bisa meningkatkan produktivitas jangka menengah jika diimbangi reformasi struktural. Namun, keberlanjutan bergantung pada pengurangan ketidakpastian perdagangan dan penguatan fiskal untuk menghindari fragilitas utang publik yang meningkat. Prospek 2026 diproyeksikan stabil di 3,3%, namun memerlukan kebijakan yang hati-hati untuk mengelola risiko *downside* seperti koreksi investasi teknologi atau eskalasi konflik.

Analisis Ekonomi Indonesia

Menurut Badan Pusat Statistik (BPS), ekonomi Indonesia sepanjang 2025 tumbuh sebesar 5,05%. Capaian ini menunjukkan ketangguhan di tengah tekanan global, didukung konsumsi rumah tangga solid dan investasi yang meningkat, meskipun di bawah target awal 5,2%. Stabilitas makro terjaga dengan inflasi rendah dan neraca perdagangan surplus, meski ada perlambatan musiman di awal tahun.

Faktor pendukung utama pertama adalah konsumsi rumah tangga yang kuat, tumbuh 4,92% berkat bansos dan pemulihan daya beli pasca-pandemi. Selain itu, investasi juga menjadi faktor pendorong pertumbuhan ekonomi melalui penanaman modal asing di hilirisasi nikel, energi terbarukan, dan infrastruktur. Kebijakan fiskal-moneter yang terkoordinasi, termasuk percepatan belanja APBN dan pelonggaran BI *Rate*, juga menjadi faktor positif yang mendorong pertumbuhan ekonomi Indonesia. Karena dari kebijakan tersebut menciptakan efek *multiplier* melalui penyerapan tenaga kerja sektor produktif.

Kinerja ekspor tahun 2025 mengalami *rebound* meski cukup volatil, dengan surplus dagang non-migas dan kontribusi sektor manufaktur serta pariwisata yang pulih ke 70-80% level pra-pandemi. Hilirisasi industri dan diversifikasi ekspor ke pasar non-China seperti

although elevated valuations in technology stocks posed correction risks. Inflation in the United States remained above target, slowing the pace of interest rate cuts by the Federal Reserve.

Overall, 2025 reflected an uneven yet resilient growth pattern, with AI-driven transformation offering the potential to enhance medium-term productivity if accompanied by structural reforms. However, sustainability will depend on reducing trade uncertainty and strengthening fiscal positions to avoid increasing public debt fragility. The outlook for 2026 is projected to remain stable at 3.3%, but will require prudent policy measures to manage downside risks such as a correction in technology investment or an escalation of conflicts.

Indonesia Economic Analysis

According to Statistics Indonesia, Indonesia's economy grew by 5,05% throughout 2025. This achievement reflects resilience amid global pressures, supported by solid household consumption and rising investment, although it remained below the initial target of 5.2%. Macroeconomic stability was well maintained, with low inflation and a trade balance surplus, despite seasonal moderation in growth early in the year.

The first key supporting factor was strong household consumption, which grew by 4,92% on the back of social assistance programs and the recovery of purchasing power in the post-pandemic period. In addition, investment also served as a major growth driver through foreign direct investment in nickel downstreaming, renewable energy, and infrastructure. Well-coordinated fiscal and monetary policies, including the acceleration of state budget spending and the easing of the BI Rate, further supported economic growth, as these policies generated multiplier effects through employment absorption in productive sectors.

Export performance in 2025 rebounded, albeit with considerable volatility, supported by a non-oil and gas trade surplus and the recovery of manufacturing and tourism sectors to around 70–80% of pre-pandemic levels. Industrial downstreaming and export diversification

Eropa dan ASEAN menambah ketahanan. Pertumbuhan sektor jasa digital dan *e-commerce* juga mendorong inklusivitas, dengan PDB nominal mencapai USD1,4 triliun.

toward non-China markets such as Europe and ASEAN enhanced economic resilience. Growth in digital services and e-commerce also promoted inclusivity, with nominal GDP reaching USD 1.4 trillion.

Namun demikian, terdapat juga faktor yang menghambat pertumbuhan, antara lain perlambatan daya beli kelas menengah akibat inflasi pangan dan penurunan upah riil, menyebabkan konsumsi tersier seperti wisata mengecil. Selain itu, tekanan eksternal seperti pelemahan ekspor ke China, kenaikan tarif AS, dan penguatan dolar yang tekan rupiah serta impor. Ketiga, realisasi belanja pemerintah awal tahun lambat dan perlambatan investasi swasta karena suku bunga tinggi serta ketidakpastian politik transisi.

Nevertheless, several factors constrained growth. These included a slowdown in middle-class purchasing power due to food inflation and declining real wages, which dampened discretionary consumption such as tourism. External pressures also emerged from weaker exports to China, higher U.S. tariffs, and a strengthening U.S. dollar that put pressure on the rupiah and imports. In addition, slower realization of government spending in the early part of the year and subdued private investment, driven by high interest rates and political uncertainty during the transition period, weighed on economic momentum.

Secara keseluruhan, tahun 2025 menjadi tahun konsolidasi ketahanan Indonesia dengan fundamental kuat, tapi tantangan struktural seperti erosi kelas menengah dan eksternal *shocks* membatasi akselerasi. Reformasi deregulasi, lingkungan usaha, dan perdagangan digital diperlukan untuk dorong 5,5% ke depan. Momentum akhir tahun optimis jika mitigasi risiko tepat.

Overall, 2025 was a year of consolidation for Indonesia's economic resilience, underpinned by strong fundamentals. However, structural challenges such as middle-class erosion and external shocks limited growth acceleration. Deregulation, business environment, and digital trade reforms are required to support growth toward 5.5% in the future. The outlook toward year-end remains optimistic, provided that risks are mitigated effectively.

Analisis Industri Perbankan

Industri perbankan pada tahun 2025 menunjukkan ketahanan dan stabilitas yang kuat di tengah dinamika ekonomi global dan domestik. Menurut laporan Otoritas Jasa Keuangan (OJK), stabilitas sektor jasa keuangan, termasuk perbankan, tetap terjaga meskipun terjadi volatilitas pasar global dan risiko eksternal yang tinggi. Intermediasi perbankan menunjukkan pertumbuhan kredit yang stabil dengan profil risiko yang tetap terkendali, menunjukkan bahwa bank-bank mampu mempertahankan fungsi penyaluran kredit secara optimal ke berbagai sektor ekonomi.

Banking Industry Analysis

The banking industry in 2025 demonstrated strong resilience and stability amid global and domestic economic dynamics. According to reports from the Financial Services Authority, stability in the financial services sector, including banking, remained well maintained despite global market volatility and elevated external risks. Banking intermediation recorded steady credit growth with a well-managed risk profile, indicating that banks were able to maintain their credit distribution function optimally across various economic sectors.

Dari sisi pertumbuhan kredit, industri perbankan mencatat ekspansi positif sepanjang tahun 2025. Kredit investasi tumbuh signifikan, diikuti oleh kredit konsumsi, sementara kredit modal kerja juga menunjukkan pertumbuhan meskipun berada pada level yang lebih moderat. Pertumbuhan kredit ini didukung oleh permintaan dari sektor korporasi dan peningkatan kredit ke sektor-sektor produktif seperti pertambangan dan jasa, sekaligus mencerminkan peran bank dalam mendukung aktivitas ekonomi domestik.

In terms of credit growth, the banking industry recorded positive expansion throughout 2025. Investment loans grew significantly, followed by consumer loans, while working capital loans also expanded, albeit at a more moderate pace. This credit growth was supported by demand from the corporate sector and increased lending to productive sectors such as mining and services, reflecting the role of banks in supporting domestic economic activity.

Adapun Dana Pihak Ketiga (DPK) perbankan terus mengalami peningkatan, mencerminkan kepercayaan masyarakat terhadap sistem perbankan nasional. Giro, tabungan, dan deposito masing-masing tumbuh positif, memberikan dasar likuiditas yang kuat bagi bank. Likuiditas dan struktur modal perbankan tetap berada pada level yang memadai, dengan rasio alat likuid terhadap DPK dan NPL yang tetap terkendali di bawah ambang risiko yang mengkhawatirkan.

Meanwhile, Third Party Funds (DPK) continued to increase, reflecting public confidence in the national banking system. Demand deposits, savings, and time deposits each recorded positive growth, providing a strong liquidity base for banks. Banking liquidity and capital structures remained at adequate levels, with liquid asset ratios to DPK and non-performing loan (NPL) ratios remaining well controlled below concerning risk thresholds.

Dalam konteks domestik, survei orientasi bisnis perbankan OJK menunjukkan optimisme pelaku industri terhadap prospek kinerja di tahun 2025. Indeks Orientasi Bisnis Perbankan pada triwulan pertama 2025 mencerminkan keyakinan bahwa stabilitas makroekonomi, penurunan suku bunga acuan, serta perbaikan kondisi permintaan kredit akan terus mendukung perkembangan sektor perbankan.

In the domestic context, OJK's banking business orientation survey indicated optimism among industry players regarding performance prospects in 2025. The Banking Business Orientation Index in the first quarter of 2025 reflected confidence that macroeconomic stability, a decline in the policy rate, and improving credit demand conditions would continue to support the development of the banking sector.

Tren digitalisasi juga menjadi salah satu pendorong utama perkembangan industri perbankan di 2025. Bank-bank global dan domestik semakin mengadopsi teknologi *digital*, termasuk sistem pembayaran *digital*, aplikasi *mobile banking*, dan solusi berbasis *Artificial Intelligence* (AI) dan *machine learning* untuk meningkatkan efisiensi operasional, mengoptimalkan layanan pelanggan, serta memperkuat mitigasi risiko. Investasi dalam teknologi semacam ini diperkirakan semakin penting dalam mempertahankan daya saing di tengah percepatan transformasi *digital* di sektor keuangan.

Digitalization trends also emerged as a key driver of the banking industry's development in 2025. Global and domestic banks increasingly adopted digital technologies, including digital payment systems, mobile banking applications, and solutions based on Artificial Intelligence (AI) and machine learning to enhance operational efficiency, optimize customer services, and strengthen risk mitigation. Investment in such technologies is expected to become increasingly critical in maintaining competitiveness amid the accelerating digital transformation in the financial sector.

TINJAUAN OPERASIONAL
OPERATIONAL REVIEW

Strategi Bank Artha Graha Internasional 2025

Dengan mempertimbangkan tantangan perekonomian nasional dan kondisi industri perbankan yang dihadapkan pada persaingan ketat dalam memperoleh sumber pendanaan serta tingginya biaya dana. Bank menetapkan strategi pengembangan bisnis tahun 2025 sebagai berikut.

Strategi Pendanaan

Pada tahun 2025, Bank menetapkan strategi pendanaan yang berfokus pada optimalisasi dana murah serta akuisisi nasabah baru. Sejalan dengan hal tersebut, *action plan* Bank tahun 2025 adalah sebagai berikut:

1. Pengembangan kerjasama dengan *B2B partner* untuk meningkatkan dana murah dan memperluas *channel* akuisisi nasabah seperti :
   b. Kolaborasi kerjasama QRIS *Acquiring*.
   c. Optimalisasi kerjasama dengan bursa komoditi dan mitra kerjasama bisnis lainnya.
   d. Kerjasama dengan mitra bisnis berbasis aplikasi.
   e. Fasilitator sebagai rekening operasional mitra bisnis dalam mendukung kegiatan usaha.
   f. Melakukan *join promo* dengan mitra bisnis maupun nasabah perorangan .
2. Pengembangan digital apps, seperti:
   c. Pengembangan layanan e-KYC.
   d. Penambahan fitur baru, seperti fitur *lifestyle* (transportasi, investasi, *ticketing), biller,* dan QRIS CPM yang disesuaikan dengan kebutuhan nasabah.
   c. Terus aktif dalam pemanfaatan program transaksi, *member get* m*ember, loyalty point* dan *campaign distribution tools*.
4. Peningkatan Kerjasama *Merchant* UMKM, seperti:
   e. Menjalin kerjasama dengan pedagang UMKM dengan menjadi *merchant* QRIS untuk mendukung *cashless transaction*.
   f. Pembukaan rekening khusus *merchant*.
4. Meningkatkan akuisisi *online*, seperti:
   e. Memperkuat *proses customer onboarding* dengan mengembangkan fitur pembukaan rekening *online* yang terintegrasi dengan sistem e-KYC yang disediakan oleh Dukcapil.

Bank Artha Graha Internasional's Strategy in 2025

Taking into account the challenges of the national economy and the conditions of the banking industry, which is facing intense competition in securing funding sources as well as high funding costs, the Bank has established its business development strategy for 2025 as outlined below.

Funding Strategy

In 2025, the Bank adopted a funding strategy focused on optimizing low-cost funds and acquiring new customers. In line with this approach, the Bank's action plan for 2025 is as follows:

1. *Development of partnerships with B2B partners to increase low-cost funds and expand customer acquisition channels, such as:*
   b. Collaboration in QRIS acquiring partnerships.
   c. Optimization of cooperation with commodity exchanges and other business partners.
   d. Collaboration with application-based business partners.
   e. Acting as a facilitator for business partners' operational accounts in supporting business activities.
   f. Conducting joint promotions with business partners as well as individual customers.
2. *Development of Digital Apps, such as:*
   c. Enhancement of e-KYC services.
   d. Addition of new features, such as lifestyle features (transportation, investment, ticketing), billers, and QRIS CPM tailored to customer needs.
   e. Continuously optimizing transaction programs, member-get-member initiatives, loyalty points, and campaign distribution tools.
3. *Enhancement of MSME Merchant Partnerships, such as:*
   d. Establishing partnerships with MSME merchants by onboarding them as QRIS merchants to support cashless transactions.
   e. Opening dedicated accounts for merchants.
4. *Increasing online acquisition, such as:*
   e. Strengthening the customer onboarding process by developing online account opening features integrated with the e-KYC system provided by Dukcapil.

f. Kolaborasi dengan mitra bisnis yang telah memiliki basis *customer* guna menjadi *channel* akuisisi nasabah baru melalui pola bisnis Kerjasama.

5. Pengembangan *Digital Marketing*, seperti:
   f. Promosi produk & program melalui jalur pemasaran digital.
   g. Meningkatkan *brand awareness* serta *customer base* dan pemanfaatan *big data* untuk seleksi target serta *customer segment*.
   h. Memperkuat *marketing engine system tools*.

Penyaluran Dana

Sebagai bagian dari implementasi rencana bisnis yang telah dicanangkan, berikut disampaikan beberapa kebijakan dan fokus terkait penyaluran dana, yaitu:

1. Penyaluran Kredit per 31 Desember 2025 terealisasi sebesar Rp9.792 miliar.
2. Dari segi kredit kepada Usaha Mikro, Kecil, dan Menengah (UMKM) sampai Semester II Tahun 2025 realisasi sebesar Rp368,8 miliar. Rasio UMKM terhadap total kredit tercatat sebesar 3,77%.

Langkah-langkah yang dilakukan Bank untuk mencapai pertumbuhan kredit dibagi sesuai segmen:

- **Konsumer**
  a. Diversifikasi produk pembiayaan melalui implementasi *digital lending* untuk kredit konsumtif *(KPR Reguler, Buy Now Pay Later,* KTA, kredit konsumtif lainnya) dengan pemanfaatan *Big Data Analytic* serta *scoring engine*.
  b. Pemasaran KPR Reguler di *Primary Market* dengan *Developer* Rekanan Kerja sama dengan Program Bunga Khusus yang kompetitif.
  c. *Cross selling* produk KPR Reguler kepada nasabah/*debitur existing* yang potensial dan aktif bertransaksi di BAGI.
  d. *Cross selling* produk KTA kerjasama dan kredit konsumtif lainnya kepada nasabah *existing* yang potensial dan aktif bertransaksi di BAGI.

f. Collaborating with business partners that already have an existing customer base to serve as acquisition channels for new customers through partnership schemes.

5. Development of Digital Marketing, such as:
   f. Promoting products and programs through digital marketing channels.
   g. Increasing brand awareness, expanding the customer base, and leveraging big data for target selection and customer segmentation.
   h. Strengthening marketing engine system tools.

Fund Distribution

As part of the implementation of the established business plan, the following outlines the policies and focus areas related to fund distribution:

1. Credit disbursement as of December 31, 2025 was realized at IDR9,792 billion.
2. In terms of lending to Micro, Small, and Medium Enterprises (MSME) up to the second half of 2025, realization amounted to IDR368.8 billion. The MSME loan ratio to total loans was recorded at 3.77%.

The measures undertaken by the Bank to achieve credit growth are segmented as follows:

- ***Consumer***
  a. Diversification of financing products through the implementation of digital lending for consumer loans (Conventional Mortgage/KPR, Buy Now Pay Later, Unsecured Loans/KTA, and other consumer financing) by leveraging Big Data Analytics and a scoring engine.
  b. Marketing of Conventional Mortgage (KPR) in the primary market in collaboration with partner developers, supported by competitive special interest rate programs.
  c. Cross-selling of Conventional Mortgage (KPR) products to existing customers/debtors who are potential and actively transacting in BAGI.
  d. Cross-selling of partnered Unsecured Loans (KTA) and other consumer financing products to existing customers who are potential and actively transacting in BAGI.

- **Ritel/SME**
  a. Diversifikasi produk pembiayaan melalui implementasi *digital lending* untuk kredit modal kerja dengan pemanfaatan *Big Data Analytic* serta *scoring engine*.
  b. Pembiayaan UMKM termasuk sektor perdagangan, pertanian, perkebunan, perikanan, kesehatan, pendidikan, energi dan sektor lainnya serta dukungan dalam pembiayaan rantai pasokan, distributor, lembaga keuangan serta koperasi.
  c. Meningkatkan portofolio kredit dalam bentuk *suply chain financing* dan distributor *financing* dari perusahaan *anchor* nasabah/debitur *existing* maupun debitur baru.
  d. Kerjasama dengan *platform digital/B2B fintech* untuk pembiayaan UMKM.
  e. Linkage Program *(executing/chanelling)* kepada lembaga keuangan, koperasi.
  f. *Cross selling* kepada nasabah/*debitur existing* yang belum mempunyai fasilitas kredit modal kerja.
  g. Penyaluran kredit dengan skema pembiayaan khusus sesuai dengan karakteristik daerah (cabang) seperti pembiayaan alat berat dan lainnya.

- **Korporasi/Komersil**
  a. Melakukan intensifikasi bisnis debitur *existing*, diantaranya pendekatan kepada induk maupun anak usaha debitur, *customer dan supplier* (*Cross selling* dan *Up selling*)
  b. Ekstensifikasi bisnis untuk debitur/nasabah baru yang berasal dari *value chain corporate banking*, nasabah *funding* eksisting dan non debitur.
  c. Penyaluran pembiayaan *supply chain* dan *distributor financing*.
  d. Mendorong pembiayaan aktif melalui sindikasi dan menjalin kerjasama yang aktif dengan lembaga pembiayaan lainnya.
  e. Tetap menjaga kualitas aset dan proses pemberian kredit secara selektif dan *prudent*.

- ***Retail/SME***
  a. Diversification of financing products through the implementation of digital lending for working capital loans by leveraging Big Data Analytics and a scoring engine.
  b. MSME financing across sectors including trade, agriculture, plantations, fisheries, healthcare, education, energy, and other sectors, as well as support for supply chain financing, distributors, financial institutions, and cooperatives.
  c. Increasing the loan portfolio in the form of supply chain financing and distributor financing from anchor companies of existing customers/debtors as well as new debtors.
  d. Collaboration with digital platforms/B2B fintechs for MSME financing.
  e. Linkage programs (executing/channeling) with financial institutions and cooperatives.
  f. Cross-selling to existing customers/debtors who do not yet have working capital loan facilities.
  g. Loan disbursement through special financing schemes tailored to regional (branch) characteristics, such as heavy equipment financing and others.

- ***Corporate/Commercial***
  a. Intensifying business with existing debtors, including approaches to parent companies and subsidiaries, customers, and suppliers (cross-selling and up-selling).
  b. Business extensification to acquire new debtors/customers originating from the corporate banking value chain, existing funding customers, and non-debtors.
  c. Distribution of supply chain financing and distributor financing.
  d. Encouraging active financing through syndication and establishing active cooperation with other financing institutions.
  e. Maintaining asset quality and ensuring that the lending process is conducted selectively and prudently.

- Selain melakukan strategi untuk mencapai pertumbuhan kredit, juga melakukan langkah-langkah pencegahan penurunan kualitas kredit untuk menjaga tingkat kesehatan Bank, sebagai berikut:
  a. Melakukan penyaluran kredit secara selektif dan *prudent* dengan memperhatikan mitigasi terhadap risiko penyaluran kredit dan melakukan pemantauan penerimaan pembayaran dari debitur, *monitoring aging* piutang serta analisis laporan keuangan.
  b. Melakukan kunjungan secara rutin ke lokasi usaha debitur untuk memastikan bahwa operasional usaha debitur berjalan dengan baik dan lancar serta melakukan *review* secara berkala kondisi keuangan sehingga dapat mengambil langkah preventif lebih dini untuk menyelesaikan masalah yang dapat berpotensi menimbulkan kerugian Bank di kemudian hari.
  c. Melakukan evaluasi kebijakan perkreditan yang berkelanjutan sesuai dengan ketentuan yang berlaku dan arahan dari Otoritas Jasa Keuangan dan/atau Bank Indonesia.
  d. Meningkatkan kualitas dari Sumber Daya Manusia khususnya keterampilan analisa perkreditan dengan pelatihan-pelatihan yang berkesinambungan.
  e. Mempercepat penanganan dan penyelesaian kredit yang berpotensi bermasalah dan kredit bermasalah untuk mempertahankan dan meningkatkan kualitas portofolio kredit, dengan langkah-langkah sebagai berikut:
     i. Melakukan upaya penagihan secara intensif dan mempercepat eksekusi aset agunan dan tindakan hukum terkait.
     ii. Menjual agunan debitur dan melaksanakan eksekusi AYDA, dengan prioritas pada aset yang lebih mudah dipasarkan.
     iii. Menghapus buku untuk kredit yang sulit ditagih, sambil tetap melanjutkan upaya penagihan.
     iv. Peningkatan Sumber Daya Manusia khususnya dalam bidang analisis perkreditan dan evaluasi kebijakan perkreditan yang berkelanjutan sesuai dengan ketentuan yang berlaku.

- *In addition to implementing strategies to achieve credit growth, the Bank also undertook measures to prevent a deterioration in credit quality in order to maintain the Bank's soundness, as follows:*
  a. Implementing selective and prudent credit disbursement by taking into account credit risk mitigation and monitoring debtor payment receipts, receivables aging, and financial statement analysis.
  b. Conducting regular visits to debtors' business locations to ensure that business operations are running properly and smoothly, as well as performing periodic reviews of financial conditions to enable early preventive measures in addressing issues that could potentially cause losses to the Bank in the future.
  c. Conducting ongoing evaluations of credit policies in accordance with prevailing regulations and directives from the Financial Services Authority (OJK) and/or Bank Indonesia.
  d. Enhancing the quality of human resources, particularly in credit analysis skills, through continuous training programs.
  e. Accelerating the handling and resolution of potential problem loans and non-performing loans to maintain and improve credit portfolio quality through the following measures:
     i. Undertaking intensive collection efforts and expediting the execution of collateral assets and related legal actions.
     ii. Selling debtor collateral and executing foreclosed assets, with priority given to assets that are more marketable.
     iii. Writing off loans that are difficult to collect while continuing collection efforts.
     iv. Enhancement of human resources, particularly in the field of credit analysis, and continuous evaluation of credit policies are carried out in accordance with applicable regulations.

Permodalan

Pada Semester II Tahun 2025, Pencapaian Kewajiban Penyediaan Modal Minimum (KPMM) sebesar 27,76%. Rasio tersebut masih tetap terjaga pada level diatas minimal 9,34% (tingkat permodalan yang wajib *risk profile*).

Human Capital

Sepanjang tahun 2025, Direktorat *Human Capital* telah melaksanakan berbagai inisiatif dan program kerja yang selaras dengan target serta rencana pengembangan *Human Capital* yang telah ditetapkan oleh Bank, sebagai berikut:

1. *Re-arrange Organization*
   b. Proses perputaran karyawan (rotasi) lintas direktorat, sehingga bisa saling berkolaborasi dan dapat belajar satu sama lain berbagi pengetahuan untuk meningkatkan kinerja dan daya saing serta menciptakan lingkungan kerja yang mendukung pertumbuhan individu serta tim.
   c. Akuisisi dan penempatan karyawan dilakukan sesuai dengan kompetensinya sehingga target yang ditetapkan dapat tercapai.
   d. Melakukan perampingan jumlah *human capital* untuk mendukung model bisnis.

2. *Shaping the New Future*
   Untuk mencapai hasil yang lebih baik dimasa depan dan regenerasi pejabat dilakukan pencarian kandidat baru calon pejabat baik secara internal. Mengembangkan kompetensi karyawan dengan cara memberikan pelatihan, memberikan *coaching* dan *mentoring* serta mempertahankan kader yang dimiliki (lulusan peserta program).

Jaringan Kantor

Dalam upaya meningkatkan performa jaringan kantor/cabang, dilakukan evaluasi terhadap beberapa aspek, antara lain:

1. Mengeksplorasi potensi bisnis yang ada di sekitar jaringan kantor yang mendukung kebijakan setiap daerah, melalui kerjasama dengan pelaku UMKM, MUSPIDA/PEMDA, TNI dan mitra TNI, serta instansi Pemerintahan lainnya.
2. *Business development* dengan pengembangan digitalisasi untuk mendukung ekosistem bisnis bank dalam mengakuisisi nasabah dari Sekolah, Pasar, Koperasi, Yayasan, dan komunitas-komunitas lainnya.

Capital

In the second half of 2025, the Bank's Capital Adequacy Ratio (CAR) reached 27.76%. This ratio remained well above the minimum required level of 9.34%, in line with the mandatory capital requirements based on the Bank's risk profile.

Human Capital

Throughout 2025, the Human Capital Directorate implemented various initiatives and work programs aligned with the targets and the Human Capital development plan established by the Bank, as outlined below:

1. *Re-arrange Organization*
   b. *The employee rotation process across directorates enables collaboration and mutual learning through knowledge sharing to enhance performance and competitiveness, while fostering a work environment that supports individual and team growth.*
   c. *Employee acquisition and placement are carried out in accordance with their competencies to ensure that the established targets can be achieved.*
   d. *Streamlining the number of human capital to support the business model.*

2. *Shaping the New Future*
   To achieve better results in the future and support leadership regeneration, the Bank conducted the search for new candidates for key positions through both internal development. Employee competencies were enhanced through training programs, coaching and mentoring initiatives, as well as by retaining existing talent pools, including program graduates.

Office Network

To enhance the performance of the office/branch network, the Bank conducted evaluations across several aspects, including:

1. *Exploring business potential in areas surrounding the office network in line with regional policies, through cooperation with MSME players, regional leadership forums/local governments (MUSPIDA/PEMDA), the Indonesia National Armed Forces (TNI) and TNI partners, as well as other government institutions.*
2. *Business development through the expansion of digitalization to support the Bank's business ecosystem in acquiring customers from schools, markets, cooperatives, foundations, and other community groups.*

3. Melakukan efisiensi melalui konsolidasi jaringan kantor dengan tujuan untuk lebih mengoptimalkan produktivitas dan kinerja jaringan kantor.
4. Peningkatan kinerja seluruh jaringan kantor di lokasi-lokasi strategis sesuai dengan rencana bisnis yang ditetapkan dalam meraih peluang bisnis dari ekosistem di sekitar jaringan kantor;
5. Optimalisasi kinerja *sales* dan *marketing* untuk meningkatkan pertumbuhan usaha jaringan kantor melalui *up selling, cross selling* dan *referral* secara menyeluruh terhadap nasabah eksisting serta akuisisi baru dari potensi *referral* baik dari keluarga maupun kolega nasabah.
6. Selama Semester II Tahun 2025 terdapat beberapa penempatan unit ATM baru.

Teknologi Informasi (TI)

Pengembangan Teknologi Informasi dilakukan sesuai dengan Rencana Bisnis Bank guna mendukung operasional dan pertumbuhan bisnis, antara lain melalui:

1. Pengembangan Fitur API *Management, Mobile Apps dan Internet Banking*:
   b. *Agi digital apps:*
      iii. Deposito Online; dan
      iv. Tabungan Pintar.
   b. Penambahan fitur informasi Saldo Awal dan Saldo Akhir pada *Internet Banking Business;*
   c. Pengembangan QRIS MPM *(Merchant Presented Mode)* ALTO;
   d. Penambahan Agregator NAATA untuk *provider* Telkomsel;
   e. Metode *Whitelist* Rekening Tujuan untuk API Transfer Dana;
   f. Pengembangan fitur *Bank Wide Limit* pada MB dan IBB; dan
   g. Perubahan format MT ke MX (SWIFT).

2. Pengembangan fitur guna mendukung operasional dan pelaporan Bank
   c. *Upgrade* sistem switching RINTIS 7.20;
   d. Implementasi platform PRIVASIMU sebagai bagian dari komitmen bank terhadap UU Perlindungan Data Pribadi;
   e. Pengembangan *Web Dashboard* SIKP dan Asuransi Untuk Fasilitas Pembiayaan KUR dan KPP;

3. *Improving efficiency through the consolidation of the office network, with the aim of optimizing productivity and overall network performance.*
4. *Improved performance across the entire branch network in strategic locations, in line with the business plan, to capture business opportunities from the ecosystems surrounding the branch network.*
5. *Optimizing sales and marketing performance to enhance business growth across the office network through comprehensive up selling, cross selling dan referral to existing customers, as well as new customer acquisition from potential referrals, including those from customers' family members and colleagues.*
6. *During the second half of 2025, several new ATM units were installed.*

Information Technology (IT)

Information Technology development was carried out in accordance with the Bank's Business Plan to support operational activities and business growth, through the following initiatives:

1. *Development of API Management, Mobile Apps, and Internet Banking features:*
   b. *Agi digital apps:*
      iii. Online Time Deposits; and
      iv. Pintar Savings.
   b. *Addition of Beginning Balance and Ending Balance information features in Internet Banking Business;*
   c. *Development of QRIS MPM (Merchant Presented Mode) ALTO;*
   d. *Addition of NAATA Aggregator for Telkomsel provider;*
   e. *Whitelist Method for Beneficiary Accounts in Fund Transfer API;*
   f. *Development of Bank Wide Limit feature in MB and IBB; and*
   g. *Migration of message format from MT to MX (SWIFT).*

2. *Development of features to support Bank operations and reporting*
   c. *Upgrade of RINTIS switching system to version 7.20;*
   d. *Implementation of the PRIVASIMU platform as part of the Bank's commitment to the Personal Data Protection Law;*
   e. *Development of Web Dashboard SIKP and Insurance for KUR and KPP Financing Facilities;*

f. Sinkronisasi Sumber Data ADK R14 ke R23 dan Penyesuaian Aplikasi ADK;
g. Pengembangan Aplikasi Simplifa untuk *Credit Analyst;*
h. Upgrade Aplikasi APU PPT untuk *team Compliance;*
i. Perubahan Judul Laporan Reminder dan Logo AGI pada aplikasi ADK; dan
j. Pengembangan KPR FLPP.

3. Penguatan infrastruktur dan peningkatan sistem keamanan di internal:
   d. *Refreshment* perangkat *Firewall* yang sudah *end of support* pada tahun 2025;
   e. *Refreshment* perangkat *Web Apllication Firewall* (WAF) yang sudah *end of support* pada tahun 2025;
   f. Penerapan strategi *anti fraud* dalam bentuk sistem deteksi/pengendalian *fraud* pada tingkat transaksi dan akun;
   g. Pengkinian/pelaksanaan *upgrade operating system* di *end user workstation* menggunakan Windows 11; dan
   h. Penguatan dan peningkatan kapabilitas *platform core banking* dan sistem pembayaran, melalui versi platform terkini, perubahan pada *middleware* dan *ATM Switching*, serta penguatan infrastruktur.

f. Synchronization of ADK R14 to R23 Data Sources and Adjustment of the ADK Application;
g. Development of the Simplifa Application for Credit Analysts;
h. Upgrade of the APU PPT Application for the Compliance team;
i. Change in the Reminder Report Title and AGI Logo in the ADK application; and
j. Development of KPR FLPP.

3. Strengthening infrastructure and enhancing internal security systems:
   d. Refreshment of Firewall devices that reach end of support in 2025;
   e. Refreshment of Web Apllication Firewall devices that reach end of support in 2025;
   f. Implementation of anti-fraud strategies in the form of fraud detection/control systems at transaction and account levels;
   g. Updating/upgrading the operating system on end-user workstations to Windows 11; and
   h. Strengthening and enhancing the core banking platform and payment systems through the latest platform versions, changes to middleware and ATM Switching, and infrastructure reinforcement.

Pasca pandemi Covid-19, industri perbankan Indonesia menunjukkan perubahan pola yang ditandai dengan meningkatnya kebutuhan layanan digital serta permintaan kredit di sektor Usaha Mikro, Kecil dan Menengah (UMKM) seiring pemulihan ekonomi. Perkembangan ini menjadi salah satu faktor yang mempengaruhi strategi dan kebijakan Bank Artha Graha Internasional pada tahun 2025.

In the post–Covid-19 pandemic period, Indonesia's banking industry has experienced a shift in patterns, marked by increasing demand for digital services and growing credit needs in the Micro, Small, and Medium Enterprises (MSME) sector in line with economic recovery. These developments became one of the key factors influencing Bank Artha Graha Internasional's strategies and policies in 2025.

Aspek Pemasaran

Dalam rangka mencapai sasaran pemasaran tahun 2025, Bank Artha Graha Internasional merumuskan strategi pemasaran yang terintegrasi untuk mengoptimalkan kinerja produk dan layanan yang dimiliki. Strategi pemasaran mengacu pada kebijakan yang telah disusun sehingga sejalan dengan misi Perseroan melalui pengembangan produk dan bisnis untuk mempertahankan

Marketing Aspect

In order to achieve its marketing targets in 2025, Bank Artha Graha Internasional formulated an integrated marketing strategy to optimize the performance of its products and services. This marketing strategy is aligned with established policies and supports the Company's mission through product and business development, aimed at maintaining and strengthening Bank Artha

dan meningkatkan posisi Bank Artha Graha Internasional di industri perbankan Indonesia dengan melaksanakan prinsip kehati-hatian dan kesehatan Bank melalui:

1. Digitalisasi *Treasury Solution*
   Memindahkan layanan konvensional ke *platform* digital untuk meningkatkan *volume* transaksi dan kelekatan nasabah.
   a. FX *Online*: Memasarkan fitur transaksi valas *real-time* di aplikasi *mobile*, memungkinkan nasabah melakukan konversi mata uang dengan *spread* yang kompetitif tanpa harus melalui meja *dealer* secara manual.
   b. Fitur Pembayaran Internasional: Integrasi layanan remitansi yang lebih cepat dan murah untuk mendukung nasabah pelaku ekspor-impor *(SME & Corporate)*.

2. Ekosistem Bisnis dan *Cross-Selling*
   Memanfaatkan jaringan ekosistem grup untuk mengoptimalkan *Fee-Based Income*.
   a. Pendekatan Fokus Sektor: Menyasar ekosistem hilirisasi dan infrastruktur (sesuai tren PDB 2025) dengan menawarkan solusi *hedging* (lindung nilai) untuk memitigasi risiko volatilitas kurs bagi *vendor* atau kontraktor.
   b. Sinergi Kredit-*Treasury:* Melakukan *bundling* produk bagi nasabah debitur, seperti mewajibkan transaksi valas dan penempatan dana operasional melalui rekening BAGI sebagai bagian dari syarat kredit.

3. Strategi Penguatan Likuiditas Ritel
   Fokus pada perbaikan struktur Dana Pihak Ketiga (DPK) dengan menekankan pada CASA (*Current Account Saving Account*).
   a. Pemasaran Berbasis Suku Bunga Taktis: Memberikan penawaran bunga khusus untuk penempatan dana besar dalam jangka pendek (*Special Rate*) bagi nasabah institusi tanpa merusak margin bunga bersih (NIM) secara keseluruhan.
   b. Loyalty Program: Kampanye pemasaran yang mengaitkan saldo rata-rata dengan akses eksklusif ke layanan penasihat investasi *Treasury*.

Graha Internasional's position in the Indonesian banking industry, while upholding prudential principles and the Bank's soundness through the following measures:

1. Digitalization of Treasury Solutions
Shifting conventional services to digital platforms to increase transaction volumes and enhance customer stickiness.
a. FX Online: Promoting real-time foreign exchange transaction features via mobile applications, enabling customers to conduct currency conversions with competitive spreads without having to go through manual dealer desks.
b. International Payment Features: Integrating faster and more cost-efficient remittance services to support export-import customers (SMEs & Corporate).

2. Business Ecosystem and Cross-Selling
Leveraging the Group's ecosystem network to optimize Fee-Based Income.
a. Sector-Focused Approach: Targeting downstream and infrastructure ecosystems (in line with the 2025 GDP trend) by offering hedging solutions to mitigate exchange rate volatility risks for vendors or contractors.
b. Credit-Treasury Synergy: Implementing product bundling for debtor customers, such as requiring foreign exchange transactions and the placement of operational funds through BAGI accounts as part of credit requirements.

3. Retail Liquidity Strengthening Strategy
Focusing on improving the structure of third-party funds with an emphasis on CASA (Current Account and Savings Account).
a. Tactical Interest Rate-Based Marketing: Offering special interest rates for large short-term fund placements (Special Rate) to institutional customers without adversely affecting the overall Net Interest Margin (NIM).
b. Loyalty Program: Marketing campaigns linking average balances with exclusive access to Treasury investment advisory services.

Pangsa Pasar

Sebagai satu dari 105 bank yang beroperasi di Indonesia, Bank Artha Graha Internasional saat ini termasuk dalam kelompok KBMI 1 (Kelompok Bank berdasarkan Modal Inti kelompok 1), yaitu bank dengan modal inti di bawah Rp6 triliun, bersama 69 bank lainnya.

Pangsa pasar Bank di industri perbankan nasional saat ini masih relatif kecil, namun demikian, Bank Artha Graha Internasional memiliki peran yang cukup besar dalam membantu menggerakkan perekonomian melalui penyaluran kredit bagi dunia usaha, khususnya kalangan Usaha Mikro, Kecil, dan Menengah (UMKM) dan juga mendorong konsumsi melalui produk kredit konsumer yang ditawarkan Bank.

Market Share

As one of 105 banks operating in Indonesia, Bank Artha Graha Internasional is currently classified under KBMI 1 (Capital-Based Bank Group 1), which comprises banks with core capital of less than IDR6 trillion, together with 69 other banks.

Although the Bank's market share in the national banking industry remains relatively small, Bank Artha Graha Internasional plays a meaningful role in supporting economic activity through the provision of credit to the business sector, particularly Micro, Small, and Medium Enterprises (MSMEs), as well as in stimulating consumption through the consumer credit products offered by the Bank.

dalam miliar Rupiah
in billion Rupiah

Uraian *Description*	Kategori *Category*	2025	2024	Kategori *Category*	2025	2024
Aset *Assets*	Bank Umum *Commercial Bank*	13.646.417	12.460.955	KBMI 1	1.309.081	1.447.348
	BAGI	27.574	30.126	BAGI	27.574	30.126
	Pangsa Pasar BAGI terhadap Bank umum *BAGI's Market Share Compared to Commercial Banks*	0,20%	0,24%	Pangsa Pasar BAGI terhadap KBMI 1 *BAGI's Market Share Compared to KBMI 1 Banks*	2,11%	2,08%
Kredit *Credit*	Bank Umum *Commercial Bank*	8.693.972	7.942.947	KBMI 1	757.559	804.546
	BAGI	9.792	10.605	BAGI	9.792	10.605
	Pangsa Pasar BAGI terhadap Bank umum *BAGI's Market Share Compared to Commercial Banks*	0,11%	0,13%	Pangsa Pasar BAGI terhadap KBMI 1 *BAGI's Market Share Compared to KBMI 1 Banks*	1,29%	1,32%
DPK	Bank Umum *Commercial Bank*	10.057.543	8.835.755	KBMI 1	930.499	974.562
	BAGI	22.653	23.891	BAGI	22.653	23.891
	Pangsa Pasar BAGI terhadap Bank umum *BAGI's Market Share Compared to Commercial Banks*	0,23%	0,27%	Pangsa Pasar BAGI terhadap KBMI 1 *BAGI's Market Share Compared to KBMI 1 Banks*	2,43%	2,45%

TINJAUAN PER SEGMEN OPERASI
OPERATING SEGMENT REVIEW

Segmen operasi merupakan komponen Bank yang menjalankan aktivitas usaha yang menghasilkan pendapatan dan menimbulkan beban, termasuk pendapatan dan beban yang timbul dari transaksi dengan komponen lain dalam Bank. Kinerja masing-masing segmen ditelaah secara berkala oleh Direksi Bank sebagai dasar pengambilan keputusan terkait alokasi sumber daya serta evaluasi kinerja, dan tersedia informasi keuangan yang dapat dipisahkan. Informasi segmen yang dilaporkan kepada Direksi mencakup komponen yang dapat diatribusikan secara langsung maupun dialokasikan secara wajar kepada masing-masing segmen. Komponen yang tidak dapat dialokasikan terutama meliputi aset dan liabilitas pajak penghasilan, baik pajak kini maupun pajak tangguhan, serta aset tetap.

Operating segments are components of the Bank that carry out business activities which generate income and incur expenses, including income and expenses arising from transactions with other components within the Bank. The performance of each segment is reviewed periodically by the Bank's Board of Directors as a basis for decision-making related to resource allocation and performance evaluation, and separately identifiable financial information is available. Segment information reported to the Board of Directors includes components that are directly attributable to or reasonably allocated to each segment. Components that cannot be allocated primarily include income tax assets and liabilities, both current and deferred, as well as fixed assets.

Bank menerapkan Pernyataan Standar Akuntansi Keuangan (PSAK) No. 5 (Revisi 2009) tentang Segmen Operasi. PSAK revisi ini mengatur pengungkapan yang memungkinkan pengguna laporan keuangan untuk mengevaluasi sifat dan dampak keuangan dari aktivitas bisnis dimana entitas terlibat dan lingkungan ekonomi di mana entitas beroperasi.

The Bank applies Statement of Financial Accounting Standards (PSAK) No. 5 (Revised 2009) on Operating Segments. This revised PSAK regulates disclosures that enable users of financial statements to evaluate the nature and financial effects of the business activities in which the entity is engaged and the economic environment in which it operates.

Bank mengelompokkan kegiatan usahanya ke dalam 4 (empat) segmen pelaporan. Penjelasan terkait operasi pada masing-masing segmen tersebut disampaikan di bawah ini:

1. Produktif - termasuk pinjaman yang diberikan kepada sektor produktif, diantaranya, kredit modal kerja dan investasi.
2. Konsumtif - termasuk pinjaman yang diberikan untuk keperluan konsumtif.
3. Treasuri - segmen ini terkait dengan kegiatan treasuri Bank termasuk transaksi *money market, trade finance*, valuta asing, dan surat berharga.
4. Lain-lain - termasuk aktivitas *back office* dan divisi yang tidak menghasilkan laba.

The Bank groups its business activities into 4 (four) reporting segments. An explanation of the operations of each segment is presented below:

1. *Productive – includes loans extended to productive sectors, such as working capital and investment loans.*
2. *Consumer – includes loans extended for consumer purposes.*
3. *Treasury – this segment relates to the Bank's treasury activities, including money market transactions, trade finance, foreign exchange, and securities.*
4. *Others – includes back-office activities and divisions that do not generate profit.*

Informasi kinerja dari keempat segmen operasi tersebut untuk tahun 2025 dan 2024 adalah sebagai berikut:

Performance information for the four operating segments for 2025 and 2024 is as follows:

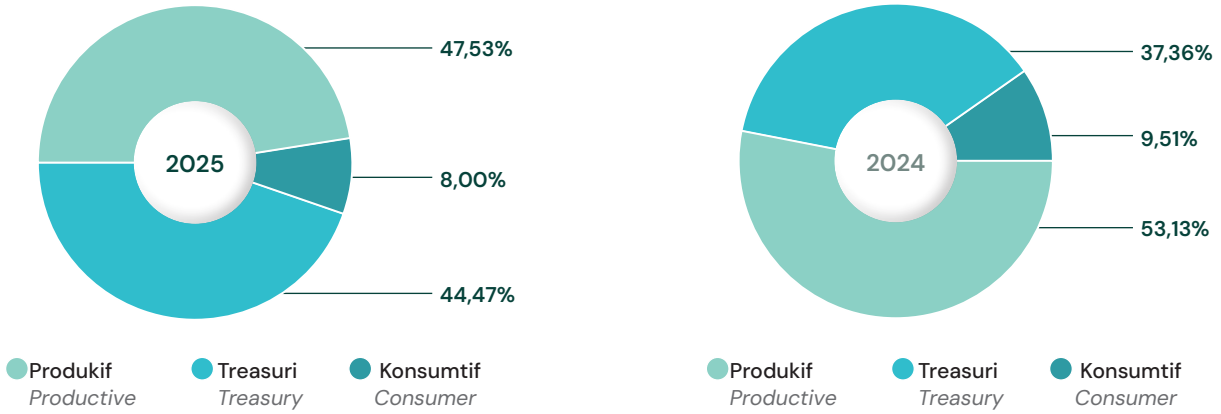
dalam jutaan Rupiah
in million Rupiah

Uraian *Description*	Produktif *Productive*	Konsumtif *Consumer*	Tresuri *Treasury*	Lain-Lain *Others*	Jumlah Total
2025					
Pendapatan Bunga *Interest Income*	807.917	136.029	755.820	-	1.699.766
Jumlah Aset *Total Assets*	7.727.242	2.065.193	14.115.262	3.666.121	27.573.818
Cadangan Kerugian Penurunan Nilai *Allowance for Impairment Losses*	(222.606)	(93.058)	(441)	(940.424)	(1.256.529)
2024					
Pendapatan Bunga *Interest Income*	874.512	156.570	614.982	-	1.646.064
Jumlah Aset *Total Assets*	8.264.968	2.340.510	15.362.193	4.158.722	30.126.393
Cadangan Kerugian Penurunan Nilai *Allowance for Impairment Losses*	(82.507)	(449.398)	(1.965)	(366.158)	(900.028)

dalam jutaan Rupiah
in million Rupiah

Uraian *Description*	Deposito *Time Deposits*	Giro *Demand Deposits*	Tabungan *Savings*	Non-DPK *Non-Third Party Funds*	Jumlah *Total*
2025					
Beban Bunga *Interest Expenses*	(837.491)	(58.577)	(9.838)	(60.489)	(966.395)
Jumlah Liabilitas *Total Liabilities*	14.113.111	6.627.786	1.911.617	1.120.183	23.772.697
2024					
Beban Bunga *Interest Expenses*	(607.282)	(59.782)	(10.644)	(58.287)	(735.995)
Jumlah Liabilitas *Total Liabilities*	15.538.627	6.517.641	1.834.505	1.895.924	25.786.697

Pendapatan Bunga Bank Artha Graha Internasional Berdasarkan Segmen
Interest Income of Bank Artha Graha Internasional by Segment



Segmen Geografis

Bank melaporkan segmen geografis yang dibedakan dalam menghasilkan jasa pada lingkungan (wilayah) ekonomi tertentu dan komponen itu memiliki risiko dan imbalan yang berbeda dengan risiko dan imbalan pada komponen yang beroperasi pada lingkungan (wilayah) ekonomi lain.

Dalam pelaporan segmen geografis, Bank mengelompokkan kinerja berdasarkan wilayah Jakarta, Jawa, Sumatra, Sulawesi, Kalimantan, Indonesia wilayah timur, dan wilayah lainnya. Kegiatan operasional Bank mencakup dua wilayah geografis utama, yakni Daerah Khusus Ibukota Jakarta (DKI Jakarta) dan wilayah di luar DKI Jakarta. Tabel berikut menjelaskan informasi segmen berdasarkan segmen geografis:

Geographical Segments

The Bank reports geographical segments based on the provision of services in specific economic environments (regions), where each component is subject to risks and returns that differ from those of components operating in other economic environments (regions).

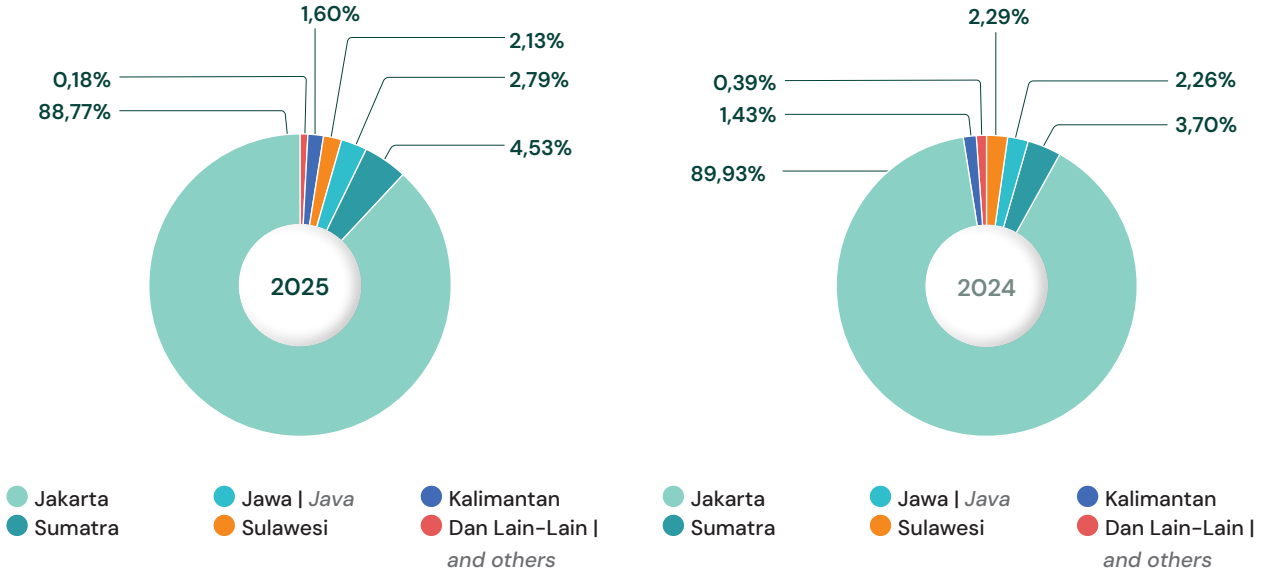
For geographical segment reporting, the Bank groups performance by the Jakarta region, Java, Sumatra, Sulawesi, Kalimantan, Eastern Indonesia, and other regions. The Bank's operational activities cover two main geographical areas, namely the Special Capital Region of Jakarta (DKI Jakarta) and regions outside DKI Jakarta. The following table presents segment information based on geographical segments:

Uraian *Description*	Jakarta	Jawa *Java*	Sumatra	Sulawesi	Kalimantan	Lainnya *Others*	Jumlah *Total*
			2025				
Pendapatan Bunga dan Operasional Lainnya *Interest Income and Other Operating Income*	2.001.913	63.019	102.053	48.136	36.060	3.995	2.255.176
Beban Bunga dan Operasional *Interest Expenses and Operating Expenses*	(2.341.000)	(132.481)	(209.584)	(79.533)	(25.704)	(49.754)	(2.838.056)
Laba (rugi) Operasional *Operating (loss) Profit*	(339.087)	(69.462)	(107.531)	(31.397)	10.356	(45.759)	(582.880)
Laba (rugi) Tahun Berjalan *Profit (loss) for the Year*	(543.449)	4.414	3.789	(13.415)	9.914	(28.773)	(567.520)
Jumlah Aset ***Total Assets***	**21.931.042**	**1.814.054**	**2.647.931**	**622.592**	**109.614**	**448.585**	**27.573.818**

Uraian *Description*	Jakarta	Jawa *Java*	Sumatra	Sulawesi	Kalimantan	Lainnya *Others*	Jumlah *Total*
			2024				
Pendapatan Bunga dan Operasional Lainnya *Interest Income and Other Operating Income*	1.801.811	45.257	74.138	45.900	28.641	7.902	2.003.649
Beban Bunga dan Operasional *Interest Expenses and Operating Expenses*	(1.459.488)	(89.120)	(150.102)	(54.160)	(22.492)	(31.020)	(1.806.382)
Laba (rugi) Operasional *Operating (loss) Profit*	342.323	(43.863)	(75.964)	(8.260)	6.149	(23.118)	197.267
Laba (rugi) Tahun Berjalan *Profit (loss) for the Year*	117.427	9.468	21.050	9.000	2.934	(7.405)	152.474
Jumlah Aset ***Total Assets***	**24.505.022**	**1.870.280**	**2.460.168**	**648.357**	**110.484**	**532.062**	**30.126.393**

Pendapatan Bunga Bank Artha Graha Internasional Berdasarkan Segmen Geografis

Interest Income of Bank Artha Graha Internasional by Geographical Segment



TINJAUAN KEUANGAN
FINANCIAL REVIEW

Analisa dan pembahasan kinerja keuangan pada laporan tahunan ini mengacu pada Laporan Keuangan untuk tahun-tahun yang berakhir 31 Desember 2025 dan 31 Desember 2024 dan telah diaudit oleh Kantor Akuntan

The analysis and discussion of financial performance in this Annual Report refer to the Financial Statements for the years ended December 31, 2025 and December 31, 2024, which have been audited by Kantor Akuntan Publik

Publik Kanaka Puradiredja, Suhartono yang menyatakan opini laporan keuangan menyajikan secara wajar dalam semua hal yang material, posisi keuangan Bank Artha Graha Internasional pada tanggal 31 Desember 2025, serta kinerja keuangan dan arus kas untuk tahun yang berakhir pada tanggal tersebut, sesuai dengan Standar Akuntansi Keuangan di Indonesia.

Kanaka Puradiredja, Suhartono. The auditors expressed an opinion that the financial statements present fairly, in all material respects, the financial position of Bank Artha Graha Internasional as at December 31, 2025, as well as its financial performance and cash flows for the year then ended, in accordance with Indonesian Financial Accounting Standards.

Kinerja Keuangan

Kinerja keuangan Bank Artha Graha Internasional terdiri atas kinerja Laporan Posisi Keuangan, Laporan Laba Rugi dan Penghasilan Komprehensif Lain serta Laporan Arus Kas disajikan sebagai berikut.

Financial Performance

The financial performance of Bank Artha Graha Internasional consists of the performance of the Statement of Financial Position, the Statement of Profit or Loss and Other Comprehensive Income, and the Statement of Cash Flows, as presented below.

Laporan Posisi Keuangan

Posisi Keuangan memberikan gambaran sekilas tentang kekuatan aset dan permodalan Bank Artha Graha Internasional. Pada tahun 2025, Jumlah Aset Bank mencapai Rp27,57 triliun, dengan komposisi Liabilitas dan Ekuitas masing-masing sebesar 86,21% dan 13,79%.

Statement of Financial Position

The Statement of Financial Position provides an overview of the asset strength and capital structure of Bank Artha Graha Internasional. In 2025, the Bank's total assets reached IDR27.57 trillion, with liabilities and equity accounting for 86.21% and 13.79%, respectively.

dalam jutaan Rupiah
in million Rupiah

Uraian *Description*	2025	2024	Kenaikan (Penurunan) *Increase (Decrease)*	
			Nominal	Persentase (%) *Persentase (%)*
Aset ***Assets***				
Aset Keuangan *Financial Assets*	24.654.608	26.816.156	(2.161.548)	(8,06)
Aset Non Keuangan *Non-Financial Assets*	2.919.210	3.310.237	(391.027)	(11,81)
Jumlah Aset ***Total Assets***	**27.573.818**	**30.126.393**	**(2.552.575)**	**(8,47)**
Liabilitas dan Ekuitas *Liabilities and Equity*				
Liabilitas Keuangan *Financial Liabilities*	23.654.770	25.672.357	(2.017.587)	(7,86)
Liabilitas Non Keuangan *Non-Financial Liabilities*	117.927	114.340	3.587	3,14
Jumlah Liabilitas ***Total Liabilities***	**23.772.697**	**25.786.697**	**(2.014.000)**	**(7,81)**

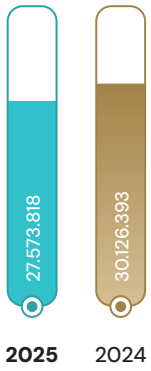
dalam jutaan Rupiah
in million Rupiah

Uraian *Description*	2025	2024	Kenaikan (Penurunan) *Increase (Decrease)*	
			Nominal	Persentase (%) *Persentase (%)*
Jumlah Ekuitas *Total Equity*	**3.801.121**	**4.339.696**	**(538.575)**	**(12,41)**
Jumlah Liabilitas dan Ekuitas Total Liabilities and Equity	**27.573.818**	**30.126.393**	**(2.552.575)**	**(8,47)**

Posisi Keuangan Bank Artha Graha Internasional 2024 - 2025
Financial Position of Bank Artha Graha Internasional 2024 - 2025

Aset
Assets

dalam jutaan Rupiah | *in million Rupiah*



Liabilitas
Liabilities

dalam jutaan Rupiah | *in million Rupiah*



Ekuitas
Equity

dalam jutaan Rupiah | *in million Rupiah*



Aset
Total Aset Bank Artha Graha Internasional pada 31 Desember 2025 tercatat sebesar Rp27,57 triliun, menurun 8,47% dibandingkan periode yang sama tahun 2024 sebesar Rp30,12 triliun. Penurunan tersebut dikontribusikan oleh penurunan Aset Keuangan sebesar Rp2,16 triliun dan aset non keuangan sebesar Rp391 miliar.

Assets
The total assets of Bank Artha Graha Internasional as of December 31, 2025 were recorded at IDR27.57 trillion, representing an decrease of 8.47% compared to the same period in 2024, which amounted to IDR30.12 trillion. The decrease was attributable to a decline in financial assets amounting to IDR2.16 trillion and non-financial assets amounting to IDR391 billion.

Aset Keuangan

Financial Assets

dalam jutaan Rupiah
in million Rupiah

Uraian *Description*	2025	2024	Kenaikan (Penurunan) *Increase (Decrease)*	
			Nominal	Persentase (%) *Persentase (%)*
Kas *Cash*	480.015	769.354	(289.339)	(37,61)
Giro pada Bank Indonesia *Current accounts with Bank Indonesia*	2.311.415	3.024.920	(713.505)	(23,59)
Giro pada Bank Lain – Bersih *Current accounts with Other Banks - Net*	270.451	349.430	(78.979)	(22,60)
Penempatan pada Bank Indonesia dan Bank Lain *Placement with Bank Indonesia and Other Banks*	2.445.816	2.177.464	268.352	12,32
Efek-Efek *Marketable securities*	8.939.788	8.501.562	438.226	5,15
Wesel Ekspor *Export Bills*	-	166.681	(166.681)	(100,00)
Efek-Efek yang Dibeli dengan Janji Dijual Kembali *Securities Purchased under Agreements to Resell*	147.459	976.063	(828.604)	(84,89)
Tagihan Derivatif *Derivative Receivables*	332	48	284	591,67
Kredit yang Diberikan – Bersih *Loans - Net*	9.476.770	10.073.572	(596.802)	(5,92)
Pendapatan Bunga yang Masih Akan Diterima *Accrued Interest Receivables*	272.255	253.265	18.990	7,50
Tagihan Akseptasi *Acceptance Receivables*	-	166.025	(166.025)	(100,00)
Penyertaan Saham *Investment in Shares of Stock*	6	6	0	0,00
Aset Lain-Lain *Other Assets*	310.301	357.766	(47.465)	(13,27)
Jumlah Aset Keuangan ***Total Financial Assets***	**24.654.608**	**26.816.156**	**(2.161.548)**	**(8,06)**

Tahun 2025, jumlah Aset Keuangan Bank tercatat sebesar Rp24,65 triliun, menurun 8,06% dibandingkan periode yang sama tahun 2024 sebesar Rp26,81 triliun. Penurunan tersebut terutama dikontribusikan oleh penurunan Efek-Efek yang Dibeli dengan Janji Dijual Kembali, Giro pada Bank Indonesia, dan Kredit yang Diberikan.

In 2025, the Bank's total financial assets were recorded at IDR24.65 trillion, representing an decrease of 8.06% compared to the same period in 2024, which amounted to IDR26.81 trillion. The decrease was primarily attributable to a decline in Securities Purchased under Agreements to Resell, current accounts with Bank Indonesia, and loans disbursed.

Aset keuangan Bank Artha Graha Internasional pada tahun 2025 utamanya berupa kredit yang diberikan (neto), yaitu mencapai 38,44% dari total aset keuangan, meningkat dari tahun sebelumnya sebesar 37,56%. Namun, pada tahun 2025, jumlah kredit yang diberikan Bank menurun 5,92% menjadi Rp9,48 triliun dibandingkan realisasi tahun 2024 sebesar Rp10,07 triliun.

Financial assets of Bank Artha Graha Internasional in 2025 were primarily composed of loans (net), accounting for 38.44% of total financial assets, an increase from 37.56% in the previous year. However, in 2025, the total amount of loans extended by the Bank decreased by 5.92% to IDR9.48 trillion, compared to the 2024 realization of IDR10.07 trillion.

Berdasarkan tujuan penggunaan, kredit Bank diklasifikasikan menjadi kredit produktif, konsumtif, dan lain-lain dengan penjelasan sebagai berikut:

1. Kredit produktif diberikan kepada individu atau perusahaan pada segmen UMKM, Komersial, dan Korporasi untuk keperluan modal kerja atau investasi dalam bentuk fasilitas *Revolving Loan*, *Fixed Loan*, *Supply Chain Financing*, Pinjaman Rekening Koran, *Money Market Line*, Negosiasi Wesel Ekspor, Kredit Ekspor, *Trust Receipt*, *Advances Under L/C*, *Clean Bills Purchased*.
2. Kredit Konsumtif terdiri dari Kredit Kepemilikan Rumah (KPR Graha), KPR AsyiG, Kredit Tanpa Agunan (KTA), Kredit Kepemilikan Rumah Fasilitas Likuiditas Pembiayaan Perumahan (KPR FLPP), dan Kredit Kendaraan Bermotor (KKB).
3. Lain-lain mencakup *Letter of Credit*, *Standby Letter of Credit*, *Shipping Guarantee*, *Custom Guarantee*, dan *Foreign Exchange Contact*.

Based on the purpose of use, the Bank's loans are classified into productive loans, consumer loans, and others, as explained below.

1. *Productive loans are extended to individuals or companies in the MSME, Commercial, and Corporate segments for working capital or investment purposes, in the form of Revolving Loan facilities, Fixed Loans, Supply Chain Financing, Current Account Loans, Money Market Line, Export Bill Negotiations, Export Loans, Trust Receipts, Advances Under L/C, and Clean Bills Purchased.*
2. *Consumer loans consist of Home Ownership Loans (KPR Graha), KPR AsyiG, Unsecured Loans (KTA), Home Ownership Loans under the Housing Financing Liquidity Facility (KPR FLPP), and Motor Vehicle Loans (KKB).*
3. *Others include Letters of Credit, Standby Letters of Credit, Shipping Guarantees, Customs Guarantees, and Foreign Exchange Contracts.*

Perkembangan penyaluran kredit tersebut dalam periode 2024-2025 adalah sebagai berikut:

The development of loan disbursement during the 2024–2025 period is as follows:

dalam jutaan Rupiah
in million Rupiah

Uraian *Description*	2025		2024		Kenaikan (Penurunan) *Increase (Decrease)*	
	Jumlah *Total*	Komposisi (%) *Composition (%)*	Jumlah *Total*	Komposisi (%) *Composition (%)*	Nominal	Persentase (%) *Percentage (%)*
Kredit Produktif *Productive Loans*	7.727.242	78,91	8.264.969	77,93	(537.727)	(6,51)
Kredit Konsumtif *Consumer Loans*	2.065.193	21,09	2.340.510	22,07	(275.317)	(11,76)
Jumlah *Total*	**9.792.435**	**100**	**10.605.479**	**100**	**(813.044)**	**(7,67)**

Tahun 2025, penyaluran Kredit Produktif mencatatkan penurunan sebesar 6,51% menjadi sebesar Rp7,73 triliun dari Rp8,26 triliun di tahun 2024 dan penyaluran Kredit Konsumtif mencatatkan penurunan 11,76% menjadi sebesar Rp2,06 triliun dari tahun 2024 sebesar Rp2,34 triliun.

In 2025, the disbursement of Productive Loans recorded a decrease of 6.51% to IDR7.73 trillion, from IDR8.26 trillion in 2024, while the disbursement of Consumer Loans recorded an decrease of 11.76% to IDR2.06 trillion, compared to IDR2.34 trillion in 2024.

Aset Non Keuangan

Non-Financial Assets

dalam jutaan Rupiah
in million Rupiah

Uraian *Description*	2025	2024	Kenaikan (Penurunan) *Increase (Decrease)*	
			Nominal	Persentase (%) *Percentage (%)*
Biaya Dibayar di Muka *Prepaid Expenses*	124.804	122.810	1.994	1,62
Aset Tetap – Bersih *Fixed Assets - Net*	2.150.330	2.123.376	26.954	1,27
Aset Tak Berwujud – Bersih *Intangible Assets – Net*	30.616	25.487	5.129	20,12
Agunan yang Diambil Alih – Bersih *Foreclosed Asset – Net*	351.587	808.883	(457.296)	(56,53)
Aset Pajak Tangguhan *Deferred Tax Assets*	261.873	229.681	32.192	14,02
Jumlah Aset Non Keuangan ***Total Non-Financial Assets***	**2.919.210**	**3.310.237**	**(391.027)**	**(11,81)**

Di tahun 2025, jumlah Aset Non Keuangan Bank tercatat sebesar Rp2,92 triliun, menurun dibandingkan tahun 2024 yang sebesar Rp3,31 triliun. Penurunan jumlah Aset Non Keuangan tersebut terutama disebabkan oleh penurunan Agunan Yang Diambil Alih.

In 2025, the Bank's Non-Financial Assets amounted to Rp2.92 trillion, a decrease compared to Rp3.31 trillion in 2024. The decline in Non-Financial Assets was primarily attributable to a reduction in Foreclosed Asset.

Liabilitas

Total liabilitas Bank Artha Graha Internasional pada 31 Desember 2025 tercatat sebesar Rp23.77 triliun, menurun 7,81% dibandingkan periode yang sama tahun 2024 sebesar Rp25,78 triliun. Hal ini terutama disebabkan oleh penurunan Dana Pihak Ketiga sebesar Rp1,24 triliun.

Liabilities

Total liabilities of Bank Artha Graha Internasional as of December 31, 2025 amounted to IDR23.77 trillion, representing a decrease of 7.81% compared to IDR25.78 trillion in the same period of 2024. This decline was primarily attributable to a decrease in Third-Party Funds amounting to IDR1.24 trillion.

Liabilitas Keuangan

Financial Liabilities

dalam jutaan Rupiah
in million Rupiah

Uraian *Description*	2025	2024	Kenaikan (Penurunan) *Increase (Decrease)*	
			Nominal	Persentase (%) *Percentage (%)*
Liabilitas Segera *Obligations due Immediately*	240.572	115.621	124.951	108,07
Simpanan dari Nasabah *Deposit from Customers*	22.652.514	23.890.773	(1.238.259)	(5,18)
Simpanan dari Bank Lain *Deposits from other Banks*	147.764	452.454	(304.690)	(67,34)
Liabilitas efek yang dijual dengan janji dijual kembali *Securities sold under agreement to repurchase liabilities*	-	499.281	(499.281)	(100,00)
Liabilitas Derivatif *Derivative Liabilities*	340	-	340	100,00
Liabilitas Akseptasi *Acceptance Liabilities*	-	166.682	(166.682)	(100,00)
Bunga Masih Harus Dibayar *Accrued Interest Payable*	37.710	35.100	2.610	7,44
LTN Subordinasi *Subordinated Loan*	200.000	200.000	0	0,00
Liabilitas Lain-Lain *Other Liabilities*	375.870	312.446	63.424	20,30
Jumlah Liabilitas Keuangan ***Total Financial Liabilities***	**23.654.770**	**25.672.357**	**(2.017.587)**	**(7,86)**

Total liabilitas keuangan Bank pada 31 Desember 2025 tercatat sebesar Rp23,65 triliun, menurun 7,86% dibandingkan periode yang sama tahun 2024 sebesar Rp25,67 triliun, terutama dikontribusikan oleh penurunan Simpanan dari Nasabah, Liabilitas efek yang dijual dengan janji dijual kembali, Simpanan Bank Lain, dan Liabilitas Akseptasi.

Total financial liabilities of the Bank as of December 31, 2025 amounted to IDR 23.65 trillion, representing a decrease of 7.86% compared to IDR 25.67 trillion in the same period of 2024, primarily attributable to declines in deposit from customers, securities sold under agreement to repurchase liabilities, deposits from other banks, and Acceptance liabilities.

Adapun simpanan dari nasabah di tahun 2025 tercatat sebesar Rp22,65 triliun, menurun 5,18% dari tahun 2024 sebesar Rp23,89 triliun. Penurunan jumlah saldo simpanan nasabah di tahun 2025 dikontribusikan oleh penurunan saldo deposito.

Deposit from Customers in 2025 were recorded at IDR22.65 trillion, representing an decrease of 5.18% compared to 2024, which amounted to IDR23.89 trillion. The decrease in deposit from customers balances in 2025 was attributable to attributable to a decline in time deposit balances.

Simpanan Nasabah

Deposit from Customers

dalam jutaan Rupiah
in million Rupiah

Uraian *Description*	2025		2024		Kenaikan (Penurunan) *Increase (Decrease)*	
	Jumlah *Total*	Komposisi (%) *Composition (%)*	Jumlah *Total*	Komposisi (%) *Composition (%)*	Nominal	Persentase (%) *Percentage (%)*
Giro *Demand Deposits*	6.627.786	29,26	6.517.641	27,28	110.145	1,69
Tabungan *Savings Deposits*	1.911.617	8,44	1.834.505	7,68	77.112	4,20
Deposito *Time Deposits*	14.113.111	62,30	15.538.627	65,04	(1.425.516)	(9,17)
Jumlah Dana Pihak Ketiga ***Total Third Party Funds***	**22.652.514**	**100,00**	**23.890.773**	**100,00**	**(1.238.259)**	**(5,18)**
CASA	8.539.403	37,70	8.352.146	34,96	187.257	2,24

Bank terus berupaya untuk meningkatkan porsi *Current Account Saving Account* (CASA) dalam struktur pendanaannya. Pada tahun 2025, rasio CASA Bank mengalami peningkatan sebesar 2,74% dari tahun sebelumnya yang sebesar 34,96%. Hal tersebut dikarenakan adanya penurunan total DPK yang cukup signifikan yaitu sebesar Rp1,24 triliun dibandingkan dengan tahun 2024. Namun, secara nominal CASA terdapat peningkatan sebesar Rp187,2 miliar yang disebabkan oleh kenaikan pada komposisi tabungan sebesar Rp77,1 miliar, dan giro naik sebesar Rp110,1 miliar.

The Bank continues to strive to increase the proportion of Current Account Saving Account (CASA) within its funding structure. In 2025, the Bank's CASA ratio increased by 2.74% from 34.96% in the previous year. This increase was mainly attributable to a significant decline in total Third-Party Funds (DPK) amounting to IDR1.24 trillion compared to 2024. However, in nominal terms, CASA increased by IDR187.2 billion, driven by an increase in savings of IDR77.1 billion and current accounts of IDR110.1 billion.

Dalam rangka berupaya meningkatkan CASA, pada tahun 2025 Bank menjalankan strategi tetap aktif memaksimalkan kolaborasi dengan mitra bisnis melalui kerjasama B2B2C, baik itu pelaku usaha mikro, menengah dan besar dalam penggunaan layanan QRIS *Acquirer* milik Bank. Peran cabang Bank masih tetap diperlukan sebagai jembatan untuk mengakuisisi nasabah secara *offline*. Diharapkan *event-event* yang diselenggarakan oleh cabang, baik itu inisiatif dari cabang maupun kolaborasi dengan mitra bisnis dapat berperan serta dalam mendorong peningkatan pendanaan dan jumlah nasabah yang bekerja sama. Selain itu, dorongan melalui program akuisisi dan transaksi akan terus dilakukan guna menarik minat nasabah untuk bertransaksi melalui *channel* Bank.

As part of its efforts to enhance CASA, in 2025 the Bank implemented a strategy of remaining actively engaged in maximizing collaboration with business partners through B2B2C cooperation, including micro, medium, and large enterprises, particularly in the use of the Bank's QRIS Acquirer services. Bank branches continue to play an important role as a bridge for offline customer acquisition. Events organized by branches, whether initiated independently by branches or in collaboration with business partners, are expected to contribute to increasing funding and the number of collaborating customers. In addition, incentives through acquisition and transaction programs will continue to be implemented to attract customers to transact through the Bank's channels.

Liabilitas Non Keuangan

Non-Financial Liabilities

dalam jutaan Rupiah
in million Rupiah

Uraian *Description*	2025	2024	Kenaikan (Penurunan) *Increase (Decrease)*	
			Nominal	Persentase (%) *Percentage (%)*
Utang Pajak *Taxes Payable*	18.015	15.189	2.826	18,61
Liabilitas Imbalan Pasca Kerja *Post Employments Benefit Liabilities*	99.912	99.151	761	0,77
Jumlah Liabilitas Non Keuangan ***Total Non-Financial Liabilities***	**117.927**	**114.340**	**3.587**	**3,14**

Tahun 2025, Liabilitas Non-Keuangan Bank tercatat sebesar Rp117,9 miliar, naik 3,14% dari tahun 2024 yang sebesar Rp114 miliar. Peningkatan tersebut dikontribusikan oleh penambahan utang pajak.

In 2025, the Bank's non-financial liabilities were recorded at IDR117.9 billion, increasing by 3.14% from IDR114 billion in 2024. The increase was attributable to higher tax payables.

Ekuitas

Equity

dalam jutaan rupiah
in million rupiah

Uraian *Description*	2025	2024	Kenaikan (Penurunan) *Increase (Decrease)*	
			Nominal	Persentase (%) *Percentage (%)*
Modal Saham *Share Capital*	2.242.372	2.242.372	0	0,00
Tambahan Modal Disetor *Additional Paid-in Capital*	415.285	415.285	0	0,00
Revaluasi Aset Tetap *Revaluation Surplus of Fixed Assets*	1.412.618	1.379.822	32.796	2,38
Pengukuran Kembali Program Imbalan Pasti setelah Dikurangi Pajak *Remeasuremet of Defined Benefits Program After Tax*	70.423	78.699	(8.276)	(10,52)
Keuntungan yang Belum Direalisasi atas Perubahan Nilai Wajar Efek-Efek yang Tersedia untuk Dijual setelah Pajak *Unrealized Gains on Changes in Fair Value of Available-for-Sale Securities, Net of Tax*	5.832	1.407	4.425	314,50
Saldo Laba *Retained Earnings*	(345.409)	222.111	(567.520)	(255,51)
Jumlah Ekuitas ***Total Equity***	**3.801.121**	**4.339.696**	**(538.575)**	**(12,41)**

Total Ekuitas Bank Artha Graha Internasional pada 31 Desember 2025 tercatat sebesar Rp3,80 triliun, menurun 12,41% dibandingkan periode yang sama tahun 2024 sebesar Rp4,34 triliun. Penurunan Ekuitas terjadi karena bank membukukan rugi Rp567 miliar.

Total equity of Bank Artha Graha Internasional as of December 31, 2025 was recorded at IDR3.80 trillion, representing an decrease of 12.41% compared to the same period in 2024, which amounted to IDR4.34 trillion. The decrease in equity occurred due to a net loss of IDR567 billion recorded by the Bank.

Laporan Laba Rugi Dan Penghasilan Komprehensif Lain

Statement of Profit or Loss and Other Comprehensive Income

dalam jutaan Rupiah
in million Rupiah

Uraian *Description*	2025	2024	Kenaikan (Penurunan) *Increase (Decrease)*	
			Nominal	Persentase (%) *Percentage (%)*
Pendapatan Bunga *Interest Income*	1.699.766	1.646.064	53.702	3,26
Beban Bunga *Interest Expense*	(966.395)	(735.995)	(230.400)	31,30
Pendapatan Bunga – Neto *Interest Income – Net*	733.371	910.069	(176.698)	(19,42)
Pendapatan Operasional Lainnya – Neto *Other Operating Income - Net*	555.410	357.585	197.825	55,32
Beban Operasional Lainnya *Other Operating Expenses*	(1.871.661)	(1.070.387)	(801.274)	74,86
Laba (Rugi) Operasional *Profit (Loss) from Operations*	(582.880)	197.267	(780.147)	(395,48)
Pendapatan (Beban) Non-Operasional *Non-Operating Income (Expenses)*	(15.929)	(7.512)	(8.417)	112,05
Laba (Rugi) Sebelum Beban Pajak *Profit (Loss) Before Tax Expense*	(598.809)	189.755	(788.564)	(415,57)
Beban Pajak *Tax Expenses*	31.289	(37.281)	68.570	(183,93)
Laba (Rugi) Tahun Berjalan *Profit (Loss) for the year*	(567.520)	152.474	(719.994)	(472,21)
Jumlah Penghasilan Komprehensif Tahun Berjalan *Total Comprehensive Income for the Year*	28.945	16.189	12.756	78,79
Jumlah Laba (Rugi) Komprehensif *Total Comprehensive Profit (Loss)*	(538.575)	168.663	(707.238)	(419,32)
Laba per Saham Dasar (dalam angka penuh) *Basic Earnings per Share (full Rupiah amount)*	(28,06)	7,54	35,6	472,15

Pendapatan Bunga *Interest Income*

dalam jutaan Rupiah
in million Rupiah

Uraian *Description*	2025	2024	Kenaikan (Penurunan) *Increase (Decrease)*	
			Nominal	Persentase (%) *Percentage (%)*
Kredit yang Diberikan *Loans*	943.947	1.031.081	(87.134)	(8,45)
Efek-Efek *Marketable securities*	580.028	476.778	103.250	21,66
Wesel Ekspor *Export Bills*	-	8.229	(8.229)	(100,00)
Penempatan pada Bank Indonesia *Placements with Bank Indonesia*	155.939	114.697	41.242	35,96
Penempatan pada Bank Lain dan lain-lain *Placements with Other Banks and Others*	19.852	15.279	4.573	29,93
Jumlah Pendapatan Bunga *Total Interest Income*	1.699.766	1.646.064	53.702	3,26

Bank membukukan pendapatan bunga total sebesar Rp1,70 triliun di tahun 2025, naik 3,26% dibandingkan periode yang sama tahun 2024 sebesar Rp1,65 triliun. Kenaikan pendapatan bunga utamanya disebabkan dari efek-efek dan penempatan pada Bank Indonesia.

The Bank recorded total interest income of IDR1.70 trillion in 2025, increasing by 3.26% compared to the same period in 2024, which amounted to IDR1.65 trillion. The increase in interest income was mainly attributable to Marketable securities and placements with Bank Indonesia.

Beban Bunga *Interest Expense*

dalam jutaan Rupiah
in million Rupiah

Uraian *Description*	2025	2024	Kenaikan (Penurunan) *Increase (Decrease)*	
			Nominal	Persentase (%) *Percentage (%)*
Simpanan Nasabah *Deposits from customer*	905.905	677.709	228.196	33,67
Dana Kelolaan Tidak Kena Pajak *Non-taxable management funds*	15.234	16.940	(1.706)	(10,07)
Simpanan dari Bank Lain *Deposit from Other Banks*	26.256	22.346	3.910	17,50
LTN Subordinasi I Tahap I *Subordinated LTN I stage I*	19.000	19.000	-	-
Jumlah Beban Bunga ***Total Interest Expenses***	**966.395**	**735.995**	**230.400**	**31,30**

Jumlah beban bunga Bank pada tahun 2025 tercatat sebesar Rp966,4 miliar, naik 31,30% dibandingkan periode yang sama tahun 2024 sebesar Rp736

The Bank's total interest expense in 2025 was recorded at IDR966.4 billion, increasing by 31.30% compared to the same period in 2024, which amounted to IDR736

miliar. Peningkatan beban bunga tersebut utamanya dikontribusikan oleh Beban bunga Simpanan Nasabah atau Dana Pihak Ketiga.

Pendapatan Operasional Lainnya

Bank membukukan pendapatan operasional lainnya di tahun 2025 sebesar Rp555 miliar, naik 55,32% dibandingkan periode yang sama tahun 2024 senilai Rp357 miliar. Peningkatan tersebut utamanya berasal dari kenaikan pendapatan administrasi dan komisi lainnya.

Beban Operasional Lainnya

Di tahun 2025, jumlah beban operasional lainnya tercatat meningkat sebesar 74,86% menjadi sebesar Rp1,87 triliun. Peningkatan ini terutama disebabkan oleh Kenaikan Beban CKPN AYDA sebesar Rp536 miliar.

Laba (Rugi) Operasional

Bank Artha Graha Internasional membukukan rugi operasional tahun 2025 sebesar Rp(582,9) miliar. Pencapaian tersebut menurun dibandingkan tahun sebelumnya yang mencatat laba operasional sebesar Rp197,2 miliar.

Laba (Rugi) Sebelum Pajak

Di tahun 2025, Bank membukukan rugi sebelum pajak penghasilan sebesar Rp(598,8) miliar, menurun 415,57% dibandingkan tahun 2024 dengan laba sebelum pajak sebesar Rp189,8 miliar.

Laba (Rugi) Tahun Berjalan

Pada tahun 2025, Bank Artha Graha Internasional mencatat rugi tahun berjalan sebesar Rp(567,5) miliar, menurun 472,21% dibandingkan periode yang sama tahun 2024 dengan Laba tahun berjalan sebesar Rp152,4 miliar.

Laba (Rugi) Komprehensif Tahun Berjalan

Tahun 2025, Bank Artha Graha Internasional membukukan rugi komprehensif tahun berjalan sebesar Rp(538,5) miliar, menurun 419,32% dibandingkan dengan tahun 2024 dimana Bank membukukan laba komprehensif sebesar Rp168,6 miliar.

Laba (Rugi) per Saham

Seiring dengan turunnya laba Bank pada tahun 2025, Rugi per saham Bank Artha Graha Internasional juga turun menjadi Rp(28,06) per saham dari tahun sebelumnya Laba per saham sebesar Rp7,54 per saham.

billion. The increase in interest expense was mainly attributable to interest expenses on customer deposits or third-party funds.

Other Operating Income

The Bank recorded other operating income of IDR555 billion in 2025, an increase of 55.32% compared to IDR357 billion in the same period in 2024. This increase was mainly driven by higher administrative income and other commission income.

Other Operating Expenses

In 2025, total Other Operating Expenses were recorded to increase by 74.86% to IDR1.87 trillion. This increase was mainly attributable to a rise in allowance for impairment losses (CKPN) on foreclosed assets (AYDA) amounting to IDR536 billion.

Operating Profit (Loss)

Bank Artha Graha Internasional recorded operating loss in 2025 of IDR(582.9) billion. This achievement decreased compared to the previous year, which recorded IDR197.2 billion.

Profit (Loss) Before Tax

In 2025, the Bank recorded profit before income tax of IDR(598.8) billion, decreasing by 415.57% compared to the same period in 2024, with profit before tax amounting to IDR189.8 billion.

Profit (Loss) for the Year

In 2025, Bank Artha Graha Internasional recorded a net loss for the year of IDR(567.5) billion, a decrease of 472.21% compared to the same period in 2024, when the Bank recorded a net profit of IDR152.4 billion.

Total Comprehensive Profit (Loss) for the Year

In 2025, Bank Artha Graha Internasional recorded total comprehensive loss for the year of IDR(538.5) billion, decreasing by 419.32% compared to 2024, when the Bank recorded total comprehensive profit of IDR168.6 billion.

Earnings (Loss) per Share

In line with the decline in the Bank's earnings in 2025, earnings per share of Bank Artha Graha Internasional also decreased to a loss of IDR(28.06) per share, compared to earnings per share of IDR7.54 in the previous year.

Arus Kas

Cash Flow

dalam jutaan Rupiah
in million Rupiah

Uraian *Description*	2025	2024	Kenaikan (Penurunan) *Increase (Decrease)*	
			Nominal	Persentase (%) *Percentage (%)*
Arus Kas dari Aktivitas Operasi *Cash Flows from Operating Activities*	(1.165.237)	5.831.023	(6.996.260)	(119,98)
Arus Kas dari Aktivitas Investasi *Cash Flows from Investing Activities*	330.329	(3.613.942)	3.944.271	109,14
Arus Kas dari Aktivitas Pendanaan *Cash Flows from Financing Activities*	-	-	-	-
Kenaikan/(Penurunan) Kas dan Setara Kas - Neto *Increase (Decrease) in Cash and Cash Equivalents – Net*	(834.908)	2.217.081	(3.051.989)	(137,66)
Pengaruh Perubahan Kurs Mata Uang Asing *Effect of foreign currency exchange rate changes*	21.490	27.391	(5.901)	(21,54)
Kas dan Setara Kas pada Awal Tahun *Cash and Cash Equivalents at the Beginning of Year*	6.321.257	4.076.785	2.244.472	55,05
Kas dan Setara Kas pada Akhir Tahun *Cash and Cash Equivalents at the End of Year*	5.507.839	6.321.257	(813.418)	(12,87)

Per 31 Desember 2025, total kas dan setara kas Bank Artha Graha Internasional tercatat sebesar Rp5,51 triliun, jumlah tersebut menurun dibandingkan jumlah kas dan setara kas pada awal tahun yang sebesar Rp6,32 triliun. Penurunan jumlah kas dan setara kas tersebut disebabkan terutama oleh Penurunan Giro BI sebesar Rp713,5 miliar (23,6%).

As at December 31, 2025, the total cash and cash equivalents of Bank Artha Graha Internasional were recorded at IDR5.51 trillion, decreasing compared to cash and cash equivalents at the beginning of the year, which amounted to IDR6.32 trillion. The decrease in cash and cash equivalents was attributable to a decline in Bank Indonesia demand deposits amounting to IDR713.5 billion (23.6%).

Arus Kas dari Aktivitas Operasi

Arus Kas bersih yang digunakan untuk aktivitas operasi di tahun 2025 tercatat sebesar Rp(1,17) triliun, turun Rp6,99 triuliun dari tahun sebelumnya. Hal tersebut disebabkan utamanya karena penurunan simpanan nasabah sebesar Rp4,50 triliun dan penurunan Liabilitas efek yang dijual dengan janji dibeli kembali sebesar Rp0,99 triliun.

Cash Flows from Operating Activities

Net cash flows used in operating activities in 2025 were recorded at IDR(1.17) trillion, a decrease of IDR6.99 trillion compared to the previous year. This was mainly driven by a decline in Deposit form Customers amounting to IDR4.50 trillion and a decrease in Securities sold under agreement to repurchase liabilities amounting to IDR0.99 trillion.

Arus Kas dari Aktivitas Investasi

Tahun 2025, Arus Kas bersih yang diperoleh dari aktivitas investasi tercatat sebesar Rp330 miliar, naik dari tahun sebelumnya dengan kas bersih digunakan sebesar Rp3,61 triliun. Kenaikan perolehan kas bersih tersebut disebabkan utamanya karena adanya Penjualan efek-efek dan Efek yang dibeli dengan janji dijual kembali masing-masing sebesar Rp2,30 triliun dan Rp1,68 triliun.

Cash Flows from Investing Activities

In 2025, net cash flows provided from investing activities were recorded at IDR330 billion, increasing from the previous year, when net cash of IDR3.61 trillion was used. This increase in net cash inflows was mainly driven by the sale of securities and securities purchased under agreements to resell, amounting to IDR2.30 trillion and IDR1.68 trillion, respectively.

Arus Kas dari Aktivitas Pendanaan

Tidak tercatat adanya Arus Kas bersih yang diperoleh dari/digunakan untuk aktivitas pendanaan pada tahun 2025.

Cash Flows from Financing Activities

There were no net cash flows generated from/used in financing activities in 2025.

Rasio Keuangan

Financial Ratios

dalam %
in %

Uraian *Description*	2025	2024
Aset Produktif ***Earning Assets***		
Aset Produktif Bermasalah dan Aset Non-Produktif Bermasalah terhadap Total Aset Produktif dan Aset Non-Produktif *Non-Performing Earning and Non-Earning Assets to Total Earning and Non-Earning Assets*	5,35	5,25
Aset Produktif Bermasalah terhadap Total Aset Produktif *Non-Performing Earning Assets to Total Earning Assets*	0,93	0,98
Cadangan Kerugian Penurunan Nilai Aset Keuangan terhadap Aset Produktif *Allowance for Impairment Losses for Financial Assets to Earning Assets*	1,32	2,05
Pemenuhan CKPN Kredit yang Diberikan *Fixed Fulfillment of CKPN on Disbursed Loans*	104,53	88,46
Rasio Kredit Bermasalah - Bruto (NPL - *Gross*) *Non-Performing Loans (NPL) to Total Loans - Gross*	2,27	2,40
Rasio Kredit Bermasalah - Bersih (NPL - Net) *Non-Performing Loans (NPL) to Total Loans - Net*	0,85	0,77
Rasio Rentabilitas ***Rentability Ratio***		
Imbal Hasil Aktiva (ROA) *Return on Assets (ROA)*	(1,85)	0,55
Imbal Hasil Ekuitas (ROE) *Return on Equity (ROE)*	(15,86)	4,23
Margin Bunga Bersih (NIM) *Net Interest Margin (NIM)*	2,78	4,07
Beban Operasional Lain terhadap Penghasilan Operasional (BOPO) *Operating Expense to Operating Income (BOPO)*	124,31	90,32
Liabilitas terhadap Aset *Liabilities to Assets*	86,21	85,59
Liabilitas terhadap Ekuitas *Liabilities to Equity*	625,41	594,20
Cost to Income (CIR)	107,83	78,64
Rasio Likuiditas ***Liquidity Ratio***		
Rasio Intermediasi Makroprudensial *Macroprudential Intermediation Ratios (RIM)*	49,31	55,26
Current Account Savings Account (CASA)	37,70	34,96

dalam %
in %

Uraian *Description*	2025	2024
Rasio Kepatuhan ***Compliance Ratio***		
Persentase Pelanggaran BMPK *Percentage of Violation of Legal Lending Limit*		
Persentase Pelampauan BMPK *Percentage of Excess of Legal Lending Limit*		
Giro Wajib Minimum (GwWM) *Statutory Reserves (GWM)*		
GWM Rupiah *GWM Rupiah*	9,32	13,03
GWM Valuta Asing *GWM Foreign Currency*	4,38	4,36
Posisi Devisa Neto (PDN) *Overall Net Open Position (NOP)*	1,07	0,63

Kemampuan Membayar Utang dan Tingkat Kolektabilitas Piutang

Bank menggunakan rasio solvabilitas, rasio likuiditas dan rasio rentabilitas untuk mengukur kemampuannya dalam memenuhi seluruh kewajibannya baik kewajiban jangka panjang maupun jangka pendek. Kemampuan membayar utang juga tercermin dari telah ikutnya Bank sebagai peserta program penjaminan pada Lembaga Penjaminan Simpanan. Penjelasan tentang kemampuan membayar utang Bank diuraikan sebagai berikut.

Kemampuan Membayar Utang Jangka Pendek

Bank menggunakan rasio likuiditas untuk mengukur kemampuan perusahaan dalam melunasi seluruh kewajiban jangka pendek. Bank membukukan Rasio Intermediasi Makroprudensial (RIM) sebesar 49,31% di tahun 2025 dibandingkan tahun 2024 yang sebesar 55,26%. Penurunan rasio ini utamanya dipengaruhi oleh penurunan Dana Pihak Ketiga dan penurunan Kredit.

Penurunan Dana Pihak Ketiga didominasi dari penurunan deposito, tetapi rasio CASA mengalami peningkatan menjadi sebesar 37,70% dari tahun 2024 yang tercatat sebesar 34,96%.

Debt Servicing Capacity and Receivables Collectibility

The Bank uses solvency ratios, liquidity ratios, and profitability ratios to measure its ability to fulfill all of its obligations, both long-term and short-term. The Bank's ability to service its debt is also reflected in its participation in the deposit guarantee program administered by the Indonesia Deposit Insurance Corporation (Lembaga Penjaminan Simpanan). An explanation of the Bank's debt servicing capacity is presented as follows.

Short-Term Debt Servicing Capacity

The Bank uses liquidity ratios to measure its ability to meet all short-term obligations. The Bank recorded a Macroprudential Intermediation Ratio (RIM) of 49.31% in 2025, compared to 55.26% in 2024. The decrease in this ratio was mainly driven by a decline in Third Party Funds and a decrease in loans.

The decline in Third Party Funds was primarily driven by a reduction in time deposits; however, the CASA ratio increased to 37.70% from 34.96% in 2024.

Kemampuan Membayar Utang Jangka Panjang

Kemampuan Bank untuk melunasi seluruh kewajiban baik jangka pendek maupun jangka panjang tercermin dari rasio solvabilitas. Rasio Kewajiban Penyediaan Modal Minimum (KPMM) merupakan parameter untuk mengukur rasio permodalan Bank dengan memastikan kecukupan modal untuk dapat memenuhi risiko kredit, risiko pasar, dan risiko operasional. Rasio KPMM mencapai 27,76% pada tahun 2025, lebih tinggi dari tahun 2024 yang sebesar 26,35%.

Long-Term Debt Servicing Capacity

The Bank's ability to settle all obligations, both short-term and long-term, is reflected in its solvency ratio. The Minimum Capital Adequacy Requirement (KPMM) ratio serves as a parameter to measure the Bank's capital adequacy by ensuring sufficient capital to cover credit risk, market risk, and operational risk. The KPMM ratio reached 27.76% in 2025, higher than the 2024 level of 26.35%.

Rasio Rentabilitas

Kemampuan Bank dalam menghasilkan laba dari seluruh modal atau aset yang digunakan tercermin dari rasio rentabilitas. Pada tahun 2025, *Rasio Return on Asset* (ROA) dan *Return on Equity* (ROE) Bank tercatat sebesar (1,85)% dan (15,86)%.

Pencapaian ini lebih rendah dibandingkan ROA dan ROE tahun sebelumnya yang masing-masing sebesar 0,55% dan 4,23%. Bank juga mencatat rasio *Net Interest Margin* (NIM) pada tahun 2025 mencapai 2,78%, lebih rendah dibandingkan rasio pada tahun 2024 yang sebesar 4,07% yang disebabkan oleh penurunan pendapatan bunga bersih sebesar Rp177 miliar. Kemudian rasio BOPO di tahun 2025 adalah sebesar 124,31% atau lebih tinggi dari tahun 2024 yang tercatat sebesar 90,32%.

Profitability Ratios

The Bank's ability to generate profit from the total capital or assets employed is reflected in its profitability ratios. In 2025, the Bank's Return on Assets (ROA) and Return on Equity (ROE) were recorded at (1.85%) and (5.86%), respectively.

These achievements were lower compared to the previous year's ROA and ROE of 0.55% and 4.23%, respectively. The Bank also recorded a Net Interest Margin (NIM) ratio of 2.78%, in 2025, lower than the 2024 level of 4.07%, which was attributable to an decrease in net interest income of IDR177 billion. Meanwhile, the BOPO ratio in 2025 stood at 124.31%, higher than the 2024 level of 90.32%.

Tingkat Kolektibilitas Piutang

Kolektibilitas piutang mencerminkan kemampuan Bank dalam menagih piutangnya. Kolektibilitas piutang Bank diukur menggunakan indikator rasio pinjaman bermasalah (NPL). Sebagaimana terlihat pada peningkatan NPL *Netto* dari 0,77% di tahun 2024 menjadi 0,85% pada tahun 2025. Berdasarkan kolektibilitas sesuai peraturan Bank Indonesia, pinjaman yang dikelola Bank dapat diklasifikasikan sebagai berikut:

Receivables Collectibility

Receivables collectibility reflects the Bank's ability to collect its receivables. The Bank's receivables collectibility is measured using the non-performing loan (NPL) ratio. As indicated by the increase in Net NPL from 0.77% in 2024 to 0.85% in 2025. Based on collectibility classifications in accordance with Bank Indonesia regulations, the loans managed by Bank Artha Graha Internasional can be classified as follows:

dalam jutaan Rupiah
in million Rupiah

Uraian *Description*	2025	2024	Kenaikan (Penurunan) *Increase (Decrease)*	
			Nominal	Persentase (%) *Percentage (%)*
Lancar *Current*	9.218.735	10.079.461	(860.726)	(8,54)
Dalam Perhatian Khusus *Special mention*	351.208	271.916	79.292	29,16
Kurang Lancar *Substandard*	13.906	17.103	(3.197)	(18,69)
Diragukan *Doubtful*	16.177	20.894	(4.717)	(22,58)
Macet *Loss*	192.409	216.105	(23.696)	(10,97)
Jumlah Kredit *Total Loans*	9.792.435	10.605.479	(813.044)	(7,67)
Cadangan Kerugian Penurunan Nilai *Allowance for impairment losses*	(315.665)	(531.907)	216.242	(40,65)
Jumlah Kredit – Bersih ***Total Loans – Net***	**9.476.770**	**10.073.572**	**(596.802)**	**(5,92)**

Struktur Permodalan

Dalam rangka mendukung operasional bisnis dan mengoptimalkan nilai pemegang saham, Bank Artha Graha Internasional menjaga struktur permodalan pada tingkat yang sehat. Hal tersebut juga menjadi bagian dalam memenuhi ketentuan OJK mengenai Kewajiban Penyediaan Modal Minimum (KPMM).

Kebijakan Struktur Modal

Kebijakan struktur permodalan ditetapkan untuk memastikan Bank memiliki permodalan yang kuat dalam mendukung strategi pengembangan bisnis dan ekspansi usaha, serta mempertahankan kelangsungan pertumbuhan usaha di masa mendatang. Selain itu, kebijakan permodalan juga ditujukan untuk memenuhi ketentuan kecukupan modal yang ditetapkan oleh regulator serta memastikan struktur permodalan Bank berada pada tingkat yang optimal dan efisien. Bank menyusun rencana permodalan berdasarkan kebutuhan kecukupan permodalan sebagaimana yang dipersyaratkan. Rencana permodalan tersebut disusun oleh Direksi sebagai bagian dari Rencana Bisnis Bank untuk kemudian disetujui oleh Dewan Komisaris.

Capital Structure

In order to support business operations and optimize shareholder value, Bank Artha Graha Internasional maintains a sound capital structure. This also forms part of the Bank's compliance with the Financial Services Authority (OJK) requirements regarding the Minimum Capital Adequacy Requirement (KPMM).

Capital Structure Policy

The capital structure policy is established to ensure that the Bank has strong capital to support its business development strategy and business expansion, as well as to maintain sustainable growth in the future. In addition, the capital policy is intended to comply with regulatory capital adequacy requirements and to ensure that the Bank's capital structure remains at an optimal and efficient level. The Bank prepares its capital plan based on capital adequacy requirements as stipulated by the regulator. This capital plan is prepared by the Board of Directors as part of the Bank's Business Plan and is subsequently approved by the Board of Commissioners.

Mengacu pada ketentuan Kelompok Bank Berdasarkan Modal Inti (KBMI), Bank Artha Graha Internasional masuk dalam KBMI 1, yaitu bank dengan modal inti di bawah Rp6 triliun. Untuk itu, bank berupaya untuk menambah modal inti yang terencana dengan estimasi yang akurat, sesuai komitmen Pemegang Saham serta dalam mekanisme yang telah sesuai ketentuan.

Referring to the Classification of Banks Based on Core Capital, Bank Artha Graha Internasional is classified as KBMI 1, namely banks with core capital of less than IDR6 trillion. Accordingly, the Bank seeks to increase its core capital in a planned manner with accurate estimates, in line with shareholder commitments and through mechanisms that comply with applicable regulations.

Rincian Struktur Modal

Berdasarkan Peraturan Bank Indonesia, modal Bank terdiri dari:

- **Modal Inti**

  Modal inti merupakan modal bank yang terdiri dari Modal Inti Utama (*Common Equity Tier* - CET 1) dan Modal Inti Tambahan (*Additional Tier* 1). Modal inti utama mencakup modal disetor dan cadangan tambahan modal (*disclose reserve*). Cadangan tambahan modal terdiri atas faktor penambah (agio, cadangan umum, laba tahun lalu, laba tahun berjalan, dan opsi saham) dan faktor pengurang (kerugian komprehensif lainnya dari transaksi aset keuangan yang diklasifikasikan dalam kelompok tersedia untuk dijual, selisih kurang Penyisihan Penghapusan Aset (PPA) atas aset produktif dengan Cadangan Kerugian Penurunan Nilai, dan PPA non produktif). Pada 31 Desember 2025, Modal Inti yang dimiliki oleh Bank Artha Graha Internasional adalah sebesar Rp3,44 triliun, turun 4,29% atau senilai Rp154 miliar dibandingkan Modal Inti di akhir tahun 2024 yang sebesar Rp3,59 triliun.

- **Modal Pelengkap (Maksimum 100% dari Modal Inti)**

  Modal pelengkap meliputi cadangan umum PPA atas aset produktif yang wajib dihitung dengan jumlah maksimum 1,25% dari ATMR Risiko Kredit dan Cadangan Tujuan.

Capital Structure Details

In accordance with Bank Indonesia regulations, the Bank's capital consists of the following.

- ***Core Capital***

  Core capital represents the Bank's capital comprising Common Equity Tier 1 (CET 1) and Additional Tier 1 capital. Common Equity Tier 1 includes paid-in capital and additional capital reserves (disclose reserves). Additional capital reserves consist of add-on factors (share premium, general reserves, prior year profit, current year profit, and stock options) and deduction factors (other comprehensive losses from financial asset transactions classified as available for sale, shortfall of Allowance for Earning Assets Losses (PPA) on earning assets compared to Allowance for Impairment Losses, and PPA on non-earning assets). As of December 31, 2025, the core capital owned by Bank Artha Graha Internasional amounting to IDR3.44 trillion, a decrease of 4.29% or IDR154 billion compared to the Core Capital at the end of 2024, which stood at IDR3.59 trillion

- ***Supplementary Capital (Maximum 100% of Core Capital)***

  Supplementary capital includes general reserves for PPA on earning assets, which are required to be calculated at a maximum of 1.25% of Risk-Weighted Assets for Credit Risk, as well as Appropriated Reserves.

dalam jutaan Rupiah
in million Rupiah

Jenis Modal *Types of Capital*	2025	2024
Modal Inti *Core Capital*	3.437.834	3.591.911
Modal Pelengkap *Supplementary Capital*	333.409	373.786
Jumlah Modal ***Total Capital***	**3.771.243**	**3.965.697**

Laporan Perhitungan Kewajiban Penyediaan Modal Minimum Periode 2025 - 2024

Report on the Calculation of Minimum Capital Adequacy Requirement for the 2025 - 2024 Period

dalam jutaan Rupiah
in million Rupiah

Komponen Modal *Capital Components*		2025	2024
Komponen Modal **Capital Components**			
I	Modal Inti (*Tier* 1) *Tier 1 Capital*	3.437.834	3.591.911
	Modal Inti Utama (CET 1) *Common Equity Tier 1 (CET 1)*	3.437.834	3.591.911
	1. Modal Disetor *Paid-up Capital*	2.242.372	2.242.372
	2. Cadangan Tambahan Modal *Additional Capital Reserve*	1.487.951	1.604.707
	3. Kepentingan Non Pengendali yang dapat diperhitungkan *Non-controlling interests that can be taken into account*	-	-
	4. Faktor Pengurang Modal Inti *Tier 1 Capital Deduction Factor*	(292.489)	(255.168)
II	Modal Inti Tambahan (AT1) *Additional Tier 1 Capital (AT1)*	-	-
	Modal Pelengkap (*Tier* 2) *Supplementary Capital (Tier 2)*	333.409	373.786
	1. Instrumen modal dalam bentuk saham atau lainnya yang memenuhi persyaratan *Tier* 2 *Capital instruments in the form of shares or others that meet the requirements of Tier 2*	200.000	200.000
	2. Agio/Disagio	-	-
	3. Cadangan umum PPKA atas aset produktif yang wajib dihitung (paling tinggi 1,25% ATMR Risiko Kredit) *PPKA general reserves on earning assets that must be calculated (at a maximum of 1.25% RWA Credit Risk)*	133.409	173.786
	4. Faktor Pengurang Modal Pelengkap *Complementary Capital Deduction Factor*	-	-
Total Modal Inti dan Modal Pelengkap *Total Core and Supplementary Capital*		3.771.243	3.965.697
Aset Tertimbang Menurut Risiko ***Risk-Weighted Assets***			
Aset Tertimbang Menurut Risiko (ATMR) Untuk Risiko Kredit *Risk Weighted Assets (RWA) for Credit Risk*		12.241.707	13.902.911
Aset Tertimbang Menurut Risiko (ATMR) Untuk Risiko Operasional *Risk Weighted Assets (RWA) for Operational Risk*		1.161.572	1.036.269
Aset Tertimbang Menurut Risiko (ATMR) Untuk Risiko Pasar *Risk-weighted Assets (RWA) for Market Risk*		179.129	105.898
Total ATMR *Total RWA*		13.582.408	15.045.078
Rasio KPMM Sesuai Profil Risiko (%) *CAR Ratio Based on Risk Profile (%)*		9,34	9,37

dalam jutaan Rupiah
in million Rupiah

Komponen Modal *Capital Components*	2025	2024
Alokasi Pemenuhan KPMM Sesuai Profil Risiko ***Allocation of CAR Fulfillment According to Risk Profile***		
Dari CET 1 (%) *From CET 1*	4,50	4,50
Dari AT 1 (%) *From AT*	-	-
Dari *Tier* 2 (%) *From Tier 2*	2,45	2,48
Rasio KPMM ***CAR Ratios***		
Rasio CET 1 (%) *CET1 Ratio*	25,31	23,87
Rasio *Tier* 1 (%) *Tier 1 Ratio*	25,31	23,87
Rasio *Tier* 2 (%) *Tier 2 Ratio*	2,45	2,48
Rasio KPMM (%) *CAR Ratio*	27,76	26,35
CET 1 untuk *BUFFER* (%) *CET 1 to BUFFER*	20,81	19,37
Persentase Buffer yang Wajib Dipenuhi oleh Bank ***Percentage of Buffer to be Met by the Bank***		
Capital Conservation Buffer (%)	-	-
Countercyclica l Buffer (%)	-	-
Capital Surcharge for Systemic Banks (%)	-	-

Dampak Perubahan Tingkat Suku Bunga Terhadap Kinerja Bank

Bank Indonesia mempertahankan suku bunga acuan di level 4,75% pada tahun 2025. Seiring dengan bertahannya suku bunga di tahun tersebut, Bank Artha Graha Internasional memfokuskan upaya pada pertumbuhan dana murah (CASA) dan juga mengurangi dana mahal. Langkah ini diambil sebagai upaya untuk menjaga *cost of fund* menjadi lebih efisien dan memperoleh struktur pendanaan yang lebih baik. Dalam merespons tingginya suku bunga di pasar uang, Bank Artha Graha Internasional juga melakukan penyesuaian suku bunga simpanan namun dilakukan secara bertahap dengan tetap memperhatikan tingkat suku bunga acuan, kondisi likuiditas Bank dan juga tingkat kompetisi dengan bank-bank lain.

Impact of Changes in Interest Rates on the Bank's Performance

Bank Indonesia maintained its benchmark interest rate at the level 4.75% in 2025. In line with the unchanged interest rate during the year, Bank Artha Graha Internasional focused its efforts on increasing the proportion of low-cost funds while reducing high-cost funds. This measure was taken to maintain a more efficient cost of funds and to achieve a healthier funding structure. In responding to relatively high interest rates in the money market, Bank Artha Graha Internasional also adjusted deposit interest rates; however, such adjustments were implemented gradually while continuing to take into account the benchmark interest rate, the Bank's liquidity conditions, and the level of competition among banks.

Suku Bunga Dasar Kredit

Bank memiliki kewajiban untuk melaporkan dan mempublikasikan Suku Bunga Dasar Kredit (SBDK) dalam mata uang Rupiah sebagaimana yang diatur dalam Peraturan Otoritas Jasa Keuangan (POJK) No. 37/POJK.03/2019 tentang Transparansi dan Publikasi Laporan Bank.

SBDK dipakai sebagai pedoman penetapan suku bunga kredit yang akan dikenakan kepada Nasabah. Namun demikian, SBDK belum memperhitungkan komponen estimasi premi risiko yang besarnya tergantung dari penilaian Bank terhadap risiko masing-masing debitur atau kelompok debitur. Adapun perbandingan SBDK tahun 2025 adalah sebagai berikut:

Base Lending Rate

The Bank is required to report and publish its Base Lending Rate in Rupiah, as stipulated in Financial Services Authority Regulation (POJK) No. 37/POJK.03/2019 concerning Transparency and Publication of Bank Reports.

The SBDK is used as a guideline for determining the lending interest rates to be charged to customers. However, the SBDK does not yet take into account the estimated risk premium component, the amount of which depends on the Bank's assessment of the risk profile of each debtor or group of debtors. The comparison of the SBDK for 2025 is as follows:

Periode *Period*	Kredit Korporasi *Corporate Loans* (%)	Kredit Ritel *Retail Loans* (%)	Kredit Mikro *Micro Loans* (%)	Kredit Konsumsi (%) *Consumer Loans (%)*	
				KPR	Non KPR
Desember 2024 *December 2024*	9,62	10,82	11,35	9,42	14,62
Maret 2025 *March 2025*	9.99	10,30	10,32	9,57	13,88
Juni 2025 *June 2025*	10,49	10,58	10,46	10,02	14,10
September 2025 *September 2025*	9,96	9,77	9,49	9,42	13,22
Desember 2025 *December 2025*	9,45	9,43	9,25	8,95	12,92

Transaksi *Spot* dan Derivatif

Bank melakukan transaksi derivatif dalam bentuk pembelian dan penjualan *spot* dan *forward* valuta asing. Risiko pasar dari transaksi derivatif timbul dari potensi perubahan nilai akibat fluktuasi kurs mata uang asing, sedangkan risiko kredit timbul dalam hal pihak lain tidak memenuhi kewajibannya pada Bank. Rincian tagihan dan liabilitas derivatif adalah sebagai berikut:

Spot and Derivative Transactions

The Bank engages in derivative transactions in the form of spot and forward foreign exchange purchases and sales. Market risk arising from these derivative transactions is attributable to potential changes in value due to fluctuations in foreign exchange rates, while credit risk arises in the event that counterparties fail to fulfill their obligations to the Bank. The details of derivative receivables and liabilities are as follows:

dalam USD
in USD

Uraian Description	Tagihan Derivatif *Derivative Receivables*		Liabilitas Derivatif *Derivative Liabilities*	
	2025	2024	2025	2024
Penjualan *Forward* *Forward Sales*	-	48	-	-
Penjualan *Spot* *Spot Sales*	332	-	-	-
Pembelian *Spot* *Spot Purchases*	-	-	340	-
Jumlah ***Total***	**332**	**48**	**340**	**-**

Ikatan yang Material Untuk Investasi Barang Modal

Sepanjang 2025, Bank Artha Graha Internasional tidak melakukan pengikatan dengan pihak manapun terkait investasi barang modal. Oleh karena itu, Bank tidak menyajikan informasi terkait tujuan dari ikatan tersebut, sumber dana yang diharapkan untuk memenuhi ikatan tersebut, mata uang yang menjadi denominasi, dan langkah yang direncanakan Bank untuk melindungi risiko dari posisi mata uang asing yang terkait.

Material Commitments for Capital Expenditures

Throughout 2025, Bank Artha Graha Internasional did not enter into any commitments with any parties related to capital expenditure investments. Therefore, the Bank does not present information regarding the purpose of such commitments, expected sources of funds to fulfill them, the currency denomination, or the steps planned by the Bank to mitigate foreign exchange risk associated with the relevant currency positions.

Realisasi Investasi Barang Modal

Pada tahun 2025, Bank merealisasikan investasi barang modal sebesar Rp38 miliar. Investasi barang modal tersebut utamanya ditujukan untuk Pengembangan Bisnis Bank.

Realization of Capital Expenditures

In 2025, the Bank realized capital expenditure investments amounting to IDR38 billion. These capital expenditures were primarily allocated to support the Bank's business development.

dalam jutaan Rupiah
in million Rupiah

No.	Jenis Barang Modal Types of Capital Goods	Tujuan Investasi Investment Objectives	2025	2024
1	Tanah *Land Rights*	Pengembangan Bisnis Bank *Bank's Business Development*	-	-
2	Inventaris Kantor *Office Inventory*		6.591	17.349
3	Bangunan *Building*		31.485	4.491
4	Instalasi *Installation*		4	3.117
Jumlah ***Total***			**38.080**	**24.957**

Informasi Dan Fakta Material Yang Terjadi Setelah Tanggal Laporan Akuntan

Bank menyatakan terdapat informasi dan fakta material yang terjadi setelah tanggal laporan akuntan. Terkait dengan hal tersebut, Bank tidak menyajikan informasi terkait hal tersebut beserta dampaknya terhadap kinerja dan risiko usaha di masa mendatang.

Material Information and Facts Occurring After the Date of the Auditor's Report

The Bank states that there were material information and facts occurring after the date of the auditor's report. Accordingly, the Bank does not present information related to such matters or their potential impact on future performance and business risks.

Perbandingan Antara Target Dan Realisasi Serta Proyeksi Satu Tahun Ke Depan

Dalam Rencana Bisnis Bank (RBB) Bank Artha Graha Internasional telah menetapkan sejumlah target yang hendak dicapai untuk tahun buku 2025. Perbandingan target yang ditetapkan dengan realisasi tahun buku 2025 adalah sebagai berikut:

Comparison Between Targets and Realization and One-Year Forward Projections

In the Bank Business Plan, Bank Artha Graha Internasional has set a number of targets to be achieved for fiscal year 2025. The comparison between the established targets and the realization for fiscal year 2025 is as follows:

Dalam jutaan Rupiah
In million Rupiah

Uraian *Description*	Target 2025 *2025 Target*	Realisasi 2025 *2025 Realization*	Pencapaian Target (%) *Target Achievement (%)*	Target 2026 *2026 Target*
Pendapatan Bunga *Interest Income*	1.784.958	1.699.766	95,23	1.597.617
Laba Tahun Berjalan *Profit for the Year*	203.423	(567.520)	(278,99)	202.552
Laba per Saham Dasar (angka penuh) *Basic Earnings per Share (full amount)*	10,06	(28,06)	(278,93)	10,02
Aset *Assets*	32.137.679	27.573.818	85,80	26.797.394
Kredit *Gross* *Gross Loans*	12.738.859	9.792.435	76,87	10.955.604
Dana Pihak Ketiga *Third Party Funds*	25.892.773	22.652.514	87,49	21.736.985
ROA (%)	0,66	(1,85)	(280,30)	0,71
ROE (%)	5,44	(15,86)	(291,54)	5,74
NPL *Gross* (%)	2,14	2,27	94,27	2,03
NPL *Net* (%)	0,68	0,85	80,00	0,53
RIM (%)	61,82	49,31	79,76	59,82
NIM (%)	3,89	2,78	71,47	3,51
CASA (%)	39,41	37,70	95,66	39,11
BOPO (%)	90,61	124,31	72,89	92,38
CAR (%)	31,70	27,76	85,57	25,96

Dalam jutaan Rupiah
In million Rupiah

Uraian *Description*	Target 2025 *2025 Target*	Realisasi 2025 *2025 Realization*	Pencapaian Target (%) *Target Achievement (%)*	Target 2026 *2026 Target*
Karyawan *Employees*	1.215	1.037	(17,16)	1.031
Kantor Cabang *Branch Offices*	31	31	100,00	31
Kantor Cabang Pembantu (dalam setahun) *Sub-Branch Office (in a year)*	32	30	96,88	26
Kantor Fungsional *Functional Office*	0	1	100,00	1

Proyeksi Tahun 2026

Sebagai bagian dari arah strategis Perusahaan, Bank Artha Graha Internasional telah menetapkan sejumlah target untuk tahun 2026 yang dituangkan dalam Rencana Bisnis Bank (RBB) 2026. Rincian target tersebut dapat dilihat pada tabel di atas.

2026 Projections

As part of the Company's strategic direction, Bank Artha Graha Internasional has established a number of targets for 2026, which are set out in the 2026 Bank Business Plan (RBB). Details of these targets are presented in the table above.

Kebijakan Dan Pembagian Dividen

Dividend Policy and Distribution

Kebijakan Dividen

Kebijakan pembagian dividen Bank Artha Graha Internasional mengacu pada Undang-Undang Nomor 40 Tahun 2007 tentang Perseroan Terbatas, dimana pembagian dividen dilakukan sesuai dengan keputusan Rapat Umum Pemegang Saham (RUPS) Tahunan. Sebelum berakhirnya tahun keuangan, dividen interim dapat dibagikan sepanjang diperbolehkan oleh Anggaran Dasar Bank dan pembagian dividen interim tidak menyebabkan Aset Bersih Bank kurang dari modal ditempatkan dan disetor penuh serta cadangan wajib. Pembagian dividen interim ditetapkan oleh Direksi setelah disetujui Dewan Komisaris.

Melalui Rapat Umum Pemegang Saham (RUPS) kebijakan dividen ditetapkan dengan mempertimbangkan kondisi keuangan dan tingkat kesehatan Bank, serta berpedoman kepada peraturan yang terkait di bidang perbankan. Berdasarkan hasil keputusan RUPS Tahunan yang dilaksanakan pada 26 Juni 2025, Pemegang Saham Bank menyetujui untuk tidak melakukan pembagian dividen karena pada Tahun Buku 2024 seluruh laba bersih Bank dipergunakan untuk memperkuat struktur permodalan dan ekspansi usaha Bank.

Dividend Policy

The dividend distribution policy of Bank Artha Graha Internasional refers to Law No. 40 of 2007 on Limited Liability Companies, under which dividends are distributed in accordance with the resolutions of the Annual General Meeting of Shareholders (AGMS). Prior to the end of the financial year, interim dividends may be distributed provided that such distribution is permitted under the Bank's Articles of Association and does not result in the Bank's net assets falling below its issued and fully paid-up capital and mandatory reserves. The distribution of interim dividends is determined by the Board of Directors with the approval of the Board of Commissioners.

Through the General Meeting of Shareholders (GMS), the dividend policy is determined by taking into account the Bank's financial condition and soundness level, and by referring to the applicable regulations in the banking sector. Based on the resolutions of the Annual GMS held on June 26, 2025, the Bank's shareholders approved not to distribute dividends, as for fiscal year 2024 all of the Bank's net profit was allocated to strengthen the Bank's capital structure and support business expansion.

Bank Artha Graha Internasional tidak melakukan pembagian dividen selama 2 (dua) tahun buku terakhir. Sehubungan dengan hal tersebut, Bank tidak menyajikan informasi terkait: tanggal pembayaran dividen kas dan/atau tanggal distribusi dividen non-kas; jumlah dividen per saham (kas dan/atau non-kas); dan jumlah dividen per tahun yang dibayar.

Bank Artha Graha Internasional did not distribute dividends during the last 2 (two) fiscal years. Accordingly, the Bank does not present information related to the cash dividend payment date and/or non-cash dividend distribution date, the amount of dividends per share (cash and/or non-cash), or the total amount of dividends paid per year.

Realisasi Penggunaan Dana Hasil Penawaran Umum

Pada tahun 2025, Bank tidak menerbitkan saham ataupun melakukan konversi efek lain. Aksi korporasi terakhir telah dilaksanakan di tahun 2021 terkait pelaksanaan Waran Seri I. Jumlah Waran Seri I yang diterbitkan sebanyak 4.513.198.013 dengan total pelaksanaan Waran Seri I adalah 4.427.219.858 dengan jumlah Waran Seri I yang tidak dilaksanakan sampai dengan tanggal 7 Desember 2021 sebanyak 85.978.155. Telah disampaikan pada Otoritas Jasa Keuangan pada tanggal 20 Desember 2021 dan tercatat dalam administrasi pengawasan Otoritas Jasa Keuangan sesuai surat No. SR-44/PB.332/2021 tanggal 29 Desember 2021.

Dengan demikian, Bank tidak memiliki informasi kewajiban pelaporan penggunaan dana hasil penawaran umum.

Realization of Proceeds from Public Offering

In 2025, the Bank did not issue any shares nor carry out the conversion of other securities. The most recent corporate action was conducted in 2021 in relation to the exercise of Series I Warrants. A total of 4,513,198,013 Series I Warrants were issued, of which 4,427,219,858 warrants were exercised, while 85,978,155 Series I Warrants were not exercised up to December 7, 2021. This information was submitted to the Financial Services Authority on December 20, 2021 and was recorded in the supervisory administration of the Financial Services Authority pursuant to Letter No. SR-44/PB.332/2021 dated December 29, 2021.

Accordingly, Bank Artha Graha Internasional does not have any information regarding reporting obligations on the utilization of proceeds from a public offering.

Informasi Material Mengenai Investasi, Ekspansi, Divestasi, Penggabungan/Peleburan Usaha, Akuisisi, Dan Restrukturisasi Utang/Modal

Sepanjang Tahun 2025, Bank Artha Graha Internasional tidak mempunyai informasi mengenai investasi, ekspansi, divestasi, penggabungan/peleburan usaha, akuisisi, restrukturisasi utang dan modal, transaksi material, transaksi afiliasi dan transaksi benturan kepentingan. Oleh karena itu, Bank tidak menyajikan informasi terkait: tanggal, nilai dan objek transaksi; nama pihak yang melakukan transaksi; sifat hubungan afiliasi; penjelasan mengenai kewajaran transaksi; pemenuhan ketentuan terkait; dan dalam hal terdapat hubungan afiliasi, selain mengungkapkan informasi sebagaimana dimaksud.

Material Information on Investment, Expansion, Divestment, Merger/Consolidation, Acquisition, and Debt/Capital Restructuring

Throughout 2025, Bank Artha Graha Internasional had no material information relating to investment, expansion, divestment, merger/consolidation, acquisition, or debt and capital restructuring, including material transactions, affiliated transactions, and conflict-of-interest transactions. Accordingly, the Bank does not present information regarding the transaction date, value, and object; the names of the parties to the transaction; the nature of any affiliated relationship; explanations regarding the fairness of the transaction; compliance with relevant regulations; and, where an affiliated relationship exists, additional disclosures as required.

Informasi Transaksi Material Yang Mengandung Benturan Kepentingan Dan/ Atau Transaksi Dengan Pihak Afiliasi/ Berelasi

Bank Artha Graha Internasional melakukan transaksi dengan pihak-pihak berelasi dalam kegiatan usaha normal. Transaksi dengan pihak-pihak berelasi tersebut dilaksanakan dengan syarat dan kondisi yang sama sebagaimana dilakukan dengan pihak ketiga.

Terkait transaksi dengan pihak-pihak berelasi, Bank melaporkan tidak terdapat transaksi yang mengandung benturan kepentingan Bank menerapkan PSAK 224 tentang "Pengungkapan Pihak-Pihak Berelasi", yang mensyaratkan pengungkapan hubungan, transaksi dan saldo pihak-pihak berelasi, termasuk komitmen dalam laporan keuangan.

Pihak-pihak berelasi tersebut terdiri dari:

1. Orang atau anggota keluarga terdekat memiliki relasi dengan entitas pelapor jika orang tersebut:
   b. Memiliki pengendalian atau pengendalian bersama atas entitas pelapor;
   c. Memiliki pengaruh signifikan atas entitas pelapor; dan
   d. Personel manajemen kunci entitas pelapor atau entitas induk dari entitas pelapor.

2. Satu entitas berelasi dengan entitas pelapor jika memenuhi salah satu hal berikut:
   c. Entitas dan entitas pelapor adalah anggota dari kelompok usaha yang sama (artinya entitas induk dan yang terkait dengan entitas lain);
   d. Satu entitas adalah entitas asosiasi atau ventura bersama dari entitas lain (atau entitas asosiasi atau ventura bersama yang merupakan anggota suatu kelompok usaha, dimana entitas lain tersebut adalah anggotanya);
   e. Kedua entitas tersebut adalah ventura bersama dari pihak ketiga yang sama;
   f. Satu entitas adalah ventura bersama dari entitas ketiga dan entitas yang lain adalah entitas asosiasi dari entitas ketiga;

Information on Material Transactions Involving Conflicts of Interest and/or Transactions with Affiliated/Related Parties

Bank Artha Graha Internasional conducts transactions with related parties in the normal course of business. Such transactions are carried out under the same terms and conditions as those applied to third parties.

With respect to transactions with related parties, the Bank reported that there were no transactions involving conflicts of interest. The Bank applies PSAK 224 on "Related Party Disclosures," which requires disclosure of relationships, transactions, and balances with related parties, including commitments, in the financial statements.

The related parties consist of the following.

1. A person or a close member of that person's family is related to a reporting entity if that person:
   b. Has control or joint control over the reporting entity;
   c. Has significant influence over the reporting entity; and
   d. Is a member of the key management personnel of the reporting entity or of a parent of the reporting entity.

2. An entity is related to the reporting entity if any of the following conditions applies:
   c. The entity and the reporting entity are members of the same group (meaning that each parent, subsidiary, and fellow subsidiary is related to the others);
   d. One entity is an associate or a joint venture of the other entity (or an associate or joint venture of a member of a group of which the other entity is a member);
   e. Both entities are joint ventures of the same third party;
   f. One entity is a joint venture of a third entity and the other entity is an associate of the third entity;

g. Entitas tersebut adalah program imbalan pasca kerja untuk imbalan kerja dari salah satu entitas pelapor atau entitas yang terkait dengan entitas pelapor. Jika entitas pelapor adalah entitas yang menyelenggarakan program tersebut, maka entitas sponsor juga berelasi dengan entitas pelapor;
h. Entitas yang dikendalikan atau dikendalikan bersama oleh orang yang diidentifikasi dalam huruf (1); dan
i. Orang yang diidentifikasi dalam butir (a) memiliki pengaruh signifikan atas entitas atau personel manajemen kunci entitas (atau entitas induk dari entitas).

g. The entity is a post-employment benefit plan for the benefit of employees of either the reporting entity or an entity related to the reporting entity. If the reporting entity is itself such a plan, the sponsoring employers are also related to the reporting entity;
h. The entity is controlled or jointly controlled by a person identified in item (1); and
i. A person identified in item (1)(a) has significant influence over the entity or is a member of the key management personnel of the entity (or of a parent of the entity).

Nama dan Sifat Hubungan Berelasi

Pihak-pihak berelasi adalah perusahaan dan perorangan yang mempunyai keterkaitan kepemilikan atau kepengurusan secara langsung maupun tidak langsung dengan Bank, sebagaimana diuraikan berikut ini:

Names and Nature of Related Party Relationships

Related parties are companies and individuals that have ownership or management relationships, either directly or indirectly, with the Bank, as described below:

Nama Pihak Berelasi *Name of Related Party*	Sifat Pihak Berelasi *Nature of Related Parties*	Jenis Transaksi *Type of Transaction*
PT Buanagraha Arthaprima	Memiliki kesamaan pemegang saham *Having common shareholders*	BOT, giro dan deposito berjangka *BOT, Demand Deposits, and Time Deposits*
PT Cerana Arthaputra	Pemegang Saham Bank *Bank Shareholders*	Jaminan Perusahaan dan giro *Corporate Guarantee and Demand Deposits*
PT Karya Nusantara Permai	Pemegang Saham Bank *Bank Shareholders*	Jaminan Perusahaan dan giro *Corporate Guarantee and Demand Deposits*
PT Pirus Platinum Murni	Pemegang Saham Bank *Bank Shareholders*	Jaminan Perusahaan dan giro *Corporate Guarantee and Demand Deposits*
PT Cakra Inti Utama	Pemegang Saham Bank *Bank Shareholders*	Giro dan Deposito Berjangka *Demand Deposits and Time Deposits*
PT Puspita Bisnispuri	Pemegang Saham Bank *Bank Shareholders*	Jaminan Perusahaan dan giro *Corporate Guarantee and Demand Deposits*
PT Arthamulia Sentosajaya	Pemegang Saham Bank *Bank Shareholders*	Jaminan Perusahaan dan giro *Corporate Guarantee and Demand Deposits*
PT Andana Utamagraha	Afiliasi *Affiliate*	Giro *Demand Deposits*
PT Electronic City Indonesia Tbk	Afiliasi *Affiliate*	Giro dan Deposito Berjangka *Demand Deposits and Time Deposits*
PT Erajaya Swasembada Tbk	Afiliasi *Affiliate*	Giro *Demand Deposits*
PT Jakarta Internasional Hotels & Development Tbk	Afiliasi *Affiliate*	Giro *Demand Deposits*
PT Karya Megah Permai	Afiliasi *Affiliate*	Giro *Demand Deposits*

Nama Pihak Berelasi *Name of Related Party*	Sifat Pihak Berelasi *Nature of Related Parties*	Jenis Transaksi *Type of Transaction*
PT Makmur Jaya Serasi	Afiliasi *Affiliate*	Giro dan Deposito Berjangka *Demand Deposits and Time Deposits*
PT Tunas Satya Prakarsa	Afiliasi *Affiliate*	Giro dan Deposito Berjangka *Demand Deposits and Time Deposits*
PT Grahaputra Sentosa Afiliasi Giro	Afiliasi *Affiliate*	Giro *Demand Deposits*
PT Artha Telekomindo	Afiliasi *Affiliate*	Giro dan Deposito Berjangka *Demand Deposits and Time Deposits*
PT Danayasa Arthatama	Afiliasi *Affiliate*	Giro *Demand Deposits*
PT Agung Sedayu	Afiliasi *Affiliate*	Giro dan Deposito Berjangka *Demand Deposits and Time Deposits*
PT Agung Sedayu Permai	Afiliasi *Affiliate*	Giro dan Deposito Berjangka *Demand Deposits and Time Deposits*
PT Multi Artha Pratama	Afiliasi *Affiliate*	Giro dan Deposito Berjangka *Demand Deposits and Time Deposits*
PT Global Persada Inti	Afiliasi *Affiliate*	Giro dan Deposito Berjangka *Demand Deposits and Time Deposits*
PT Artha Propertindo Indonesia	Afiliasi *Affiliate*	Giro *Demand Deposits*
PT Adinusa Puripratama	Afiliasi *Affiliate*	Giro *Demand Deposits*
PT Harapan Sinar Sejahtera	Afiliasi *Affiliate*	Giro *Demand Deposits*
PT Catur Kusuma Abadi Sejahtera	Afiliasi *Affiliate*	Giro dan Deposito Berjangka *Demand Deposits and Time Deposits*
PT Gemilang Inti Persada	Afiliasi *Affiliate*	Giro *Demand Deposits*
PT Artha Graha Network	Afiliasi *Affiliate*	Giro *Demand Deposits*
PT Detik Amita Sakti	Afiliasi *Affiliate*	Giro *Demand Deposits*
PT Lava Pratama Indonesia	Afiliasi *Affiliate*	Giro *Demand Deposits*
PT Lentera Duasatu Propertindo	Afiliasi *Affiliate*	Giro *Demand Deposits*
PT Kharisma Arya Paksi	Afiliasi *Affiliate*	Giro dan Deposito Berjangka *Demand Deposits and Time Deposits*
PT Kresna Aji Sembada	Afiliasi *Affiliate*	Giro *Demand Deposits*
PT Artha Graha General Insurance	Afiliasi *Affiliate*	Giro dan Deposito Berjangka *Demand Deposits and Time Deposits*
PT Bangun Kosambi Sukses	Afiliasi *Affiliate*	Giro *Demand Deposits*
PT Pantai Indah Kapuk Dua	Afiliasi *Affiliate*	Giro *Demand Deposits*

Nama Pihak Berelasi *Name of Related Party*	Sifat Pihak Berelasi *Nature of Related Parties*	Jenis Transaksi *Type of Transaction*
Yayasan Buddha Tzu Chi	Afiliasi *Affiliate*	Giro dan Deposito Berjangka *Demand Deposits and Time Deposits*
Dewan Komisaris, Direksi dan Pejabat *Board of Commissioners, Board of Directors, Officials*	Manajemen dan Karyawan Kunci *Management and Key Employees*	Giro, Tabungan dan Deposito Berjangka *Demand Deposits, Savings, Time Deposits*

Rincian saldo transaksi Pihak Berelasi dapat dilihat di bawah ini:

Details of balances from transactions with Related Parties are presented below:

dalam jutaan Rupiah
in million Rupiah

Uraian Description	2025	2024
Laporan Posisi Keuangan ***Statement of Financial Position***		
Kredit yang Diberikan – Bersih *Loans - Net*	278.807	326.814
Persentase dari Total Kredit yang Diberikan (%) *Percentage of Total Loans (%)*	2,85	3,08
Persentase dari Total Aset (%) *Percentage of Total Assets (%)*	1,01	1,08
Simpanan Nasabah *Customer Deposits*	1.465.400	1.179.864
Persentase dari Total Simpanan Nasabah (%) *Percentage of Total Customer Deposits (%)*	6,50	4,94
Persentase dari Total Liabilitas (%) *Percentage of Total Liabilities (%)*	6,16	4,58
Laporan Laba Rugi dan Penghasilan Komprehensif Lain ***Statement of Profit or Loss and Other Comprehensive Income***		
Pendapatan Bunga *Interest Income*	20.325	18.119
Persentase dari Jumlah Pendapatan Bunga (%) *Percentage of Total Interest Income (%)*	1,20	2,46
Beban Bunga *Interest Expenses*	22.200	30.723
Persentase dari Jumlah Beban Bunga (%) *Percentage of Total Interest Expense (%)*	2,30	4,17
Beban Manajemen Kunci *Key Management Responsibilities*	37.927	37.036
Persentase dari Jumlah Beban Tenaga Kerja (%) *Percentage of Total Labor Expenses (%)*	12,99	12,90
Beban Sewa *Rent Expense*	17.450	22.059
Persentase dari Jumlah Beban Operasi (%) *Percentage of Total Operating Expenses (%)*	1,88	4,03

Kewajaran dan Alasan Dilakukan Transaksi

Seluruh transaksi pihak berelasi yang dilakukan Bank pada tahun 2025 dilakukan secara wajar (A*rm's Length*) dan sejalan dengan kepentingan Bank. Seluruh transaksi dengan pihak berelasi dilakukan berdasarkan atas kebutuhan usaha Bank demi meningkatkan kinerja Bank. Sepanjang tahun 2025, Tidak terdapat transaksi pihak berelasi yang membutuhkan persetujuan RUPS.

Fairness and Rationale of the Transactions

All related party transactions carried out by Bank Artha Graha Internasional in 2025 were conducted on an arm's length basis and were aligned with the Bank's interests. All transactions with related parties were undertaken based on the Bank's business needs in order to enhance its performance. Throughout 2025, there were no related party transactions that required approval from the GMS.

Pemenuhan Peraturan dan Ketentuan Terkait

Pelaksanaan transaksi dengan pihak berelasi yang dilakukan oleh Bank sesuai dengan ketentuan peraturan perundang-undangan yang berlaku sebagai berikut:

1. Peraturan Bank Indonesia No. 8/13/PBI/2006 tentang Perubahan atas PBI No. 7/3/PBI/2005 tentang Batas Maksimum Pemberian Kredit Bank Umum;
2. Peraturan Otoritas Jasa Keuangan No. 15/POJK.03/2018 tentang Batas Maksimum Pemberian Kredit atau Batas Maksimum Penyaluran Dana Bank untuk Mendorong Pertumbuhan Sektor Pariwisata dan Peningkatan Devisa;
3. Peraturan Otoritas Jasa Keuangan No. 32/POJK.03/2018 tentang Batas Maksimum Pemberian Kredit dan Penyediaan Dana Besar bagi Bank Umum;
4. Peraturan Otoritas Jasa Keuangan No. 38/POJK.03/2019 tentang Perubahan atas Peraturan Otoritas Jasa Keuangan No. 32/POJK.03/2018 tentang Batas Maksimum Pemberian Kredit dan Penyediaan Dana Besar bagi Bank Umum; dan
5. Peraturan Otoritas Jasa Keuangan No. 42/POJK.04/2020 tentang Transaksi Afiliasi dan Transaksi Benturan Kepentingan.

Compliance with Relevant Regulations and Provisions

The implementation of related party transactions by the Bank was carried out in accordance with the prevailing laws and regulations, as follows:

1. *Bank Indonesia Regulation No. 8/13/PBI/2006 concerning the Amendment to Bank Indonesia Regulation No. 7/3/PBI/2005 on the Legal Lending Limit for Commercial Banks;*
2. *Financial Services Authority Regulation No. 15/POJK.03/2018 on the Legal Lending Limit or Maximum Bank Fund Distribution to Encourage Growth in the Tourism Sector and Increase Foreign Exchange Earnings;*
3. *Financial Services Authority Regulation No. 32/POJK.03/2018 on the Legal Lending Limit and Large Exposure Provision for Commercial Banks;*
4. *Financial Services Authority Regulation No. 38/POJK.03/2019 concerning the Amendment to Financial Services Authority Regulation No. 32/POJK.03/2018 on the Legal Lending Limit and Large Exposure Provision for Commercial Banks; and*
5. *Financial Services Authority Regulation No. 42/POJK.04/2020 on Affiliated Transactions and Conflict of Interest Transactions.*

Komitmen dan Kontinjensi

Commitments and Contingencies

dalam jutaan Rupiah
in million Rupiah

Uraian Description	2025	2024
Tagihan Komitmen ***Commitment Receivables***		
Pembelian *Spot* dan *Forward* Valuta Asing *Purchases of Foreign Exchange Spot and Forward*	174.682	222.895
Liabilitas Komitmen ***Commitment Liabilities***		
Fasilitas Kredit kepada Debitur yang Belum Digunakan *Unused Credit Facilities to Debtors*	(495.394)	(973.904)

dalam jutaan Rupiah
in million Rupiah

Uraian Description	2025	2024
Letters of Credit yang Masih Berjalan *Outstanding Letters of Credit*	(6.203)	(37.688)
Penjualan *Spot* dan *Forward* Valuta Asing *Sale of Foreign Exchange Spot and Forward*	(174.689)	(23.689)
Lainnya *Others*	(6.592)	(6.592)
Komitmen – Bersih *Commitment - Net*	(508.196)	(818.978)
Tagihan Kontinjensi ***Contingent Receivables***		
Pendapatan Bunga dalam Penyelesaian *Interest Income in Process of Settlement*	157.485	6.178
Liabilitas Kontinjensi ***Contingent Payables***		
Garansi yang Diterbitkan *Guarantees Issued*	(104.775)	(19.227)
Setoran Titipan *Deposits*	-	(113.497)
Lain-Lain *Others*	-	(164.873)
Kontijensi – Bersih *Contingent - Net*	52.710	(291.419)
Liabilitas Komitmen dan Kontinjensi – Bersih *Commitment and Contingent Liabilities - Net*	(455.486)	(1.110.397)

Larangan, Batasan Dan/Atau Hambatan Signifikan Untuk Melakukan Transfer Dana Antara Bank Dan Entitas Lain Dalam Suatu Kelompok Usaha

Bank tidak memiliki pembatasan dalam prosedur operasional terkait transfer dana Nasabah, baik dalam bentuk transfer masuk maupun transfer keluar antara Bank dan entitas lain dalam satu kelompok usahanya. Dalam pelaksanaan Bank tetap mensyaratkan kelengkapan dokumen pendukung dari Nasabah sebelum melakukan pengaksepan Perintah Transfer Dana atas transaksi Lalu Lintas Devisa (LLD) berupa transfer dana keluar dalam bentuk valuta asing dengan nilai setara di atas USD100.000,00 (seratus ribu dollar Amerika Serikat), Nasabah harus menyampaikan dokumen pendukung kepada Bank, sebagaimana dipersyaratkan

Prohibitions, Restrictions, and/or Significant Barriers to Fund Transfers Between the Bank and Other Entities Within the Same Business Group

The Bank does not have any restrictions in its operational procedures related to customer fund transfers, either inbound or outbound, between the Bank and other entities within the same business group. In implementing such transfers, the Bank requires customers to provide complete supporting documents prior to accepting fund transfer instructions for Foreign Exchange Traffic (LLD) transactions in the form of outbound foreign currency transfers with an equivalent value exceeding USD100,000.00 (one hundred thousand United States dollars). In such cases, customers are required to submit supporting documents to the Bank, as stipulated

di dalam Peraturan Bank Indonesia No. 21/15/PBI/2019 tanggal 9 Desember 2019 tentang Pemantauan Kegiatan Lalu Lintas Devisa Bank dan Nasabah.

in Bank Indonesia Regulation No. 21/15/PBI/2019 dated December 9, 2019, concerning the Monitoring of Foreign Exchange Traffic Activities of Banks and Customers.

Transaksi-Transaksi Penting Lainnya Dalam Jumlah Yang Signifikan

Other Significant Transactions

Pada tahun 2025, Bank Artha Graha Internasional tidak melaksanakan transaksi-transaksi penting lainnya dalam jumlah yang signifikan.

In 2025, Bank Artha Graha Internasional did not carry out any other significant material transactions.

Perubahan Peraturan Perundang-undangan yang Berpengaruh Signifikan Terhadap Perusahaan

Changes in Laws and Regulations with a Significant Impact on the Company

Bank melakukan kajian terhadap peraturan baru maupun amandemen dari peraturan yang telah ada sebelumnya untuk mengidentifikasi dampak yang mungkin ditimbulkan dari perubahan ketentuan tersebut dan kepatuhan Bank terhadap peraturan tersebut. Penjelasan tentang peraturan dan perubahannya yang efektif berlaku di sepanjang tahun 2025 dan dampaknya terhadap kinerja Bank adalah sebagai berikut:

The Bank conducts reviews of new regulations as well as amendments to existing regulations to identify potential impacts arising from such regulatory changes and to ensure the Bank's compliance with these regulations. An explanation of the regulations and amendments that were effective throughout 2025 and their impact on the Bank's performance is presented as follows:

No.	Nama Peraturan Perundang-undangan *Name of Laws and Regulations*	Penjelasan *Description*	Pengaruh Terhadap Bank *Impact on the Bank*
1.	POJK No. 40/POJK.03/2019 tentang Penilaian Kualitas Aset Bank Umum. PBI No. 21/13/PBI/2019 tentang Perubahan atas PBI No. 20/8/PBI/2018 tentang Rasio *Loan to Value* untuk Kredit Properti, *Rasio Financing to Value* untuk Pembiayaan Properti, dan Uang Muka untuk Kredit atau pembiayaan Kendaraan Bermotor. PADG No. 21/25/PADG/2019 tentang Rasio *Loan to Value* untuk Kredit Properti, Rasio *Financing to Value* untuk Pembiayaan Properti, dan Uang Muka untuk Kredit atau pembiayaan Kendaraan Bermotor. *POJK No. 40/POJK.03/2019 concerning Asset Quality Assessment for Commercial Banks.* *PBI No. 21/13/PBI/2019 concerning Amendments to PBI No. 20/8/PBI/2018 regarding Loan to Value Ratio for Property Loans, Financing to Value Ratio for Property Financing, and Down Payment for Motor Vehicle Loans or Financing.* *PADG No. 21/25/PADG/2019 concerning Loan to Value Ratio for Property Loans, Financing to Value Ratio for Property Financing, and Down Payment for Motor Vehicle Loans or Financing.*	Perubahan limit penilaian untuk keperluan lelang. *Changes in appraisal limits for auction purposes.*	Telah dilakukan penyesuaian PKP No. 190101.06.1 tanggal 21 Februari 2025 tentang penilaian Jaminan untuk Keperluan Lelang. *Adjustment has been made to PKP No. 190101.06.1 dated February 21, 2025 concerning Collateral Appraisal for Auction Purposes.*

No.	Nama Peraturan Perundang-undangan *Name of Laws and Regulations*	Penjelasan *Description*	Pengaruh Terhadap Bank *Impact on the Bank*
2.	POJK No. 18 Tahun 2023 tentang Penerbitan dan Persyaratan Efek Bersifat Utang dan Sukuk berlandaskan Berkelanjutan, Psal 8 huruf k dan Penjelasan Pasal 46 huruf b. Peraturan Menteri Keuangan No. 103 Tahun 2023 tentang pemberian Dukungan Fiskal melalui kerangka Pendanaan dan Pembiayaan dalam Rangka Percepatan Transisi Energi di Sektor Ketenagalistrikan pasal 6 huruf c. Undang-Undang No. 4 Tahun 2023 tentang Pengembangan dan Penguatan Sektor Keuangan pasal 223 ayat (1) huruf (d). *POJK No. 18 of 2023 concerning the Issuance and Requirements of Sustainable Debt Securities and Sukuk, Article 8 letter (k) and Elucidation of Article 46 letter (b).* *Minister of Finance Regulation No. 103 of 2023 concerning the Provision of Fiscal Support through the Funding and Financing Framework in the Context of Accelerating Energy Transition in the Electricity Sector, Article 6 letter (c).* *Law No. 4 of 2023 concerning the Development and Strengthening of the Financial Sector, Article 223 paragraph (1) letter (d).*	• Penambahan ketentuan regulator. • Perubahan definisi Taksonomi Hijau menjadi Taksonomi untuk Keuangan Berkelanjutan (TKBI). • Perubahan tujuan strategis TKBI. • Perubahan prinsip dasar Taksonomi Hijau menjadi Fokus sektor TKBI dalam rangka mendukung mitigasi perubahan iklim. • Perubahan Klasifikasi Aktivitas dalam TKBI. • Penambahan lampiran pengatuiran Penilaian *Technical Screening Criteria, Penilaian Sector-acnostic Decision Tree*, Contoh – TSC di Sektor Energi. • *Addition of regulatory provisions.* • *Change in the definition of Green Taxonomy to Taxonomy for Sustainable Finance.* • *Change in the strategic objectives of TKBI.* • *Change in the fundamental principles of the Green Taxonomy to TKBI sector focus in order to support climate change mitigation.* • *Change in the Classification of Activities within TKBI.* • *Addition of regulatory annexes regarding the assessment of Technical Screening Criteria, assessment of the Sector-agnostic Decision Tree, and examples of TSC in the Energy Sector.*	Telah dilakukan penyesuaian PKP No. 580101.02.0 tanggal 20 Februari 2025 Perihal: Taksonomi Untuk Keuangan Berkelanjutan. *Adjustment has been made to PKP No. 580101.02.0 dated February 20, 2025 regarding the Taxonomy for Sustainable Finance.*
3.	Peraturan Menteri Koordinator Bidang Perekonomian RI No. 7 Tahun 2024 tentang Perubahan Kedua atas Peraturan Menteri Koordinator Bidang Perekonomian RI No. 1 Tahun 2022 tentang Pedoman Pelaksanaan Kredit Usaha Rakyat. Peraturan Menteri Koordinator Bidang Perekonomian RI No. 1 Tahun 2023 tentang Perubahan Kedua atas Peraturan Menteri Koordinator Bidang Perekonomian RI No. 1 Tahun 2022 tentang Pedoman Pelaksanaan Kredit Usaha Rakyat. Peraturan Menteri Koordinator Bidang Perekonomian RI No. 1 Tahun 2022 tentang Pedoman Pelaksanaan Kredit Usaha Rakyat. Peraturan Menteri Keuangan RI No. 12 tahun 2024 tentang Pedoman Penggunaan Sistem Informasi Kredit Program (SIKP). *Regulation of the Coordinating Minister for Economic Affairs of the Republic of Indonesia No. 7 of 2024 concerning the Second Amendment to Regulation of the Coordinating Minister for Economic Affairs of the Republic of Indonesia No. 1 of 2022 concerning Guidelines for the Implementation of Micro community commercial loans (KUR).*	• Perubahan ketentuan regulator. • Penyesuaian dan penambahan kriteria penerima KUR. • Penambahan kewajiban pengecekan calon penerima KUR melalui Sistem Informasi Debitur (SID) atau Sistem layanan Informasi Keuangan (SLIK). • Perubahan nominal *outstanding* pinjaman untuk calon penerima KUR mikro. • Perubahan persyaratan calon debitur KUR mikro, kecil. • *Changes in regulatory provisions.* • *Adjustment and addition of criteria for KUR beneficiaries.* • *Addition of the obligation to verify prospective KUR beneficiaries through the Debtor Information System or the Financial Information Service System.*	Telah dilakukan penyesuaian PKP No. 430101.06.0 tanggal 14 April 2025 Perihal: Kredit Usaha Rakyat. *Adjustment has been made to PKP No. 430101.06.0 dated April 14, 2025 concerning Micro community commercial loans.*

No.	Nama Peraturan Perundang-undangan *Name of Laws and Regulations*	Penjelasan *Description*	Pengaruh Terhadap Bank *Impact on the Bank*
	Regulation of the Coordinating Minister for Economic Affairs of the Republic of Indonesia No. 1 of 2023 concerning the Second Amendment to Regulation of the Coordinating Minister for Economic Affairs of the Republic of Indonesia No. 1 of 2022 concerning Guidelines for the Implementation of Micro community commercial loans (KUR). *Regulation of the Coordinating Minister for Economic Affairs of the Republic of Indonesia No. 1 of 2022 concerning Guidelines for the Implementation of Micro community commercial loans (KUR).* *Regulation of the Minister of Finance of the Republic of Indonesia No. 12 of 2024 concerning Guidelines for the Utilization of the Program Credit Information System (SIKP).*	• *Change in the outstanding loan ceiling for prospective micro KUR beneficiaries.* • *Changes in the eligibility requirements for prospective micro and small KUR debtors.*	
4.	PBI No. 22/23/PBI/2020 tentang Sistem Pembayaran. PADG No. 17 Tahun 2023 tentang Penyelenggaraan Bank Indonesia – *Fast Payment* (BI-FAST) serta perubahannya yaitu PADG No. 1 Tahun 2025 dan PADG No. 14 Tahun 2025. *PBI No. 22/23/PBI/2020 concerning Payment Systems.* *PADG No. 17 of 2023 concerning the Implementation of Bank Indonesia Fast Payment (BI-FAST), including its amendments, namely PADG No. 1 of 2025 and PADG No. 14 of 2025.*	• Perubahan ketentuan regulator. • Perubahan definisi BI-*Fast Payment*, Peserta Langsung, Peserta Tidak Langsung, bank Sponsor, *Central Infrastructure Connector*. • Penambahan beberapa definisi baru, antara lain Setelmen Dana, Layanan *Request for Payment*, Layanan *Bulk Credit Transfer*, Layanan *Direct Debit Transfer*, *Request for Payment*, *Direct Debit Transfer*. • Penambahan pengaturan mengenai audit sistem informasi dan pengujian keamanan, tata cara *monitoring*, penanganan insiden siber. • *Changes in regulatory provisions.* • *Changes in the definitions of BI-FAST Payment, Direct Participants, Indirect Participants, Sponsor Banks, and Central Infrastructure Connector.* • *Addition of several new definitions, including Fund Settlement, Request for Payment Service, Bulk Credit Transfer Service, Direct Debit Transfer Service, Request for Payment, and Direct Debit Transfer.* • *Addition of provisions regarding information system audits and security testing, monitoring procedures, and handling of cyber incidents.*	Telah dilakukan penyesuaian SEO No. 259.04.0 tanggal 04 Juli 2025 tentang Layanan Bank Indonesia – *Fast Payment* (BI-FAST). *Adjustment has been made to SEO No. 259.04.0 dated July 4, 2025 concerning Bank Indonesia Fast Payment (BI-FAST) Services.*

No.	Nama Peraturan Perundang-undangan *Name of Laws and Regulations*	Penjelasan *Description*	Pengaruh Terhadap Bank *Impact on the Bank*
5.	• SEOJK No. 3/SEOJK,03/2021 (yang berlaku hanya Lampiran I) tanggal 15 Januari 2021 Perihal: Pelaporan dan Permintaan Informasi Debitur melalui Sistem Layanan Informasi Keuangan. • SEOJK No. 11/SEOJK.1/2024 tanggal 2 Oktober 2024 Perihal: Pelaporan dan Permintaan Informasi Debitur Melalui Sistem Layanan Informasi Keuangan. • *SEOJK No. 3/SEOJK.03/2021 (only Appendix I is applicable) dated January 15, 2021 regarding Reporting and Requests for Debtor Information through the Financial Information Service System.* • *SEOJK No. 11/SEOJK.1/2024 dated October 2, 2024 concerning Reporting and Requests for Debtor Information through the Financial Information Service System.*	• Penambahan hak akses *user* Aplikasi *Intelsys*. • Perubahan penanggung jawab atas permintaan informasi debitur. • Tambahan Kode Sektor Ekonomi. • *Addition of user access rights in the Intelsys Application.* • *Change in the person in charge of debtor information requests.* • *Addition of Economic Sector Codes.*	Telah dilakukan penyesuaian SEK No. 121.03.1 tanggal 21 Oktober 2025 Perihal: Sistem Layanan Informasi Keuangan (SLIK). *Adjustment has been made to SEK No. 121.03.1 dated October 21, 2025 concerning the Financial Information Service System.*
6.	PBI No. 19/15/PBI/2017 tentang Perubahan Kedua atas PBI No. 17/9/PBI/2015 tentang Penyelenggaraan Transfer Dana dan Kliring Berjadwal oleh Bank Indonesia. *PBI No. 19/15/PBI/2017 concerning the Second Amendment to PBI No. 17/9/PBI/2015 regarding the Implementation of Fund Transfers and Scheduled Clearing by Bank Indonesia.*	• Penambahan ketentuan regulator. • Perubahan tata cara penyediaan *prefund*. • Perubahan ketentuan tentang pelaksanaan *security audit*. • *Addition of regulatory provisions.* • *Changes in procedures for prefund provision.* • *Changes in provisions regarding the implementation of security audits.*	Telah dilakukan penyesuaian SEO No. 110.09.0 tanggal 20 Januari 2025 tentang Sistem Kliring Nasional Bank Indonesia. *Adjustment has been made to SEO No. 110.09.0 dated January 20, 2025 concerning the National Clearing System of Bank Indonesia.*
7.	40/POJK.03/2019 tentang Penilaian Kualitas Aset Bank Umum. *POJK No. 40/POJK.03/2019 concerning Asset Quality Assessment for Commercial Banks.*	Tambahan 40/POJK.03/2019. *Additional provisions to POJK No. 40/POJK.03/2019.*	Telah dilakukan penyesuaian PKP No. 300101.02.1 tanggal 13 Agustus 2025 tentang Kebijakan Hapus Buku Kredit. *Adjustment has been made to PKP No. 300101.02.1 dated August 13, 2025 concerning the Credit Write-Off Policy.*
8.	• POJK No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik. • SEOJK No. 16/SEOJK.04/2021 tentang Bentuk dan Isi Laporan Tahunan Emiten atau Perusahaan Publik. • *POJK No. 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies.* • *SEOJK No. 16/SEOJK.04/2021 concerning the Form and Content of Annual Reports of Issuers or Public Companies.*	• Penambahan ketentuan regulator. • Penambahan Kategori Kegiatan Usaha Berkelanjutan. • *Addition of regulatory provisions.* • *Addition of Sustainable Business Activity Categories.*	Telah dilakukan penyesuaian PKP No. 490101.003.0 tanggal 17 Juli 2025 tentang Pembiayaan Berkelanjutan. *Adjustment has been made to PKP No. 490101.003.0 dated July 17, 2025 concerning Sustainable Financing.*

No.	Nama Peraturan Perundang-undangan *Name of Laws and Regulations*	Penjelasan *Description*	Pengaruh Terhadap Bank *Impact on the Bank*
9.	• PBI No. 23/13/PBI/2021 tentang Rasio Pembiayaan Inklusif Makroprudensial bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah. • PBI No. 24/3/PBI/2022 tentang Perubahan atas Peraturan Bank Indonesia No. 23/13/PBI/2021 tentang Rasio Pembiayaan Inklusif Makroprudensial bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah. • PADG No. 24/6/PADG/2022 tentang Peraturan Pelaksanaan Rasio Pembiayaan Inklusif Makroprudensial bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah. • *PBI No. 23/13/PBI/2021 concerning the Macroprudential Inclusive Financing Ratio for Conventional Commercial Banks, Sharia Commercial Banks, and Sharia Business Units.* • *PBI No. 24/3/PBI/2022 concerning Amendments to Bank Indonesia Regulation No. 23/13/PBI/2021 concerning the Macroprudential Inclusive Financing Ratio for Conventional Commercial Banks, Islamic Commercial Banks, and Sharia Business Units.* • *PADG No. 24/6/PADG/2022 concerning the Implementing Regulation of the Macroprudential Inclusive Financing Ratio for Conventional Commercial Banks, Sharia Commercial Banks, and Sharia Business Units.*	• Penambahan ketentuan No. 24/6 PADG/2022. • Penunjukan PIC penanggung jawab. • Penambahan perhitungan RPIM. • Penambahan kewajiban pemenuhan Giro RPIM. • *Addition of provisions under PADG No. 24/6/PADG/2022.* • *Appointment of a Person in Charge (PIC).* • *Addition to the calculation of the RPIM.* • *Addition of the obligation to fulfill the Giro RPIM requirement.*	Telah dilakukan penyesuaian PKP No. 570101.02.0 tanggal 14 Juli 2025 tentang Rasio Pembiayaan Inklusif Makroprudensial (RPIM). *Adjustment has been made to PKP No. 570101.02.0 dated July 14, 2025 concerning the Macroprudential Inclusive Financing Ratio.*
10.	POJK No. 40/POJK.03/2019 tentang Kualitas Aset Bank Umum. *POJK No. 40/POJK.03/2019 concerning Asset Quality Assessment for Commercial Banks.*	Perubahan penetapan kualitas kredit yang direstrukturisasi. *Changes in the determination of the quality classification of restructured loans.*	Telah dilakukan penyesuaian PKP No. 330101.03.2 tanggal 29 November 2025 tentang Penilaian Kualitas Aset Bank Umum. *Adjustment has been made to PKP No. 330101.03.2 dated November 29, 2025 concerning Asset Quality Assessment for Commercial Banks.*
11.	SEOJK No. 29/SEOJK.01/2019 Tentang Perubahan Atas Surat Edaran Otoritas Jasa Keuangan No. 38/SEOJK.01/2017 Tentang Pedoman Pemblokiran Secara Serta Merta Atas Dana Nasabah Di Sektor Jasa Keuangan Yang Identitasnya Tercantum Dalam Daftar Terduga Teroris Dan Organisasi Teroris dan Surat Edaran Otoritas Jasa Keuangan Republik Indonesia No. 31/SEOJK.01/2019 Tentang Pedoman Pemblokiran Secara Serta Merta Atas Dana Nasabah Di Sektor Jasa Keuangan Yang Identitasnya Tercantum Dalam Daftar Pendanaan Proliferasi Senjata Pemusnah Massal.	Penambahan tembusan berita acara pemblokiran secara serta merta dan laporan pemblokiran dari BAGI kepada OJK. *Addition of copies of the minutes of immediate blocking and blocking reports from BAGI to OJK.*	Telah dilakukan penyesuaian SEO No. 250.01.1 tanggal 25 Juli 2025 tentang Sistem Informasi Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (SIGAP).

No.	Nama Peraturan Perundang-undangan *Name of Laws and Regulations*	Penjelasan *Description*	Pengaruh Terhadap Bank *Impact on the Bank*
	SEOJK No. 29/SEOJK.01/2019 concerning Amendments to OJK Circular Letter No. 38/SEOJK.01/2017 regarding Guidelines for the Immediate Blocking of Customer Funds in the Financial Services Sector Whose Identities Are Listed in the Suspected Terrorists and Terrorist Organizations List, and OJK Circular Letter of the Republic of Indonesia No. 31/SEOJK.01/2019 regarding Guidelines for the Immediate Blocking of Customer Funds in the Financial Services Sector Whose Identities Are Listed in the Proliferation Financing List of Weapons of Mass Destruction.		*Adjustment has been made to SEO No. 250.01.1 dated July 25, 2025 concerning the Information System for the Anti-Money Laundering and Counter-Terrorism Financing Program.*
12.	POJK No. 24 Tahun 2025 tentang Pengelolaan Rekening Pada Bank Umum. *POJK No. 24 of 2025 concerning Account Management at Commercial Banks.*	• Penambahan ketentuan regulator. • Penambahan klasifikasi Pengelolaan Rekening Giro dan Tabungan. • Penambahan Penatausahaan Rekening Giro Dan Tabungan. • Penambahan Pengelolaan Rekening Giro Dan Tabungan Dengan Klasifikasi Rekening Tidak Aktif. • Penambahan Pengelolaan Rekening Giro dan Tabungan Dengan Klasifikasi Rekening *Dormant*. • *Addition of regulatory provisions.* • *Addition of classifications for the management of Current Accounts and Savings Accounts.* • *Addition of administrative provisions for Current Accounts and Savings Accounts.* • *Addition of provisions on the management of Current Accounts and Savings Accounts under the classification of Inactive Accounts.* • *Addition of provisions on the management of Current Accounts and Savings Accounts under the classification of Dormant Accounts.*	Telah dilakukan penyesuaian SEO No. 054.11.0 tentang Rekening Tidak Aktif dan Rekening *Dormant*. *Adjustment has been made to SEO No. 054.11.0 concerning Inactive Accounts and Dormant Accounts.*

Perubahan Kebijakan Akuntansi

Terdapat sejumlah revisi dan amandemen PSAK dan ISAK yang diterbitkan oleh Dewan Standar Akuntansi Keuangan (DSAK) - IAI yang relevan untuk Bank, yang berlaku efektif untuk laporan keuangan pada tanggal 31 Desember 2025:

1. PSAK 118: "Penyajian dan Pengungkapan dalam Laporan Keuangan" yang akan menggantikan PSAK 201: "Penyajian Laporan Keuangan.

Changes in Accounting Policies

There were several revisions and amendments to PSAK and ISAK issued by the Financial Accounting Standards Board (DSAK) – IAI that are relevant to the Bank, which became effective for financial statements as at December 31, 2025, as follows:

1. *PSAK 118: "Presentation and Disclosure in Financial Statements," which will replace PSAK 201: "Presentation of Financial Statements."*

Saat ini, Bank sedang mengevaluasi dan belum menetapkan dampak dari PSAK yang dikeluarkan dan direvisi tersebut terhadap laporan keuangannya.

Currently, the Bank is still evaluating and has not yet determined the impact of the issued and revised PSAK on its financial statements.

Tingkat Kesehatan Bank

Dalam melakukan penilaian atas tingkat kesehatan Bank, Bank Artha Graha Internasional melakukan penilaian mandiri *(self-assessment)* terhadap Tingkat Kesehatan Bank setiap semester yang berpedoman pada Peraturan OJK No. 4/POJK.03/2016 tentang Penilaian Tingkat Kesehatan Bank Umum menggunakan pendekatan risiko. Pengukuran tingkat kesehatan Bank dilakukan berdasarkan risiko dan kinerja Bank, yang dijabarkan dalam 4 (empat) faktor, yaitu: profil risiko, tata kelola perusahaan, rentabilitas, dan permodalan.

Pada tahun 2025, *Self-assessment* Bank terhadap Tingkat Kesehatan Bank memperoleh peringkat komposit "Sehat" atau PK-2. Hal ini mencerminkan bahwa "Kondisi Bank yang secara umum Sehat sehingga dinilai mampu menghadapi pengaruh negatif yang signifikan dari perubahan kondisi bisnis dan faktor eksternal lain tercermin dari peringkat faktor penilaian, antara lain profil risiko, penerapan tata kelola, rentabilitas, dan permodalan yang secara umum baik. Dalam hal terdapat kelemahan maka secara umum kelemahan tersebut kurang signifikan".

Bank Soundness Level

In assessing the Bank's soundness level, Bank Artha Graha Internasional conducts a self-assessment of its Bank Soundness Level every semester, in accordance with Financial Services Authority Regulation (POJK) No. 4/POJK.03/2016 concerning the Assessment of the Soundness Level of Commercial Banks using a risk-based approach. The measurement of the Bank's soundness level is carried out based on the Bank's risks and performance, which are elaborated into 4 (four) factors, namely risk profile, corporate governance, profitability, and capital.

In 2025, the Bank's self-assessment of its soundness level resulted in a composite rating of "Sound" or PK-2. This reflects that the Bank's overall condition is considered sound and is therefore deemed capable of withstanding significant adverse impacts from changes in business conditions and external factors. This is reflected in the ratings of the assessment factors, including risk profile, implementation of governance, profitability, and capital, which are generally good. Where weaknesses exist, such weaknesses are generally not significant.

Prospek Usaha

Pertumbuhan ekonomi global diperkirakan masih lemah sampai dengan tahun 2026. Sebagaimana *World Bank* memproyeksikan ekonomi global tumbuh tidak signifikan di tingkat 2,3% pada tahun 2025 dan mengalami penurunan ke tingkat 2,6% pada tahun 2026. Sementara itu, IMF memperkirakan perekonomian global akan penurunan di tingkat 3,2% pada tahun 2024 dan tahun 2025 menjadi 3,1%. Lambatnya laju pertumbuhan ekonomi global dipicu oleh kombinasi antara faktor jangka pendek, seperti tingkat suku bunga global yang bertahan tinggi dan terbatasnya ruang kebijakan pemerintah dalam mendukung perekonomian, peningkatan tensi geopolitik yang memicu fragmentasi geoekonomi dan pelemahan pertumbuhan

Business Prospects

Global economic growth is projected to remain subdued through 2026. The World Bank projects that global economic growth will remain modest at 2.3% in 2025 and decline to 2.6% in 2026. Meanwhile, the IMF estimates that global economic growth will decline from 3.2% in 2024 to 3.1% in 2025. The slow pace of global economic growth is driven by a combination of short-term factors, such as persistently high global interest rates and limited fiscal policy space to support the economy, rising geopolitical tensions that trigger geo-economic fragmentation, and weakening productivity growth. In the October 2025 edition of the World

produktivitas. Dalam *World Economic Outlook* (WEO) edisi Oktober 2025, IMF memperkirakan rata-rata pertumbuhan ekonomi global selama 5 tahun mendatang hanya sebesar 3,1%, yang merupakan titik terendah dalam beberapa dekade.

Economic Outlook (WEO), the IMF projects average global economic growth over the next five years at only 3.1%, the lowest level in several decades.

Situasi suku bunga global pada bulan Oktober 2025 *Federal Reserve* menurunkan suku bunga *federal funds* sebesar 25 bps ke kisaran target 4,00% pada pertemuan Oktober 2025, sesuai dengan ekspektasi pasar. Langkah ini mengikuti pemotongan serupa pada bulan September, membawa biaya pinjaman ke level terendah sejak 2022. Pembuat kebijakan mengutip peningkatan risiko penurunan terhadap lapangan kerja dalam beberapa bulan terakhir sementara inflasi telah meningkat sejak awal tahun dan tetap agak tinggi.

In terms of global interest rate conditions, in October 2025 the Federal Reserve lowered the federal funds rate by 25 bps to the target range of 4.00% at its October 2025 meeting, in line with market expectations. This move followed a similar cut in September, bringing borrowing costs to their lowest level since 2022. Policymakers cited increased downside risks to employment in recent months, while inflation has risen since the beginning of the year and remains somewhat elevated.

Asia menjadi salah satu motor utama pertumbuhan global. Perekonomian Asia yang relatif lebih resilien dibanding wilayah lain membuatnya tetap menjadi *bright spots* di tengah lesunya perekonomian global. Dalam jangka menengah-panjang, pertumbuhan kelas menengah di Asia membuat kawasan ini terus menjadi pasar potensial. Pertumbuhan ekonomi Asia yang cukup solid selain bermanfaat untuk peningkatan kesejahteraan masyarakat juga terus memperbesar kelompok masyarakat kelas menengah, yang menjadi pasar potensial bagi ekonomi secara global. Semakin meningkatnya ukuran kelas menengah di wilayah Asia diperkirakan akan mendongkrak permintaan barang-barang konsumsi dan mendorong investasi yang merupakan sumber penting pertumbuhan ekonomi global.

Asia is one of the key engines of global growth. The relatively stronger resilience of Asian economies compared to other regions has enabled the region to remain a bright spot amid the global economic slowdown. In the medium to long term, the growth of the middle class in Asia is expected to continue making the region a highly potential market. Solid economic growth in Asia not only contributes to improving public welfare but also continues to expand the middle-income population, which represents a significant market for the global economy. The increasing size of the middle class in Asia is expected to boost demand for consumer goods and encourage investment, both of which are important drivers of global economic growth.

Dalam industri perbankan, perkembangan *digital banking* terus mendukung kemudahan transaksi ekonomi. Pesatnya perkembangan teknologi *digital* dan internet serta perubahan pola belanja masyarakat turut mendorong perkembangan *digital banking*. Dalam satu dekade terakhir, perkembangan transaksi aplikasi *mobile banking* dan *platform digital* lainnya akan menjadi lebih canggih, dengan integrasi teknologi seperti kecerdasan buatan (AI), *big data*, dan *blockchain*. Kemudahan sumber pendanaan juga menjadi daya tarik perusahaan *fintech* sebagai alternatif pinjaman bank maka Bank-bank besar kemungkinan akan berkolaborasi dengan *fintech* untuk meningkatkan pengalaman pelanggan dan meningkatkan

In the banking industry, the development of digital banking continues to support easier economic transactions. Rapid advancements in digital technology and the internet, along with changes in consumer shopping behavior, have also driven the growth of digital banking. Over the past decade, mobile banking applications and other digital platforms have become increasingly sophisticated, integrating technologies such as artificial intelligence (AI), big data, and blockchain. Easier access to funding has also made fintech companies an attractive alternative to bank loans, leading large banks to potentially collaborate with fintech firms to improve customer experience and expand market reach. However,

jangkauan pasar mereka. Tetapi Pemerintah akan terus mendorong inovasi sistem pembayaran dan memastikan ketersediaan uang Rupiah dengan kualitas yang terjaga di seluruh wilayah, termasuk daerah terdepan, terluar, dan tertinggal (3T). Namun demikian, peluang transformasi digital ini juga perlu diiringi oleh perbaikan jaminan kerahasiaan data, antisipasi penyalahgunaan teknologi *Artificial Intelligence* dan risiko serangan siber, inklusi dan literasi keuangan, serta pemerataan infrastruktur teknologi informasi.

the Government continues to promote innovation in payment systems and ensure the availability of Rupiah currency with maintained quality across all regions, including frontier, outermost, and underdeveloped areas (3T). Nevertheless, this digital transformation opportunity must be accompanied by improvements in data privacy protection, mitigation of potential misuse of artificial intelligence technology and cybersecurity risks, financial inclusion and literacy, as well as equitable development of information technology infrastructure.

Dalam menghadapi tahun 2026, Bank Artha Graha Internasional akan terus menerus menerapkan pertumbuhan bisnis secara *prudent*, efisiensi biaya dan optimalisasi sumber daya yang dimiliki untuk meraih target yang ditetapkan oleh Bank, serta fokus kepada *Human Capital*. Proses akuisisi 1 juta nasabah merupakan target yang hendak dicapai oleh Bank seiring dengan akselerasi transformasi *digital banking* dimana rencana strategis Bank di tahapan *Sustainable Business Expansion*.

In preparation for 2026, Bank Artha Graha Internasional will continue to implement prudent business growth, cost efficiency, and optimization of its available resources to achieve the Bank's established targets, with a strong focus on Human Capital. The acquisition of 1 million customers is a target that the Bank aims to achieve in line with the acceleration of digital banking transformation, as part of the Bank's strategic plan in the Sustainable Business Expansion stage.

BAGI berkeinginan untuk terus tumbuh menjadi lebih baik dan mengambil peran sebagai *agent of development* bagi industri perbankan di Indonesia, Bank Artha Graha Internasional pada tahun 2026 akan senantiasa bergerak pada koridor ketentuan yang ada, dengan sigap meraih peluang serta berpegang pada prinsip kehati-hatian dan memperhatikan kesehatan Bank dan selalu berupaya mencapai hasil yang semakin maksimal.

BAGI is committed to continuing to grow and improve, and to taking on a role as an agent of development in the Indonesian banking industry. In 2026, Bank Artha Graha Internasional will continue to operate within applicable regulations, promptly seize opportunities, uphold the principle of prudence, maintain the Bank's soundness, and consistently strive to achieve increasingly optimal results.

TINJAUAN PENDUKUNG BISNIS
BUSINESS SUPPORT REVIEW

Human Capital

Strategi Pengembangan *Human Capital*

Sebagai bagian dari upaya pencapaian misi "Mengembangkan sumber daya manusia yang handal dan berdedikasi", Bank Artha Graha Internasional terus menjalankan program kerja pengembangan Sumber Daya Manusia (SDM) pada jangka pendek dan menengah, yang program maupun pelaksanaannya diselaraskan dengan Rencana Bisnis Bank dan Rencana Jangka Panjang Bank.

Human Capital

Human Capital Development Strategy

As part of its efforts to achieve the mission of "Developing reliable and dedicated human resources," Bank Artha Graha Internasional continues to implement short-term and medium-term Human Capital (HC) development programs, the design and implementation of which are aligned with the Bank's Business Plan and Long-Term Plan.

Bank Artha Graha Internasional memiliki tujuan besar yaitu Bank mampu menarik dan mempertahankan talenta terbaik Indonesia yang memiliki kapabilitas unggul dengan tingkat produktivitas yang tinggi untuk mencapai tujuan strategis dan target bisnis Bank.

Program-program pengembangan *Human Capital* (bukan program pelatihan) yang dijalankan tahun 2025, adalah Regenerasi dan *Engagement*.

Realisasi Pengembangan *Human Capital* 2025

Direktorat *Human Capital* telah melaksanakan sejumlah inisiatif dan program kerja sepanjang tahun 2025 sesuai dengan target atau rencana pengembangan *Human Capital* yang telah ditetapkan oleh Bank untuk tahun 2025 sebagai berikut:

1. *Re-arrange Organization*
   b. Proses perputaran karyawan (rotasi) lintas direktorat, sehingga bisa saling berkolaborasi dan dapat belajar satu sama lain berbagi pengetahuan untuk meningkatkan kinerja dan daya saing serta menciptakan lingkungan kerja yang mendukung pertumbuhan individu serta tim.
   c. Akuisisi dan penempatan karyawan dilakukan sesuai dengan kompetensinya sehingga target yang ditetapkan dapat tercapai.
   d. Melakukan perampingan jumlah *Human Capital* untuk mendukung model bisnis.

2. *Shaping the New Future*
   Untuk mencapai hasil yang lebih baik dimasa depan dan regenerasi pejabat dilakukan pencarian kandidat baru calon pejabat baik secara internal. Mengembangkan kompetensi karyawan dengan cara memberikan pelatihan, memberikan *coaching* dan *mentoring* serta mempertahankan kader yang dimiliki (lulusan peserta program).

Bank Artha Graha Internasional has a major objective of being able to attract and retain Indonesia's best talent with superior capabilities and high productivity in order to achieve the Bank's strategic objectives and business targets.

The Human Capital development programs (excluding training programs) implemented in 2025 were Regeneration and Engagement.

Human Capital Development Realization in 2025

The Human Capital Directorate implemented a number of initiatives and work programs throughout 2025 in accordance with the Human Capital development targets or plans established by the Bank for 2025, as follows:

1. *Re-arrange Organization*
   b. The employee rotation process across directorates enables collaboration and mutual learning through knowledge sharing to enhance performance and competitiveness, while fostering a work environment that supports individual and team growth.

   c. Employee acquisition and placement are carried out in accordance with their competencies to ensure that the established targets can be achieved.
   d. Streamlining the number of Human Capital to support the business model.

2. *Shaping the New Future*
   To achieve better results in the future and support leadership regeneration, the Bank conducted the search for new candidates for key positions through both internal development. Employee competencies were enhanced through training programs, coaching and mentoring initiatives, as well as by retaining existing talent pools, including program graduates.

Kebijakan Dan Pelaksanaan Manajemen *Human Capital*

Rekrutmen

Bank memiliki berbagai *channel* rekrutmen yang memberikan kesempatan bagi berbagai lapisan masyarakat untuk bergabung bersama Bank Artha Graha Internasional. Pelaksanaan rekrutmen karyawan tahun 2025 dilakukan melalui berbagai *channel* rekrutmen dari eksternal maupun internal untuk memastikan pemenuhan karyawan di unit kerja sesuai dengan kebutuhan jumlah maupun kapabilitas. Pelaksanaan rekrutmen di Bank telah menerapkan kesetaraan *gender* dan kesempatan bagi penyandang disabilitas.

Hingga akhir tahun 2025, Bank telah melakukan rekrutmen sebanyak 161 orang karyawan baru untuk berbagai posisi.

Penilaian Kinerja

Bank Artha Graha Internasional melakukan penilaian kinerja karyawan secara konsisten dan berkesinambungan sebanyak 2 (dua) kali dalam 1 (satu) tahun. Penilaian kinerja karyawan Bank dilakukan metode *Performance Management* yang dilakukan secara objektif dengan berlandaskan pada indikator yang telah ditetapkan sebelumnya.

Hasil penilaian kinerja *(Performance Management Evaluation)* yang akan dikombinasikan dengan pemenuhan kompetensi teknis Karyawan dengan menggunakan metode *Nine Grids* ini akan menjadi dasar untuk promosi, jenjang karier Karyawan dan pemberian *reward and recognition*.

Sebagai indikator yang dapat diukur dalam *Performance Management* tersebut adalah:

I. *Key Performance Indicator* (KPI)
   B. Pilar A (Karakter);
   C. Pilar B (Kinerja); dan
   D. Pilar C *(Penalty)*.

Human Capital Management Policies and Implementation

Recruitment

Bank Artha Graha Internasional has various recruitment channels that provide opportunities for people from diverse backgrounds to join the Bank. In 2025, employee recruitment was carried out through multiple external and internal recruitment channels to ensure that staffing needs in each work unit were fulfilled in terms of both headcount and capability. The Bank's recruitment process has implemented gender equality and equal opportunities for persons with disabilities.

As at the end of 2025, the Bank had recruited 161 new employees for various positions.

Performance Appraisal

Bank Artha Graha Internasional conducts employee performance appraisals consistently and on an ongoing basis twice (two times) a year. Employee performance assessments are carried out using the Performance Management method, which is conducted objectively and based on pre-determined indicators.

The results of the performance appraisal (Performance Management Evaluation), which are combined with the fulfillment of employees' technical competencies using the Nine Grid method, serve as the basis for promotions, employee career paths, and the granting of rewards and recognition.

The measurable indicators used in the Performance Management system are as follows:

I. *Key Performance Indicators (KPI)*
   B. Pillar A (Character);
   C. Pillar B (Performance); and
   D. Pillar C (Penalty).

Pengembangan Karier

Pengembangan karier merupakan salah satu strategi untuk mempersiapkan, mengembangkan, dan mempertahankan karyawan yang bertalenta. Bank memberikan kesempatan yang sama kepada seluruh karyawan di setiap level organisasi untuk dapat mengembangkan kariernya di Bank sesuai dengan kemampuan dan kompetensi yang dimiliki.

Bank telah menerapkan kebijakan pengembangan karier sebagaimana yang diatur dalam Surat Edaran SDM No. 003.02.0 tentang Ketentuan Promosi dan Demosi. Pengembangan karier ini dilakukan karena hal tersebut mempengaruhi tingkat kepuasan Karyawan. Oleh karena itu, Bank memberikan peluang atau kesempatan yang sama kepada seluruh Karyawan untuk mengembangkan karir berdasarkan kompetensi dan kebutuhan. Sepanjang tahun 2025, Bank Artha Graha Internasional telah melaksanakan pengembangan karier bagi 476 karyawan dengan berbagai posisi.

Pengembangan Kompetensi

Seluruh karyawan Bank memiliki hak yang sama untuk mengikuti berbagai program pengembangan kompetensi guna mendorong peningkatan kualitas dan produktivitas kerja.

Melalui program tersebut, setiap karyawan dibekali berbagai materi yang berkaitan dengan dinamika industri perbankan, seperti pertumbuhan bisnis, layanan dan produk baru, pengembangan produk *digital*, serta penerapan manajemen risiko dan tata kelola Bank.

Agar pelaksanaannya lebih terarah dan tepat sasaran, Bank telah menyusun 4 (empat) jenis kegiatan pengembangan kompetensi sebagai berikut:

1. Pelatihan Operasional
   Memberikan/meningkatkan pengetahuan serta keterampilan para peserta terkait pengelolaan operasional perbankan sehingga dapat meningkatkan kinerjanya;
2. Pelatihan Kredit
   Membekali/meningkatkan pengetahuan serta keterampilan para peserta terkait pengelolaan kredit & *marketing;*

Career Development

Career development is one of the strategies to prepare, develop, and retain talented employees. The Bank provides equal opportunities to all employees at every level of the organization to develop their careers in accordance with their capabilities and competencies.

The Bank has implemented a career development policy as stipulated in Human Resources Circular Letter No. 003.02.0 concerning Promotion and Demotion Provisions. Career development is carried out as it affects the level of employee satisfaction. Accordingly, the Bank provides equal opportunities for all employees to develop their careers based on competencies and organizational needs. Throughout 2025, Bank Artha Graha Internasional implemented career development programs for 476 employees across various positions.

Competency Development

All Bank employees have equal rights to participate in various competency development programs aimed at improving work quality and productivity.

Through these programs, employees are equipped with a range of materials related to developments in the banking industry, including business growth, new services and products, digital product development, as well as the implementation of risk management and Bank governance.

To ensure more focused and effective implementation, Bank Artha Graha Internasional has structured 4 (four) types of competency development activities as follows:

1. *Operational Training*
   Providing/improving participants' knowledge and skills related to banking operational management in order to enhance performance.

2. *Credit Training*
   Providing/improving participants' knowledge and skills related to credit management and marketing.

3. Pelatihan Manajerial
   Membekali pengetahuan serta keterampilan para peserta terkait bidang manajerial/*soft skill* (*Leadership* dan keterampilan mengelola Karyawan/pekerjaan); dan
4. Pelatihan Lainnya
   Membekali/meningkatkan pengetahuan dan keterampilan peserta di luar pengetahuan perbankan, tetapi masih ada kaitan dengan pengelolaan perbankan (*Human Capital*, IT, *Legal*, dll).

3. *Managerial Training*
   Equipping participants with knowledge and skills in managerial and soft-skill areas (Leadership and skills in managing employees/work); and
4. *Other Training*
   Providing/improving participants' knowledge and skills beyond core banking knowledge, but still related to banking management (Human Capital, IT, Legal, etc.).

Pelaksanaan Pengembangan Kompetensi

Implementation of Competency Development

Jumlah program yang diselenggarakan ***Number of programs conducted***	157 Pelatihan/Kegiatan Sosialisasi *157 Training/Socialization Activities*
Metode pelaksanaan program ***Program delivery methods***	*Onsite* dan *Online* *Onsite and Online*
Fokus program ***Program focus***	Pemenuhan kewajiban Sertifikasi SPPUR, *Refreshment* Sertifikasi Manajemen Risiko, *Pelatihan untuk Kader, Pelatihan terkait Credit Analyst, Pelatihan Tim Bisnis dan Tim Operasi* *Fulfillment of mandatory SPPUR Certification, Risk Management Certification Refreshment, Training for Cadre Development, Credit Analyst–related Training, and Training for the Business and Operations Teams*
Biaya pelaksanaan program ***Program implementation cost***	Rp 6.744.343.396 *IDR6,744,343,396*

Remunerasi

Remunerasi merupakan hak yang diberikan kepada karyawan atas kinerja dan tanggung jawab yang telah dilakukan. Bank Artha Graha Internasional senantiasa memberikan remunerasi yang kompetitif dan berpedoman pada prinsip *pay for performance, internal equity,* dan *external competitiveness*.

Kebijakan remunerasi Bank Artha Graha Internasional juga mematuhi ketentuan yang terdapat pada Peraturan OJK No. 45/POJK.03/2015 tentang Penerapan Tata Kelola Dalam Pemberian Remunerasi Bagi Bank Umum.

Pemberian remunerasi diharapkan mampu memotivasi dan mempertahankan karyawan terbaik untuk memenuhi SDM yang profesional dan berkualitas, sehingga pertumbuhan bisnis Bank dapat tercapai. Penetapan remunerasi juga turut memperhatikan kondisi keuangan Bank, jenjang dan bobot, serta pencapaian kinerja karyawan.

Remuneration

Remuneration is a right granted to employees in return for the performance and responsibilities they have carried out. Bank Artha Graha Internasional consistently provides competitive remuneration and applies the principles of pay for performance, internal equity, and external competitiveness.

The Bank's remuneration policy also complies with the provisions set out in Financial Services Authority Regulation No. 45/POJK.03/2015 concerning the Implementation of Good Governance in the Provision of Remuneration for Commercial Banks.

The provision of remuneration is expected to motivate and retain top talent in order to build professional and high-quality human resources, thereby supporting the achievement of the Bank's business growth. The determination of remuneration also takes into account the Bank's financial condition, job level and weighting, as well as employee performance achievements.

Remunerasi yang diberikan oleh Bank terdiri *fix* dan *variable*. Komponen *fix* terdiri dari gaji dan *cash subsidy* sesuai dengan jenjang jabatan. Sementara komponen *variable*, terdiri dari 2 (dua) jenis, yaitu insentif dan bonus. Insentif diberikan kepada karyawan di fungsi penjualan *(sales)*, baik pendanaan *(funding)* maupun pinjaman *(lending)*, serta fungsi penagihan *(collection)*.

Remuneration provided by the Bank consists of fixed and variable components. The fixed component comprises salary and cash subsidies in accordance with job levels. Meanwhile, the variable component consists of 2 (two) types, namely incentives and bonuses. Incentives are granted to employees in sales functions, both funding and lending, as well as collection functions.

Selain itu, Bank memberikan komponen benefit berupa subsidi iuran Badan Penyelenggaraan Jaminan Sosial (BPJS) Kesehatan, BPJS Ketenagakerjaan, dan fasilitas asuransi kesehatan sesuai dengan jenjang dan kapasitas karyawan. Kebijakan remunerasi tersebut dievaluasi secara berkala oleh Bank dengan tujuan memastikan prinsip *fairness* diterapkan dengan objektif, serta untuk membedakan apresiasi kepada karyawan berdasarkan jenjang jabatan dan kontribusi yang diberikan *(performance based)*.

In addition, the Bank provides benefit components in the form of contribution subsidies for BPJS Kesehatan, BPJS Ketenagakerjaan, and health insurance facilities in accordance with employees' job levels and capacities. The remuneration policy is periodically evaluated by the Bank to ensure that the principle of fairness is applied objectively, as well as to differentiate appreciation for employees based on job levels and contributions made (performance-based).

Hubungan Industrial

Terciptanya hubungan industrial yang harmonis jelas merupakan sarana dalam memastikan peningkatan kondisi kerja, produktivitas, daya saing, dan kualitas kerja. Disamping itu, kondisi hubungan industrial juga menjadi indikator penerapan GCG bagi Bank.

Industrial Relations

The establishment of harmonious industrial relations is clearly a means of ensuring improvements in working conditions, productivity, competitiveness, and work quality. In addition, the state of industrial relations also serves as an indicator of the implementation of Good Corporate Governance (GCG) within the Bank.

Kebijakan hubungan industrial merupakan sesuatu yang diperlukan oleh Bank dalam rangka menjamin kelangsungan usaha, menciptakan iklim kerja yang kondusif, menimbulkan kebanggaan bagi pekerja, dan menghadirkan reputasi positif dari pihak eksternal.

An industrial relations policy is essential for the Bank to ensure business continuity, create a conducive working environment, foster employee pride, and build a positive reputation among external stakeholders.

Dalam mengembangkan hubungan industrial, Bank mengacu pada Undang-Undang No. 13 tahun 2003 tentang Ketenagakerjaan, Undang-Undang No. 6 tahun 2023 tentang Cipta Kerja dan Peraturan Pemerintah No. 35 tahun 2021 tentang Perjanjian Kerja Waktu Tertentu, Alih Daya, Waktu Kerja dan Waktu Istirahat dan Pemutusan Hubungan Kerja, karena itu Bank memberikan kebebasan kepada seluruh karyawan untuk mendapatkan haknya dengan bergabung dalam Serikat Pekerja.

In developing industrial relations, the Bank refers to Law No. 13 of 2003 on Manpower, Law No. 6 of 2023 on Job Creation, and Government Regulation No. 35 of 2021 on Fixed-Term Employment Agreements, Outsourcing, Working Time and Rest Periods, and Termination of Employment. Accordingly, the Bank provides all employees with the freedom to exercise their rights by joining a labor union.

Pada lingkungan Bank Artha Graha Internasional terdapat organisasi serikat pekerja, yaitu IKAJIH Unit BAGI. Kepengurusan serikat pekerja tersebut telah disusun oleh Bank dan disahkan oleh seluruh anggotanya. Kepengurusan tersebut menghasilkan peraturan/ketentuan yang telah disepakati bersama antara pengusaha dan Karyawan dalam bentuk Perjanjian Kerja Bersama, yang berisikan hak dan kewajiban baik oleh Karyawan kepada Bank maupun bank kepada Karyawan.

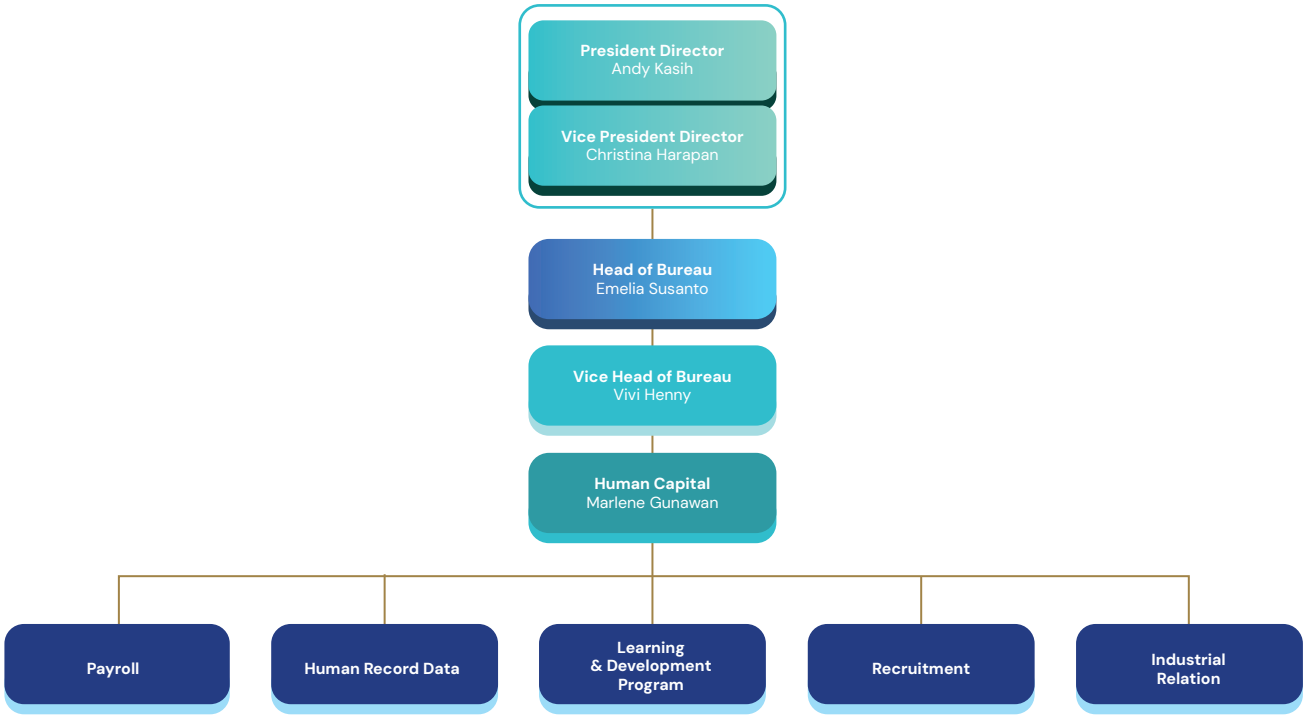
Bank Artha Graha Internasional, there is a labor union organization, namely IKAJIH Unit BAGI. The management of this labor union has been established by the Bank and ratified by all its members. This management has produced jointly agreed rules/provisions between the employer and employees in the form of a Collective Labor Agreement, which sets out the rights and obligations of both the employees toward the Bank and the Bank toward its employees.

Pengelola *Human Capital*

Pengelolaan *Human Capital* di Bank Artha Graha Internasional berada di bawah *Deputy Director Human Capital* yang dibantu oleh 5 (lima) *Executive Officer* yang bertanggung jawab terhadap pengelolaan *Human Capital* terdiri dari *Executive Officer Payroll*, *Executive Officer Human Record Data, Executive Officer Learning & Development, Executive Officer Recruitment,* dan *Executive Officer Industrial Relations*.

Human Capital Management

Human Capital management at Bank Artha Graha Internasional is carried out under the Deputy Director of Human Capital, who is supported by 5 (five) Executive Officers responsible for Human Capital management, consisting of the Executive Officer Payroll, Executive Officer Human Record Data, Executive Officer Learning & Development, Executive Officer Recruitment, and Executive Officer Industrial Relations.



Meskipun memiliki tugas dan tanggung jawab yang berbeda, namun kelima *Executive Officer* tersebut merupakan satu kesatuan yang tidak dapat dipisahkan karena mencakup seluruh proses pengelolaan *Human Capital* di Bank.

Although each of the five Executive Officers has different duties and responsibilities, they operate as an integrated and inseparable unit, as they collectively cover the entire Human Capital management process within the Bank.

Bank berkomitmen untuk melakukan pengelolaan *Human Capital* secara komprehensif, mulai dari proses rekrutmen hingga karyawan memasuki masa pensiun. Keseluruhan proses dijalankan sesuai ketentuan perundang-undangan yang berlaku. Selain itu, Bank juga memiliki kebijakan internal yang mengatur teknis pelaksanaan dalam setiap proses pengelolaan *Human Capital* tersebut.

The Bank is committed to managing Human Capital in a comprehensive manner, starting from the recruitment process through to employees' retirement. All processes are carried out in accordance with prevailing laws and regulations. In addition, the Bank has internal policies that regulate the technical implementation of each stage of the Human Capital management process.

Bank Artha Graha Internasional memiliki Beberapa kebijakan internal terkait dengan pengelolaan *Human Capital,* sebagai berikut:

1. Ketentuan Penilaian Karyawan dalam SE HC 024.03.0;
2. Ketentuan Pemilihan dan Penilaian Kader/Kaderisasi dalam SE HC 057.02.0;
3. Ketentuan Skema Pemberian *Reward* Karyawan dalam SE HC 060.01.0;
4. Ketentuan Kepala Kantor Layanan *Development Program* dalam SE HC 050.02.0; dan
5. Ketentuan Rekrutmen, Seleksi, dan Penerimaan Karyawan dalam SE HC 006.02.0.

Bank Artha Graha Internasional has several internal policies related to Human Capital management, as follows:

1. *Employee Performance Assessment Provisions as set out in HC Circular Letter No. 024.03.0;*
2. *Provisions on the Selection and Assessment of Talent/Regeneration as set out in HC Circular Letter No. 057.02.0;*
3. *Provisions on the Employee Reward Scheme as set out in HC Circular Letter No. 060.01.0;*
4. *Provisions on the Service Office Head Development Program as set out in HC Circular Letter No. 050.02.0; and*
5. *Provisions on Recruitment, Selection, and Hiring of Employees as set out in HC Circular Letter No. 006.02.0.*

Bank secara berkala melakukan peninjauan terhadap kebijakan-kebijakan tersebut untuk memastikan kesesuaiannya dengan peraturan perundang-undangan yang berlaku.

The Bank periodically reviews these policies to ensure their compliance with prevailing laws and regulations.

Rencana Pengembangan *Human Capital* Tahun 2026

Bank menetapkan 2 (dua) sasaran strategis untuk tahun 2026, antara lain:

1. *Re-arrange Organization; dan*
2. *Shaping the New Future.*

Human Capital Development Plan for 2026

The Bank has established 2 (two) strategic objectives for 2026, as follows:

1. *Re-arrange Organization; and*
2. *Shaping the New Future.*

Strategi dan *action plan* yang disiapkan untuk mencapai sasaran di atas sebagai berikut:

1. *Re-arrange Organization*
   Melakukan penempatan dan perputaran karyawan sesuai dengan potensi dan kompetensi untuk meningkatkan wawasan dan *skill* karyawan.
2. *Shaping the New Future*
   a. Penguatan kaderisasi jangka Panjang dengan memberikan program pelatihan yang tepat sasaran; dan
   b. Penyusunan *career programme* kader terbaik dan terpilih yang berfokus pada kemampuan dan kompetensi untuk menghadapi tantangan dan peluang yang ada.

The strategies and action plans prepared to achieve the above objectives are as follows:

1. *Re-arrange Organization*
   Implementing employee placement and rotation based on potential and competencies to enhance employees' insights and skills;
2. *Shaping the New Future*
   a. *Strengthening long-term talent regeneration by providing targeted and appropriate training programs; and*
   b. *Developing a career program for selected high-potential talent, focused on capabilities and competencies to address existing challenges and opportunities.*

Teknologi Informasi Dan Perbankan Digital

Transaksi berbasis teknologi informasi—transaksi *digital*—kini telah merambah ke berbagai aspek kehidupan masyarakat luas. Pertumbuhan transaksi digital menurut Bank Indonesia mengalami kenaikan tiap tahunnya sebesar 39,21% dengan nilai Rp91 Kuadriliun. Untuk tahun 2026, Bank Indonesia memperkirakan volume transaksi *digital banking* ini akan meningkat 29,7%.

Mempertimbangkan besarnya potensi bisnis yang dapat diraih dari perkembangan transaksi *digital*, yakni transaksi melalui aplikasi *mobile* dan internet tersebut, Bank Artha Graha Internasional mengembangkan layanan transaksi *digital* berbasis teknologi informasi terkini untuk memenuhi kebutuhan para nasabahnya. Untuk itu, Bank sejak beberapa tahun terakhir mengembangkan kompetensi penyelenggaraan kegiatan operasional *digital* berbasis teknologi informasi, baik dari sisi kompetensi SDM maupun infrastruktur TI, baik *hardware* maupun *software*.

Teknologi Informasi (TI) berperan penting dalam mendukung aktivitas operasional Bank, termasuk dalam memenuhi kebutuhan nasabah agar lebih efektif dan efisien. Pemanfaatan TI di Bank Artha Graha Internasional dilakukan dengan mengembangkan layanan *digital*, yakni mengintegrasikan layanan *mobile banking* sehingga memudahkan nasabah dalam mengakses layanan perbankan kapan pun dan dimana pun.

Information Technology and Digital Banking

Information technology–based transactions—digital transactions—have now expanded. Digital transaction growth, according to Bank Indonesia, has increased annually by 39.21%, reaching a value of IDR91 quadrillion. For 2026, Bank Indonesia projects that the volume of digital banking transactions will grow by a further 29.7%.

Considering the significant business potential arising from the growth of digital transactions, namely transactions conducted through mobile and internet applications, Bank Artha Graha Internasional has developed digital transaction services based on the latest information technology to meet customer needs. Accordingly, over the past several years, the Bank has been developing competencies in the implementation of information technology–based digital operations, both in terms of human resource competencies and IT infrastructure, including hardware and software.

Information Technology (IT) plays an important role in supporting the Bank's operational activities, including meeting customer needs more effectively and efficiently. The utilization of IT at Bank Artha Graha Internasional is carried out through the development of digital services, namely by integrating mobile banking services to facilitate customers' access to banking services anytime and anywhere.

Strategi Teknologi Informasi

Bank meyakini pentingnya penerapan kegiatan operasional digital berbasis Teknologi Informasi (TI) terkini dalam mendukung bisnis Bank. Untuk meraih peluang terbaik dari perkembangan transaksi *digital* dan meningkatkan efisiensi kegiatan operasional perbankan dari sistem konvensional ke perbankan *digital,* Bank telah menyusun dan menerapkan Rencana Strategis Teknologi Informasi yang dijadikan acuan dalam pengembangan inisiatif TI maupun pemenuhan infrastruktur dan keamanan TI.

Fokus strategis TI diarahkan untuk memperkuat daya saing Bank di tengah kompetisi yang semakin ketat. Adapun target utama yang ingin dicapai meliputi:

1. Mewujudkan layanan perbankan yang mudah diakses, terintegrasi melalui pengembangan arsitektur API;
2. Implementasi *IT Service Management (ITSM)* berbasis *Information Technology Infrastructure Library (ITIL)* untuk meningkatkan efektivitas layanan internal dan efisiensi biaya operasional TI;
3. Peningkatan keamanan di seluruh *server, endpoint,* dan *assessment* secara berkala untuk menutup celah keamanan yang ada;
4. Pelatihan dan sertifikasi SDM di bidang *Cloud, Network, IT Security & Security Maturity* serta *Project Management;* dan
5. Penyempurnaan kebijakan dan SOP TI agar selaras dengan *IT Master Plan* dan arah bisnis Bank.

Dalam menghadapi lanskap ancaman siber tahun 2026 yang didominasi oleh serangan berbasis AI, target jangka pendek IT kita bukan lagi sekadar menjaga sistem tetap menyala, melainkan membangun Ketahanan Aktif. Fokus utama adalah menyelaraskan infrastruktur dengan mandat POJK 30/2025 melalui penguatan arsitektur *Zero Trust*. Dengan memprioritaskan otomatisasi deteksi ancaman dan pemulihan bencana yang cepat, memastikan bahwa kepercayaan nasabah tetap utuh

Information Technology Strategy

The Bank believes in the importance of implementing digital operational activities based on the latest Information Technology (IT) to support the Bank's business. To capture the best opportunities from the development of digital transactions and to improve the efficiency of banking operations from conventional systems to digital banking, the Bank has prepared and implemented an Information Technology Strategic Plan, which serves as a reference for the development of IT initiatives as well as the fulfillment of IT infrastructure and security.

The Bank's IT strategic focus is directed toward strengthening its competitiveness amid increasingly intense competition. The main targets to be achieved include:

1. *Delivering banking services that are easily accessible and integrated through the development of API architecture;*
2. *Implementing IT Service Management (ITSM) based on the Information Technology Infrastructure Library (ITIL) to enhance the effectiveness of internal services and improve the efficiency of IT operational costs;*
3. *Enhancing security across all servers and endpoints, as well as conducting periodic assessments to close existing security gaps;*
4. *Providing training and certification for human capital in the areas of Cloud, Network, IT Security & Security Maturity, and Project Management; and*
5. *Refining IT policies and Standard Operating Procedures (SOPs) to align with the IT Master Plan and the Bank's business direction.*

In addressing the 2026 cyber threat landscape, which is increasingly dominated by AI-based attacks, the short-term IT target is no longer merely to keep systems running, but to build Active Resilience. The primary focus is to align infrastructure with the mandate of POJK 30/2025 through the strengthening of a Zero Trust architecture. By prioritizing automated threat detection and rapid disaster recovery, the Bank seeks to ensure that customer trust remains intact and business

dan operasional bisnis tetap berjalan tanpa gangguan, bahkan di tengah percobaan serangan yang paling canggih sekalipun.

operations continue uninterrupted, even amid the most sophisticated attack attempts.

Target jangka menengah yang ingin dicapai yaitu dengan memperkuat *Human Capital* yang dapat mewujudkan arahan strategis bank melalui pengembangan kompetensi teknis, *soft skills* dan *leadership* serta penguasaan bisnis *digital banking*. Selain dengan membangun budaya 'Keamanan di atas Segalanya' (*Security-First Culture*), memastikan bahwa setiap inovasi produk baru sudah memiliki lapisan pertahanan siber yang melekat sejak tahap desain.

The medium-term target is to strengthen Human Capital capable of realizing the Bank's strategic direction through the development of technical competencies, soft skills, leadership capabilities, and mastery of digital banking business. In addition, the Bank aims to build a "Security-First Culture," ensuring that every new product innovation incorporates embedded cyber defense layers from the design stage.

Program Strategis Teknologi Informasi Dan Perbankan Digital Tahun 2025

1. Pengembangan Fitur API *Management, Mobile Apps dan Internet Banking;*
   b. Agi digital apps:
      iii. Deposito Online; dan
      iv. Tabungan Pintar.
   b. Penambahan fitur informasi Saldo Awal dan Saldo Akhir pada *Internet Banking Business;*
   c. Pengembangan QRIS MPM *(Merchant Presented Mode)* ALTO;
   d. Penambahan Agregator NAATA untuk provider Telkomsel;
   e. Metode *Whitelist* Rekening Tujuan untuk API Transfer Dana;
   f. Pengembangan fitur *Bank Wide Limit* pada MB dan IBB; dan
   g. Perubahan format MT ke MX (SWIFT).

2. Pengembangan fitur guna mendukung operasional dan pelaporan Bank
   c. Upgrade sistem *switching* RINTIS 7.20;
   d. Implementasi *platform* PRIVASIMU sebagai bagian dari komitmen bank terhadap UU Perlindungan Data Pribadi;
   e. Pengembangan *Web Dashboard* SIKP dan Asuransi Untuk Fasilitas Pembiayaan KUR dan KPP;

Strategic Information Technology and Digital Banking Programs in 2025

1. Development of API Management features, Mobile Apps, and Internet Banking;
   b. Digital Apps AGI
      iii. Online Time Deposits; and
      iv. Pintar Savings.
   b. Addition of Beginning Balance and Ending Balance information features in Internet Banking Business;
   c. Development of QRIS MPM (Merchant Presented Mode) ALTO;
   d. Addition of NAATA Aggregator for Telkomsel provider;
   e. Whitelist Method for Beneficiary Accounts in Fund Transfer API;
   f. Development of Bank Wide Limit feature in MB and IBB; and
   g. Migration of message format from MT to MX (SWIFT).

8. Development of features to support Bank operations and reporting
   i. Upgrade of RINTIS switching system to version 7.20;
   j. Implementation of the PRIVASIMU platform as part of the Bank's commitment to the Personal Data Protection Law;
   k. Development of Web Dashboard SIKP and Insurance for KUR and KPP Financing Facilities;

f. Sinkronisasi Sumber Data ADK R14 ke R23 dan Penyesuaian Aplikasi ADK;
g. Pengembangan Aplikasi Simplifa untuk *Credit Analyst;*
h. Upgrade Aplikasi APU PPT untuk *team Compliance;*
i. Perubahan Judul Laporan *Reminder* dan Logo AGI pada aplikasi ADK; dan
j. Pengembangan KPR FLPP.

3. Penguatan infrastruktur dan peningkatan sistem keamanan di internal:
   d. Refreshment perangkat *Firewall* yang sudah *end of support* pada tahun 2025;
   e. Refreshment perangkat WAF yang sudah *end of support* pada tahun 2025;
   f. Penerapan strategi anti *fraud* dalam bentuk sistem deteksi/pengendalian *fraud* pada tingkat transaksi dan akun;
   g. Pengkinian/pelaksanaan *upgrade operating system* di *end user workstation* menggunakan Windows 11; dan
   h. Penguatan dan peningkatan kapabilitas *platform core banking* dan sistem pembayaran, melalui versi *platform* terkini, perubahan pada *middleware* dan ATM *Switching*, serta penguatan infrastruktur.

l. Synchronization of ADK R14 to R23 Data Sources and Adjustment of the ADK Application;
m. Development of the Simplifa Application for Credit Analysts;
n. Upgrade of the APU PPT Application for the Compliance team;
o. Change in the Reminder Report Title and AGI Logo in the ADK application; and
p. Development of KPR FLPP.

17. Strengthening infrastructure and enhancing internal security systems:
   r. Refreshment of Firewall devices that reach end of support in 2025;
   s. Refreshment of WAF devices that reach end of support in 2025;
   t. Implementation of anti-fraud strategies in the form of fraud detection/control systems at transaction and account levels;
   u. Updating/upgrading the operating system on end-user workstations to Windows 11; and

   v. Strengthening and enhancing the core banking platform and payment systems through the latest platform versions, changes to middleware and ATM Switching, and infrastructure reinforcement.

Keamanan Siber

Seiring dengan perkembangan teknologi informasi dan kebutuhan akan digitalisasi untuk memudahkan nasabah dalam melakukan transaksi perbankan, Bank memiliki inisiatif untuk meningkatkan keamanan siber *(cyber security)*. Hal ini tidak terlepas dari mitigasi terhadap serangan siber yang muncul seiring dengan berpindahnya preferensi layanan nasabah dari *channel* konvensional (cabang/*onsite*) menjadi *channel digital*.

Sebagai upaya memperkuat keamanan siber secara terus menerus, Bank Artha Graha Internasional berkomitmen meningkatkan perlindungan infrastruktur, jaringan, aplikasi, dan data. Penguatan *Security Operation Center* (*Monitoring* 24x7) dan manajemen risiko keamanan siber untuk transaksi *digital* merupakan bagian dari peningkatan kewaspadaan keamanan siber.

Cyber Security

In line with the development of information technology and the need for digitalization to facilitate customers in conducting banking transactions, the Bank has initiatives to enhance cyber security. This is inseparable from efforts to mitigate cyberattacks that arise as customers' service preferences shift from conventional channels (branches/onsite) to digital channels.

As part of continuous efforts to strengthen cyber security, Bank Artha Graha Internasional is committed to enhancing the protection of infrastructure, networks, applications, and data. The strengthening of the Security Operation Center (24x7 monitoring) and cyber security risk management for digital transactions forms part of efforts to increase cyber security vigilance.

Untuk meningkatkan keamanan transaksi, Bank juga menerapkan sistem keamanan guna mencegah maupun mendeteksi adanya transaksi mencurigakan, dengan penerapan *Fraud Detection System (FDS),* sebuah sistem keamanan berbasis data yang dirancang untuk mengidentifikasi, menganalisis, dan mencegah aktivitas mencurigakan atau penipuan dalam transaksi *digital* secara otomatis.

To enhance transaction security, the Bank also implements security systems to prevent and detect suspicious transactions through the application of a Fraud Detection System (FDS), a data-driven security system designed to automatically identify, analyze, and prevent suspicious or fraudulent activities in digital transactions.

Berdasarkan aturan Otoritas Jasa Keuangan terkait ketahanan dan keamanan siber perbankan, bank harus sudah memastikan bahwa layanannya sudah memenuhi standar keamanan yang minimal. Namun begitu perlu juga kiranya menerapkan strategi tambahan agar sistem keamanan mereka bisa lebih optimal. Berikut merupakan beberapa strategi yang dapat diterapkan dalam dunia perbankan untuk menjaga keamanan siber, berdasarkan pengalaman dan *best practices* di dunia.

1. Menyediakan kebijakan dan prosedur terkait pengamanan siber yang mengatur antara lain kebijakan penggunaan kata sandi yang kuat, kebijakan akses terbatas serta pengaturan untuk melindungi dan mengamankan data nasabah.
2. Menerapkan kebijakan akses ke sistem dengan penggunaan sandi yang kompleks, serta melakukan peninjauan secara teratur karyawan yang memerlukan akses yang diberikan izin khusus.
3. Menerapkan sistem pemantauan dan pengawasan yang kuat untuk mendeteksi aktivitas mencurigakan, untuk mengidentifikasi upaya masuk yang tidak sah, kegiatan mencurigakan di dalam jaringan dengan menggunakan aplikasi SIEM/SOC.
4. Melindungi jaringan data dengan penggunaan *firewall*, enkripsi data. Serta memperbaharui jaringan dan infrastruktur secara teratur untuk mengatasi celah kerentanan.
5. Mengidentifikasi dan memperbaiki kerentanan dalam kode aplikasi, jaringan dan sistem secara keseluruhan melalui pelaksanaan uji penetrasi *testing* dan audit keamanan oleh pihak independen secara berkala.
6. Pelatihan keamanan siber untuk semua karyawan untuk meningkatkan kesadaran terhadap serangan *phishing*, serta pentingnya menjaga kerahasiaan data dan melaporkan aktivitas mencurigakan.

Based on regulations of the Financial Services Authority related to banking cyber resilience and security, banks are required to ensure that their services meet minimum security standards. Nevertheless, it is also necessary to implement additional strategies so that security systems can operate more optimally. The following are several strategies that can be applied in the banking industry to maintain cyber security, based on experience and global best practices:

1. *Providing policies and procedures related to cyber security, which regulate, among others, strong password usage policies, restricted access policies, and arrangements to protect and secure customer data.*
2. *Implementing system access policies using complex passwords, as well as conducting regular reviews of employees who require access with special authorization.*
3. *Implementing robust monitoring and supervision systems to detect suspicious activities, identify unauthorized access attempts, and monitor suspicious activities within the network using SIEM/SOC applications.*
4. *Protecting data networks through the use of firewalls and data encryption, as well as regularly updating networks and infrastructure to address security vulnerabilities.*
5. *Identifying and remediating vulnerabilities in application code, networks, and systems as a whole through periodic penetration testing and security audits conducted by independent parties.*
6. *Conducting cyber security training for all employees to raise awareness of phishing attacks, the importance of maintaining data confidentiality, and the obligation to report suspicious activities.*

7. Melakukan *review* dan simulasi secara berkala rencana pemulihan bencana dan rencana darurat mencakup langkah-langkah pemulihan bencana, pemulihan data dan pemulihan operasional untuk mengurangi dampak serangan.

7. *Conducting periodic reviews and simulations of disaster recovery and contingency plans, covering disaster recovery steps, data recovery, and operational recovery to reduce the impact of attacks.*

Disaster Recovery

Data Center merupakan pusat pengendali IT dan pengolahan data yang berfungsi sebagai sarana pendukung utama operasional bank dalam bidang TI. Saat ini bank menggunakan 2 (dua) lokasi *Data Center* dimana dimaksudkan untuk menjaga agar layanan TI tetap tersedia apabila terjadi bencana pada *Data Center,* baik secara keseluruhan maupun sebagian dari peralatan yang ada.

Disaster Recovery diberlakukan saat infrastruktur teknologi informasi pada *Data Center* tidak dapat diperbaiki sesuai ketentuan *Business Impact Analysis* (BIA). Bank memastikan langkah pemulihan bencana, pemulihan data dan pemulihan operasional telah dirinci sesuai fungsi bisnis yang kritikal berdasarkan hasil BIA, dengan melakukan pengujian *Disaster Recovery* terhadap aplikasi secara berkala.

Disaster Recovery

The Data Center serves as the IT control and data processing hub and functions as the primary support for the Bank's IT operations. Currently, the Bank uses 2 (two) Data Center locations, which are intended to ensure that IT services remain available in the event of a disaster affecting the Data Center, either in whole or in part of the existing equipment.

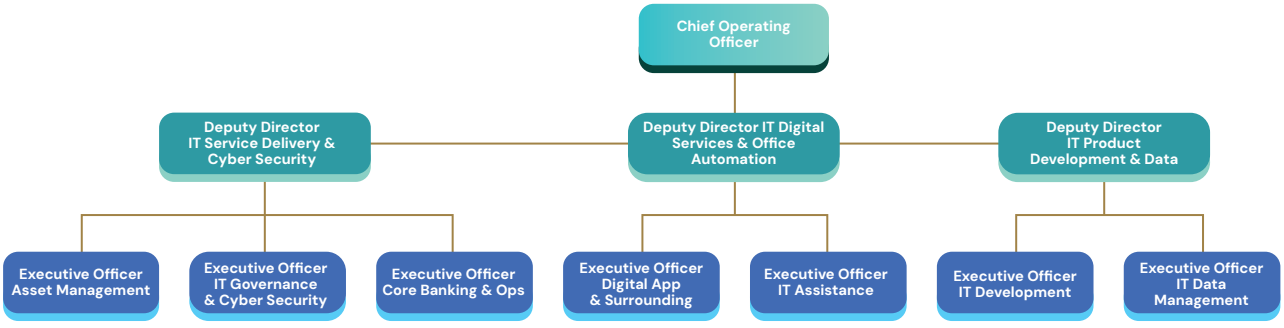
Disaster Recovery is implemented when the information technology infrastructure at the Data Center cannot be restored in accordance with the provisions of the Business Impact Analysis (BIA). The Bank ensures that disaster recovery, data recovery, and operational recovery steps are defined in accordance with critical business functions based on the BIA results, and conducts periodic Disaster Recovery testing on applications.

Pengelola TI dan Digital Banking

Penanggung jawab pengelolaan dan pengembangan TI di Bank Artha Graha Internasional berada di bawah *Deputy Director IT Service Delivery & Cyber Security, Deputy Director IT Digital Services & Office Automation, dan Deputy Director IT Product Development & Data* yang berada di bawah supervisi *Chief Operating Officer*.

IT and Digital Banking Management

Responsibility for the management and development of information technology at Bank Artha Graha Internasional is under the Deputy Director of IT Service Delivery & Cyber Security, the Deputy Director of IT Digital Services & Office Automation, and the Deputy Director of IT Product Development & Data, all of whom operate under the supervision of the Chief Operating Officer.



Adapun tugas dari masing-masing adalah sebagai berikut:

1. *Deputy Director IT Service Delivery & Cyber Security*
   Memastikan perencanaan strategis dan kebijakan teknologi informasi yang dapat memenuhi kebutuhan dan menunjang kepentingan bisnis perusahaan dan diimplementasikan. Memastikan tersedianya pelayanan teknologi informasi bagi semua unit kerja, pengembangan IT dijalankan secara efektif dan efisien serta *system* IT yang berfungsi di setiap unit kerja telah mempertimbangkan faktor keamanan.

2. *Deputy Director IT Digital Service & Office Automation*
   Memastikan *project* integrasi dengan *Partner/ Merchant* dapat terealisasikan dan terlaksana dengan baik, permintaan *user* (unit kerja Bank/ *Partner* bisnis) baik pengembangan/perubahan aplikasi telah ditindaklanjuti sebagai dukungan terhadap kelancaran kerja *user*. Mengawasi pengembangan, implementasi, dan pemeliharaan *e-Channel* aplikasi *digital*, aplikasi *surrounding* serta sistem pendukungnya sebagai dukungan terhadap kelancaran kerja *user* dilaksanakan sesuai SLA.

3. *Deputy Director IT Product Development & Data*
   Memastikan peran tim data dalam pemenuhan KPI bisnis *Digital & Network*, sebagai penentu strategi dalam rangka meningkatkan *level* kematangan data di organisasi, melakukan *assessment* secara rutin mengenai *level* kematangan infrastruktur data. Memastikan ketersediaan sistem penyediaan data dan operasi tim data serta memastikan pengembangan kemampuan bawahan agar tercapai target kinerja yang ditetapkan.

4. *Executive Officer Asset Management*
   Memastikan perangkat keras seperti mesin ATM, CPU, *printer*, mesin EDC, UPS, *scanner*, dan perangkat IT lainnya berfungsi optimal, kemudian memastikan pengelolaan vendor *(Vendor Management)* dilaksanakan dengan benar, memastikan tersedianya perencanaan, strategi dan pelaksanaan simulasi DRP *(Disaster Recovery Planning)*. Memastikan pemeliharaan *user* ID, *table* dan parameter aplikasi

The duties of each position are as follows:

1. *Deputy Director IT Service Delivery & Cyber Security*
   Ensuring that information technology strategic planning and policies that meet business needs and support the Company's interests are properly implemented. Ensuring the availability of information technology services for all work units, that IT development is carried out effectively and efficiently, and that IT systems operating in each work unit take security factors into consideration.

2. *Deputy Director IT Digital Service & Office Automation*
   Ensuring that integration projects with Partners/ Merchants are realized and implemented properly, and that user requests (Bank work units/ business partners), whether related to application development or changes, are followed up to support smooth user operations. Supervising the development, implementation, and maintenance of digital e-Channel applications, surrounding applications, and their supporting systems to ensure smooth user operations in accordance with the Service Level Agreement (SLA).

3. *Deputy Director IT Product Development & Data*
   Ensuring the role of the data team in fulfilling Digital & Network business KPIs, acting as a determinant of strategy to increase the level of data maturity within the organization, and conducting regular assessments of data infrastructure maturity levels. Ensuring the availability of data provisioning systems and data team operations, as well as ensuring the development of subordinates' capabilities to achieve established performance targets.

4. *Executive Officer Asset Management*
   Ensuring that hardware such as ATM machines, CPUs, printers, EDC machines, UPS, scanners, and other IT devices function optimally; ensuring proper vendor management; ensuring the availability of planning, strategy, and implementation of Disaster Recovery Planning (DRP) simulations. Ensuring that the maintenance of user IDs, application tables and parameters, as well as the use of High Level Users, is

serta penggunaan *High Level User* dijalankan sesuai dengan ketentuan dan prosedur yang berlaku. Memastikan kebijakan dan prosedur *Library* berjalan dengan baik serta bersama *Deputy Director IT* dan *Executive Officer* lainnya menyiapkan rencana kerja dan anggaran biaya *(budget)* tahunan IT dan memantau implementasinya.

carried out in accordance with applicable provisions and procedures. Ensuring that library policies and procedures are properly implemented, and together with the Deputy Director IT and other Executive Officers, preparing annual IT work plans and budgets and monitoring their implementation.

5. *Executive Officer IT Governance & Cyber Security*
   Membuat perencanaan untuk strategi pengamanan informasi di lingkungan Bank, memastikan pelaksanaan pengadaan, operasional dan pemeliharaan perangkat/sistem pengamanan teknologi informasi dilakukan sesuai ketentuan. Melakukan koordinasi pengamanan teknologi informasi yang memadai dengan pihak internal dan eksternal, melakukan koordinasi dan supervisi pelaksanaan sosialisasi atau edukasi terkait pengamanan teknologi informasi, mengidentifikasi resiko-resiko dan solusinya dalam program pengamanan teknologi informasi serta supervisi pengembangan dan penerapan kebijakan, standarisasi, petunjuk dan prosedur keamanan teknologi informasi sesuai ketentuan PBI dan POJK.

5. *Executive Officer IT Governance & Cyber Security*
   Preparing plans for information security strategies within the Bank, ensuring that the procurement, operation, and maintenance of information technology security devices/systems are carried out in accordance with regulations. Coordinating adequate information technology security with internal and external parties, coordinating and supervising the implementation of socialization or education related to information technology security, identifying risks and solutions in information technology security programs, and supervising the development and implementation of information technology security policies, standards, guidelines, and procedures in accordance with applicable Bank Indonesia and OJK regulations.

6. *Executive Officer Core Banking & Ops*
   Mengawasi dan memastikan operasional harian aplikasi T24 berjalan tanpa gangguan, berkoordinasi dengan vendor atau pihak ketiga jika ada masalah atau kebutuhan terkait aplikasi T24 dan menangani masalah teknis yang muncul dalam aplikasi, kesalahan sistem, dan masalah kinerja.

6. *Executive Officer Core Banking & Ops*
   Supervising and ensuring that the daily operations of the T24 application run without disruption, coordinating with vendors or third parties in the event of issues or needs related to the T24 application, and handling technical issues arising in the application, system errors, and performance issues.

7. *Executive Officer IT Digital Apps & Surrounding*
   Mengawasi pengembangan, implementasi, dan pemeliharaan aplikasi *digital* serta sistem pendukungnya sebagai dukungan terhadap kelancaran kerja *user* dan dilaksanakan sesuai SLA. Mengelola integrasi antara sistem aplikasi dengan *platform* lain yang digunakan dalam perusahaan, kemudian memastikan ketersediaan sistem dan prosedur yang selaras dengan perkembangan bisnis

7. *Executive Officer IT Digital Apps & Surrounding*
   Supervising the development, implementation, and maintenance of digital applications and their supporting systems to support smooth user operations in accordance with the SLA. Managing integration between application systems and other platforms used within the Company, and ensuring the availability of systems and procedures aligned with business developments and regulations through

dan regulasi, melalui penyempurnaan prosedur yang sudah ada. Bersama *Deputy Director IT*, serta *Executive Officer* lainnya menyiapkan rencana kerja dan anggaran biaya (*budget*) tahunan IT dan memantau implementasinya.

the refinement of existing procedures. Together with the Deputy Director IT and other Executive Officers, preparing annual IT work plans and budgets and monitoring their implementation.

8. *Executive Officer IT Assistance*
   Memastikan *project* integrasi dengan *Partner/ Merchant* dapat terealisasikan dan terlaksana dengan baik, memastikan *user* (unit bisnis Bank, *Partner*) terkait permintaan integrasi baik pengembangan/ perubahan *service* layanan telah ditindaklanjuti sebagai dukungan terhadap kelancaran kerja *user*. Memastikan ketersediaan sistem dan prosedur yang selaras dengan perkembangan bisnis dan regulasi, melalui penyempurnaan prosedur yang sudah ada.

8. *Executive Officer IT Assistance*
   Ensuring that integration projects with Partners/ Merchants are realized and implemented properly, ensuring that user (Bank business units, Partners) requests related to integration, whether service development or changes, are followed up to support smooth user operations. Ensuring the availability of systems and procedures aligned with business developments and regulations through the refinement of existing procedures.

9. *Executive Officer IT Development*
   Berperan dalam mengembangkan dan menerapkan strategi IT yang sejalan dengan tujuan bisnis, memastikan strategi IT mendukung tujuan keseluruhan organisasi, mengawasi perencanaan, pelaksanaan dan penyampaian proyek IT. Memastikan proyek selesai tepat waktu dalam anggaran dan memenuhi standar kualitas, memberikan panduan dan dukungan kepada anggota tim untuk mencapai tujuan departemen serta memastikan pengembangan perangkat lunak mengikuti praktik terbaik dan standar industri.

9. *Executive Officer IT Development*
   Responsible for developing and implementing IT strategies aligned with business objectives, overseeing the planning and delivery of IT projects, and ensuring projects are completed on time, within budget, and in line with quality standards. This role also provides guidance to team members and ensures software development follows best practices and industry standards.

10. *Executive Officer IT Data Management*
    *M*engembangkan dan menerapkan kebijakan serta prosedur tata kelola data, memastikan kepatuhan terhadap *standard* dan regulasi tata kelola data, menetapkan standar kualitas data dan memantau kualitas data diseluruh organisasi, menerapkan proses pembersihan, validasi dan pengayaan data. Merancang dan memelihara arsitektur data untuk mendukung kebutuhan bisnis, memastikan integrasi data dan interoperabilitas antar sistem dan *platform* yang berbeda serta mengawasi pengembangan dan penyampaian laporan serta analisis MIS.

10. *Executive Officer IT Data Management*
    Developing and implementing data governance policies and procedures, ensuring compliance with data governance standards and regulations, establishing data quality standards and monitoring data quality across the organization, and implementing data cleansing, validation, and enrichment processes. Designing and maintaining data architecture to support business needs, ensuring data integration and interoperability across different systems and platforms, and supervising the development and delivery of MIS reporting and analytics.

Tata Kelola TI

Tata kelola IT menempatkan keamanan siber sebagai prioritas strategis. Tidak hanya mengandalkan teknologi, tetapi membangun ekosistem kebijakan yang memastikan setiap keputusan bisnis selaras dengan profil risiko siber bank. Melalui pengawasan ketat dari *IT Steering Committee* dan pelaporan risiko yang transparan, memastikan bahwa penguatan siber bukan sekadar respons terhadap insiden, melainkan komitmen berkelanjutan untuk menjaga integritas institusi dan kepercayaan nasabah di atas segalanya.

Penguatan siber tidak akan optimal tanpa tata kelola yang memberikan garis tanggung jawab yang jelas. Mentransformasi struktur IT dengan memisahkan fungsi Operasional dan Keamanan *(Security)* untuk menjamin adanya *check and balance*. Melalui penunjukan penanggung jawab siber yang melapor langsung kepada Direksi, memastikan bahwa setiap risiko keamanan siber diintervensi secara cepat dan strategis, bukan sekadar urusan teknis di level bawah.

Rencana Pengembangan Teknologi Informasi Dan Perbankan Digital Tahun 2026

Tahun 2026 menjadi fase akselerasi transformasi digital yang berfokus pada 5 (Lima) inisiatif utama dibawah ini:

1. *Digital Transformation & Innovation;*
2. Ketahanan dan Keamanan Siber;
3. Standar Teknologi dan Arsitektur Sistem;
4. Pengembangan SDM TI; dan
5. *Risk Management* dan Tata Kelola TI.

Arah ini disusun untuk memastikan seluruh layanan TI Bank mendukung prinsip-prinsip *confidentiality, integrity* dan *availability* sekaligus selaras dengan ketentuan regulator, termasuk POJK No. 11/POJK.03/2022 tentang Penyelenggaraan Teknologi Informasi oleh Bank Umum, Undang-Undang Perlindungan Data Pribadi No. 27 Tahun 2022, dan standar internasional ISO 27001 serta NIST *Cybersecurity Framework*.

IT Governance

IT governance places cybersecurity as a strategic priority. It does not rely solely on technology, but builds a policy ecosystem that ensures every business decision is aligned with the Bank's cyber risk profile. Through strict oversight by the IT Steering Committee and transparent risk reporting, the Bank ensures that cybersecurity strengthening is not merely a response to incidents, but a continuous commitment to safeguarding institutional integrity and maintaining customer trust above all else.

Cybersecurity enhancement will not be optimal without governance that provides clear lines of responsibility. The Bank has transformed its IT structure by separating Operational and Security functions to ensure proper checks and balances. Through the appointment of a cybersecurity officer who reports directly to the Board of Directors, the Bank ensures that every cybersecurity risk is addressed swiftly and strategically, rather than being treated as merely a technical issue at the operational level

Information Technology and Digital Banking Development Plan for 2026

The year 2026 marks an acceleration phase of digital transformation focusing on 5 (five) main initiatives as follows:

1. *Digital Transformation & Innovation;*
2. *Cyber Resilience and Security;*
3. *Technology Standards and System Architecture;*
4. *IT Human Capital Development; and*
5. *IT Risk Management and Governance.*

This direction is formulated to ensure that all of the Bank's IT services uphold the principles of confidentiality, integrity, and availability, while remaining aligned with regulatory provisions, including POJK No. 11/POJK.03/2022 concerning the Implementation of Information Technology by Commercial Banks, Law No. 27 of 2022 concerning Personal Data Protection, as well as international standards ISO 27001 and the NIST Cybersecurity Framework.

Fokus strategis TI diarahkan untuk memperkuat daya saing Bank di tengah kompetisi yang semakin ketat. Adapun target utama yang ingin dicapai meliputi:

- Mewujudkan layanan perbankan yang mudah diakses, terintegrasi melalui pengembangan arsitektur API.
- Implementasi I*T Service Management* (ITSM) berbasis *Information Technology Infrastructure Library* (ITIL) untuk meningkatkan efektivitas layanan internal dan efisiensi biaya operasional TI.
- Peningkatan keamanan di seluruh *server, endpoint,* dan *assessment* secara berkala untuk menutup celah keamanan yang ada.
- Pelatihan dan sertifikasi SDM di bidang *Cloud, Network, IT Security & Security Maturity* serta *Project Management*
- Penyempurnaan kebijakan dan SOP TI agar selaras dengan *IT Master Plan* dan arah bisnis Bank

The IT strategic focus is directed toward strengthening the Bank's competitiveness amid increasingly intense competition. The main targets to be achieved include:

- *Delivering banking services that are easily accessible and integrated through the development of API architecture.*
- *Implementing IT Service Management (ITSM) based on the Information Technology Infrastructure Library (ITIL) to enhance the effectiveness of internal services and improve the efficiency of IT operational costs.*
- *Enhancing security across all servers and endpoints, as well as conducting periodic assessments to close existing security gaps.*
- *Providing training and certification for IT human capital in the areas of Cloud, Network, IT Security & Security Maturity, and Project Management.*
- *Refining IT policies and Standard Operating Procedures (SOPs) to align with the IT Master Plan and the Bank's business direction.*

05

Tata Kelola Perusahaan

Corporate Governance





KOMITMEN, DASAR PENERAPAN, DAN PRINSIP TATA KELOLA PERUSAHAAN

COMMITMENT, IMPLEMENTATION POLICY, AND PRINCIPLES OF CORPORATE GOVERNANCE

Komitmen

Bank Artha Graha Internasional menunjukkan komitmen kuat dalam penerapan Tata Kelola Perusahaan yang Baik (*Good Corporate Governance*/GCG) sebagai bagian integral dari misi bisnis berkelanjutan Perseroan. Bank secara konsisten menerapkan prinsip-prinsip GCG seperti transparansi, akuntabilitas, responsibilitas, independensi, dan *fairness*, sesuai dengan regulasi Otoritas Jasa Keuangan (OJK) dan praktik terbaik industri perbankan.

Perseroan mengintegrasikan GCG ke dalam struktur organisasi, proses kerja, dan prosedur internal, melibatkan seluruh jajaran mulai dari Dewan Komisaris hingga manajemen. Perseroan telah menyusun Pedoman Kebijakan Perusahaan tentang GCG sejak 2014, yang mencakup penanganan benturan kepentingan, fungsi kepatuhan, audit internal-eksternal, serta manajemen risiko. Komitmen ini juga dibuktikan melalui penyesuaian substansi sesuai POJK Nomor 17 Tahun 2023 dan penerapan talent management untuk mendukung transformasi, sehingga meningkatkan kepercayaan pemangku kepentingan dan nilai perusahaan secara jangka panjang.

Commitment

Bank Artha Graha Internasional demonstrates a strong commitment to the implementation of Good Corporate Governance (GCG) as an integral part of the Company's sustainable business mission. The Bank consistently applies GCG principles, including transparency, accountability, responsibility, independence, and fairness, in accordance with the regulations of the Financial Services Authority and best practices in the banking industry.

The Company integrates GCG into its organizational structure, business processes, and internal procedures, involving all levels of the organization, from the Board of Commissioners to management. The Company has established Corporate Governance Policy Guidelines since 2014, which cover the management of conflicts of interest, the compliance function, internal and external audit functions, and risk management. This commitment is further demonstrated through adjustments to the substance in line with POJK Number 17 of 2023 and the implementation of talent management to support transformation, thereby enhancing stakeholder confidence and long-term corporate value.

Dasar Penerapan Tata Kelola Perusahaan

Dasar Penerapan Tata Kelola Perusahaan di Bank Artha Graha Internasional mengacu pada peraturan dan ketentuan yang berlaku di bidang pasar modal dan industri perbankan, antara lain:

Undang-Undang (UU) Republik Indonesia

1. UU No. 7 Tahun 1992 tentang Perbankan sebagaimana telah diubah dengan UU No. 10 Tahun 1998 dan sebagaimana telah diubah sebagian dengan UU No. 11 Tahun 2020 tentang Cipta Kerja dan UU No. 6 Tahun 2023 tentang Penetapan Peraturan Pemerintah Pengganti UU No. 2 Tahun 2022 tentang Cipta Kerja menjadi Undang- Undang;

Basis for the Implementation of Corporate Governance

The basis for the implementation of Good Corporate Governance (GCG) at Bank Artha Graha Internasional refers to the prevailing laws and regulations in the capital market and banking industry, including the following:

Laws of the Republic of Indonesia

1. *Law Number 7 of 1992 on Banking, as amended by Law Number 10 of 1998 and partially amended by Law Number 11 of 2020 on Job Creation and Law Number 6 of 2023 on the Stipulation of Government Regulation in Lieu of Law Number 2 of 2022 on Job Creation into Law;*

2. UU No. 40 Tahun 2007 tentang Perseroan Terbatas sebagaimana telah diubah sebagian dengan UU No. 11 Tahun 2020 tentang Cipta Kerja dan UU No. 6 Tahun 2023 tentang Penetapan Peraturan Pemerintah Pengganti UU No. 2 Tahun 2022 tentang Cipta Kerja menjadi Undang-Undang;
3. UU No. 14 Tahun 2008 tentang Keterbukaan Informasi; dan
4. UU No. 4 Tahun 2023 tentang Pengembangan dan Penguatan Sektor Keuangan.

2. *Law Number 40 of 2007 on Limited Liability Companies, as partially amended by Law Number 11 of 2020 on Job Creation and Law Number 6 of 2023 on the Stipulation of Government Regulation in Lieu of Law Number 2 of 2022 on Job Creation into Law;*
3. *Law Number 14 of 2008 on Public Information Disclosure; and*
4. *Law Number 4 of 2023 on the Development and Strengthening of the Financial Sector.*

Peraturan dan Surat Edaran Otoritas Jasa Keuangan (POJK dan SEOJK)

1. POJK No. 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik.
2. POJK No. 34/POJK.04/2014 tentang Komite Remunerasi dan Nominasi Emiten atau Perusahaan Publik.
3. POJK No.35/POJK.04/2014 tentang Sekretaris Perusahaan Emiten atau Perusahaan Publik.
4. POJK No. 8/POJK.04/2015 tentang Situs Web Emiten atau Perusahaan Publik.
5. POJK No. 21/POJK.04/2015 tentang Penerapan Pedoman Tata Kelola Perusahaan Terbuka.
6. POJK No. 31/POJK.04/2015 tentang Keterbukaan atas Informasi atau Fakta Material oleh Emiten atau Perusahaan Publik.
7. SEOJK No. 32/SEOJK.04/2015 tentang Pedoman Tata Kelola Perusahaan Terbuka.
8. POJK No. 55/POJK.04/2015 tentang Pembentukan dan Pedoman Kerja Komite Audit.
9. POJK No.56/POJK.04/2015 tentang Pembentukan dan Pedoman Penyusunan Piagam Unit Audit Internal.
10. POJK No. 4/POJK.03/2016 tentang Penilaian Tingkat Kesehatan Bank Umum.
11. POJK No. 18/POJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum.
12. POJK No. 27/POJK.03/2016 tentang Penilaian Kemampuan dan Kepatutan bagi Pihak Utama Lembaga Jasa Keuangan.

Regulations and Circular Letters of the Financial Services Authority (POJK and SEOJK)

1. *POJK No. 33/POJK.04/2014 concerning the Board of Directors and Board of Commissioners of Issuers or Public Companies.*
2. *POJK No. 34/POJK.04/2014 concerning the Nomination and Remuneration Committee of Issuers or Public Companies.*
3. *POJK No. 35/POJK.04/2014 on Corporate Secretary of Issuers or Public Companies.*
4. *POJK No. 8/POJK.04/2015 on Website of Issuers or Public Companies.*
5. *POJK No. 21/POJK.04/2015 concerning the Implementation of Corporate Governance Guidelines for Public Companies.*
6. *POJK No. 31/POJK.04/2015 concerning Disclosure of Material Information or Facts by Issuers or Public Companies.*
7. *SEOJK No. 32/SEOJK.04/2015 concerning Corporate Governance Guidelines for Public Companies.*
8. *POJK No. 55/POJK.04/2015 concerning the Establishment and Working Guidelines of the Audit Committee.*
9. *POJK No. 56/POJK.04/2015 on the Establishment and Guidelines for the Preparation of Internal Audit Unit Charter.*
10. *POJK No. 4/POJK.03/2016 concerning the Assessment of the Soundness Level of Commercial Banks.*
11. *POJK No. 18/POJK.03/2016 concerning the Implementation of Risk Management for Commercial Banks.*
12. *POJK No. 27/POJK.03/2016 concerning Fit and Proper Test for Key Parties of Financial Services Institutions.*

13. POJK No. 29/POJK.04/2016 tentang Laporan Tahunan Emiten atau Perusahaan Publik.
14. POJK No. 46/POJK.03/2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum.
15. POJK No. 1/POJK.03/2019 tentang Penerapan Fungsi Audit Intern pada Bank Umum.
16. POJK No. 37/POJK.03/2019 tentang Transparansi dan Publikasi Laporan Bank
17. POJK No. 12/POJK.03/2021 tentang Bank Umum.
18. SEOJK No. 16/SEOJK.04/2021 tentang Bentuk dan Isi Laporan Tahunan Emiten atau Perusahaan Publik.
19. POJK No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum.
20. SEOJK No. 14/SEOJK.03/2025 tentang Penerapan Tata Kelola Bagi Bank Umum.

Lain-Lain

1. Pedoman Umum Governansi Korporat Indonesia (PUGKI) dari Komite Nasional Kebijakan *Governance* (KNKG); dan
2. Anggaran Dasar Perusahaan yang tertuang dalam Akta Pernyataan Keputusan Rapat dan Perubahan Anggaran Dasar PT Bank Artha Graha Internasional Tbk No. 06 tanggal 17 Juli 2024.

Prinsip Tata Kelola Perusahaan

Penerapan prinsip GCG di Bank Artha Graha Internasional mencakup pada prinsip TARIF (keterbukaan; akuntabilitas; tanggung jawab; independensi; dan kesetaraan dan kewajaran) yang mengacu pada POJK No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum dan prinsip ETAK (perilaku beretika, transparansi, akuntabilitas dan keberlanjutan) sesuai Pedoman Umum Governansi Korporat Indonesia (PUGKI) yang dikeluarkan oleh Komite Nasional Kebijakan *Governance* (KNKG).

13. *POJK No. 29/POJK.04/2016 concerning Annual Reports of Issuers or Public Companies.*
14. *POJK No. 46/POJK.03/2017 concerning the Implementation of the Compliance Function for Commercial Banks.*
15. *POJK No. 1/POJK.03/2019 concerning the Implementation of the Internal Audit Function in Commercial Banks.*
16. *POJK No. 37/POJK.03/2019 on Transparency and Publication of Bank Reports.*
17. *POJK No. 12/POJK.03/2021 concerning Commercial Banks.*
18. *SEOJK No. 16/SEOJK.04/2021 concerning the Form and Content of Annual Reports of Issuers or Public Companies.*
19. *POJK No. 17 of 2023 concerning the Implementation of Corporate Governance for Commercial Banks.*
20. *SEOJK No. 14/SEOJK.03/2025 concerning the Implementation of Corporate Governance for Commercial Banks.*

Others

1. *General Guidelines for Indonesian Corporate Governance (PUGKI) from the National Committee on Governance Policy (KNKG); and*
2. *The Company's Articles of Association as set forth in the Deed of Statement of Meeting Resolutions and Amendments to the Articles of Association of PT Bank Artha Graha Internasional Tbk Number 06 dated July 17, 2024.*

Principles of Corporate Governance

The implementation of GCG principles at Bank Artha Graha Internasional encompasses the TARIF principles (transparency, accountability, responsibility, independence, and fairness) as stipulated in OJK Regulation Number 17 of 2023 on the Implementation of Corporate Governance for Commercial Banks, as well as the ETAK principles (ethical conduct, transparency, accountability, and sustainability) in accordance with the General Guidelines for Indonesian Corporate Governance (PUGKI) issued by the National Committee on Governance Policy (KNKG).

TARIF	ETAK
Keterbukaan Bank mengungkapkan informasi terkait kinerja, kondisi keuangan dan kegiatan pengelolaan perusahaan secara tepat waktu, memadai, jelas, akurat, dan dapat dipertanggungjawabkan, serta mudah diakses oleh Pemangku Kepentingan sesuai dengan haknya. ***Transparency*** *The Bank discloses information related to its performance, financial condition, and corporate management activities in a timely, adequate, clear, accurate, and accountable manner, and ensures that such information is easily accessible to stakeholders in accordance with their respective rights.*	**Perilaku Beretika** Dalam melaksanakan kegiatannya, Bank senantiasa mengedepankan kejujuran, memperlakukan semua pihak dengan hormat *(respect)*, memenuhi komitmen, membangun serta menjaga nilai-nilai moral dan kepercayaan secara konsisten. Korporasi memperhatikan kepentingan pemegang saham dan pemangku kepentingan lainnya berdasarkan asas kewajaran dan kesetaraan *(fairness)* dan dikelola secara independen sehingga masing-masing organ perusahaan tidak saling mendominasi dan tidak dapat diintervensi oleh pihak lain. ***Ethical Conduct*** *In conducting its activities, the Bank consistently upholds honesty, treats all parties with respect, fulfills its commitments, and maintains moral values and trust. The Bank considers the interests of shareholders and other stakeholders based on the principles of fairness and equality, and is managed independently so that each corporate organ does not dominate or become subject to intervention by other parties.*
Akuntabilitas Bank memiliki kebijakan terkait tugas, tanggung jawab dan wewenang yang jelas dari setiap organ dan karyawan yang diselaraskan dengan visi, misi, nilai-nilai perusahaan *(corporate values)*, dan strategi Bank. Guna memastikan berjalannya prinsip ini, Bank juga melaksanakan pengawasan internal melalui sistem pengendalian internal yang efektif melalui 3 (tiga) tahapan pengendalian (tahap pengendalian: lini pertama, lini kedua dan lini ketiga). ***Accountability*** *The Bank has clear policies regarding the duties, responsibilities, and authorities of each corporate organ and employee, aligned with the Bank's vision, mission, corporate values, and strategy. To ensure the implementation of this principle, the Bank also carries out internal oversight through an effective internal control system consisting of three lines of control (first line, second line, and third line).*	**Transparansi** Untuk menjaga objektivitas dalam menjalankan bisnis, Bank menyediakan informasi yang material dan relevan dengan cara yang mudah diakses dan dipahami oleh pemangku kepentingan. Bank mengambil inisiatif untuk mengungkapkan tidak hanya masalah yang disyaratkan oleh peraturan perundang-undangan, tetapi juga hal yang penting untuk pengambilan keputusan oleh pemegang saham, kreditur dan pemangku kepentingan lainnya. ***Transparency*** *To maintain objectivity in conducting its business, the Bank provides material and relevant information in a manner that is easily accessible and understandable to stakeholders. The Bank takes the initiative to disclose not only matters required by laws and regulations, but also information that is important for decision-making by shareholders, creditors, and other stakeholders.*
Tanggung Jawab Bank memastikan bahwa seluruh organ tata kelola telah mengimplementasikan prinsip kehati-hatian dengan tunduk dan patuh pada peraturan perundang-undangan dan ketentuan otoritas yang berlaku. Selain itu, pemenuhan komitmen Bank ditunjukkan dengan kepedulian dalam melaksanakan tugas dan tanggung jawab sosial terhadap masyarakat dan kelestarian lingkungan terutama di sekitar wilayah operasional. ***Responsibility*** *The Bank ensures that all governance organs implement prudential principles by complying with applicable laws, regulations, and the provisions of regulatory authorities. In addition, the Bank demonstrates its commitment through active engagement in fulfilling its social responsibilities to the community and environmental sustainability, particularly in areas surrounding its operational activities.*	**Akuntabilitas** Bank dapat mempertanggungjawabkan kinerjanya secara transparan dan wajar. Untuk itu Bank dikelola secara benar, terukur dan sesuai dengan kepentingan korporat dengan tetap memperhitungkan kepentingan pemegang saham dan pemangku kepentingan. Akuntabilitas merupakan prasyarat yang diperlukan untuk mencapai kinerja yang berkelanjutan. ***Accountability*** *The Bank is able to account for its performance in a transparent and fair manner. Accordingly, the Bank is managed properly, measurably, and in accordance with corporate interests while taking into account the interests of shareholders and stakeholders. Accountability is a prerequisite for achieving sustainable performance.*
Independensi Bank menjamin bahwa setiap organ tata kelola Perusahaan memegang teguh prinsip independensi dengan menghindari terjadinya dominasi oleh pihak tertentu, tidak akan terpengaruh oleh kepentingan manapun, serta menghindari benturan kepentingan dan tekanan yang dapat memengaruhi pengambilan keputusan agar dapat diambil secara objektif dan profesional.	**Keberlanjutan** Bank mematuhi peraturan perundang-undangan serta berkomitmen melaksanakan tanggung jawab terhadap masyarakat dan lingkungan agar berkontribusi pada pembangunan berkelanjutan melalui kerjasama dengan semua pemangku kepentingan terkait untuk meningkatkan kehidupan mereka dengan cara yang selaras dengan kepentingan bisnis dan agenda pembangunan berkelanjutan.

TARIF	ETAK
Independence *The Bank ensures that each corporate governance organ upholds the principle of independence by avoiding domination by any particular party, remaining free from undue influence or interests, and preventing conflicts of interest and pressures that may affect decision-making, thereby ensuring that decisions are made objectively and professionally.*	***Sustainability*** *The Bank complies with applicable laws and regulations and is committed to fulfilling its responsibilities toward society and the environment, thereby contributing to sustainable development through collaboration with all relevant stakeholders to improve their well-being in a manner aligned with business interests and the sustainable development agenda.*
Kesetaraan dan Kewajaran Bank senantiasa memberikan kesempatan yang sama bagi para Pemangku Kepentingan untuk dapat memberikan masukan dan menyampaikan opini demi kemajuan Bank yang disesuaikan juga dengan kapasitas masing-masing Pemangku Kepentingan. Selain itu, kesempatan yang sama juga diberikan Bank kepada setiap karyawan dalam proses rekrutmen dan pengembangan karier yang dilakukan secara adil dan setara serta membuka akses terhadap informasi sesuai prinsip keterbukaan. ***Equality and Fairness*** *The Bank provides equal opportunities for stakeholders to offer input and express their opinions for the advancement of the Bank, taking into account the respective capacities of each stakeholder. In addition, the Bank provides equal opportunities for all employees in recruitment and career development processes carried out fairly and equitably, while also ensuring access to information in accordance with the principle of transparency.*	

Perseroan juga telah menerapkan 8 (delapan) prinsip governansi sesuai PUGKI, yaitu:

The Company has also implemented 8 (eight) governance principles in accordance with PUGKI, namely:

Prinsip 1: **Peran dan Tanggung Jawab Direksi dan Dewan Komisaris** ***Principle 1:*** ***Roles and Responsibilities of the Board of Directors and Board of Commissioners***	Direksi dan Dewan Komisaris menjalankan peran dan tanggung jawabnya secara independen untuk menciptakan nilai yang berkelanjutan untuk kepentingan terbaik jangka panjang korporasi dan pemegang saham, dengan mempertimbangkan kepentingan para pemangku kepentingan. *The Board of Directors and the Board of Commissioners carry out their roles and responsibilities independently to create sustainable value in the long-term interests of the corporation and its shareholders, while taking into account the interests of stakeholders.*
Prinsip 2: **Komposisi dan Remunerasi Direksi dan Dewan Komisaris** ***Principle 2:*** ***Composition and Remuneration of the Board of Directors and Board of Commissioners***	Anggota Direksi dan anggota Dewan Komisaris dipilih dan ditetapkan sedemikian rupa sehingga komposisi Direksi sebagai organ pengelolaan dan komposisi Dewan Komisaris sebagai organ pengawasan adalah beragam dan masing-masing terdiri dari para Direktur dan Komisaris yang memiliki komitmen, pengetahuan, kemampuan, pengalaman dan keahlian yang dibutuhkan untuk memenuhi secara tepat peran pengelolaan Direksi dan peran pengawasan Dewan Komisaris. Remunerasi dirancang untuk secara efektif menyelaraskan kepentingan anggota Direksi dan anggota Dewan Komisaris dengan kepentingan jangka panjang korporasi dan penciptaan nilai yang berkelanjutan. *Members of the Board of Directors and Board of Commissioners are selected and appointed in a manner that ensures the composition of the Board of Directors as the managing body and the Board of Commissioners as the supervisory body is diverse. Each consists of individuals with the commitment, knowledge, capability, experience, and expertise required to appropriately fulfill their respective management and supervisory roles.* *Remuneration is designed to effectively align the interests of members of the Board of Directors and Board of Commissioners with the corporation's long-term interests and sustainable value creation.*

Prinsip 3: **Hubungan Kerja antara Direksi dan Dewan Komisaris** ***Principle 3:*** ***Working Relationship between the Board of Directors and Board of Commissioners***	Direksi dan Dewan Komisaris memiliki hubungan kerja yang erat, terbuka, konstruktif, profesional dan saling percaya untuk kepentingan terbaik korporasi. *The Board of Directors and the Board of Commissioners maintain a close, open, constructive, professional, and trust-based working relationship for the best interests of the corporation.*
Prinsip 4: **Perilaku Etis** ***Principle 4:*** ***Ethical Conduct***	Bank memiliki komitmen untuk bertindak secara etis dan bertanggung jawab, menegakkan nilai-nilai dan budaya organisasi. *The Bank is committed to acting ethically and responsibly, upholding organizational values and culture.*
Prinsip 5: **Manajemen Risiko, Pengendalian Intern dan Kepatuhan** ***Principle 5:*** ***Risk Management, Internal Control, and Compliance***	Bank menjalankan praktik governansi korporat yang terintegrasi dengan penerapan sistem pengendalian internal dan manajemen risiko, serta sistem manajemen kepatuhan yang efektif dalam rangka mendukung pencapaian sasaran, visi, misi, tujuan, maupun target kinerja korporat dalam menjalankan bisnis secara berintegritas. *The Bank integrates corporate governance practices with the implementation of internal control systems, risk management, and an effective compliance management system to support the achievement of the Bank's goals, vision, mission, objectives, and performance targets while conducting business with integrity.*
Prinsip 6: **Pengungkapan dan Transparansi** ***Principle 6:*** ***Disclosure and Transparency***	Bank membuat pengungkapan yang akurat dan tepat waktu mengenai semua hal yang material tentang korporasi. *The Bank ensures accurate and timely disclosure of all material information concerning the corporation.*
Prinsip 7: **Hak-hak Pemegang Saham** ***Principle 7:*** ***Shareholder Rights***	Bank melindungi dan memfasilitasi pelaksanaan hak pemegang saham dan memastikan perlakukan yang adil terhadap pemegang saham, termasuk pemegang saham minoritas. Semua pemegang saham memiliki kesempatan untuk mendapatkan ganti rugi yang efektif atas pelanggaran hak-hak mereka. *The Bank protects and facilitates the exercise of shareholder rights and ensures fair treatment of all shareholders, including minority shareholders. All shareholders have the opportunity to seek effective redress for violations of their rights.*
Prinsip 8: **Hak-hak Pemangku Kepentingan** ***Principle 8:*** ***Stakeholder Rights***	Bank mengakui hak-hak pemangku kepentingan yang ditetapkan dalam peraturan perundang-undangan yang berlaku atau suatu perjanjian yang disepakati oleh korporasi dan mendorong kerja sama aktif dengan pemangku kepentingan dalam menciptakan kekayaan, lapangan kerja, dan keberlanjutan usaha yang sehat secara finansial. *The Bank recognizes stakeholder rights as stipulated in applicable laws and regulations or in agreements with the corporation, and encourages active cooperation with stakeholders in creating wealth, employment, and financially sustainable business operations.*

PERKEMBANGAN PENERAPAN TATA KELOLA PERUSAHAAN YANG BAIK DI LINGKUP PERUSAHAAN

COMMITMENT, IMPLEMENTATION POLICY, AND PRINCIPLES OF CORPORATE GOVERNANCE

Roadmap Peningkatan Kualitas Penerapan GCG

Bank Artha Graha Internasional telah menyusun *Roadmap* GCG untuk memberikan gambaran menyeluruh terhadap berbagai aspek tata kelola perusahaan yang perlu ditingkatkan serta untuk menumbuhkan komitmen Manajemen dalam menerapkan GCG yang kemudian senantiasa diikuti dengan langkah penyempurnaan dan konsistensi penerapannya. Gambaran pelaksanaan tersebut diukur melalui pelaksanaan *self assessment* yang dilakukan secara berkala, yang hasilnya dijadikan acuan untuk melakukan program-program perbaikan kualitas penerapan di periode-periode berikutnya.

Roadmap for Enhancing the Quality of GCG Implementation

Bank Artha Graha Internasional has developed a GCG Roadmap to provide a comprehensive overview of various corporate governance aspects that require improvement, as well as to foster Management's commitment to implementing GCG, which is continuously followed by refinement measures and consistent implementation. The progress of such implementation is measured through periodic self-assessments, the results of which serve as a reference for designing programs to improve the quality of GCG implementation in subsequent periods.

Self-Assessment Kualitas Penerapan GCG

Self-assessment atas kualitas penerapan GCG dilakukan secara periodik setiap semester, yaitu pada bulan Juni dan Desember di tahun berjalan. Penilaian ini bertujuan untuk memetakan kekuatan (*strength*) dan kelemahan penerapan GCG di Bank Artha Graha Internasional yang ditinjau dari 3 (tiga) aspek, antara lain:

1. ***Governance Structure***
   Penilaian *governance structure* bertujuan untuk menilai kecukupan struktur dan infrastruktur tata kelola Bank agar proses pelaksanaan prinsip GCG menghasilkan *outcome* yang sesuai dengan harapan *stakeholders* Perseroan. Yang termasuk dalam struktur tata kelola Perseroan adalah Dewan Komisaris, Direksi, Komite dan satuan kerja pada Perseroan. Adapun yang termasuk infrastruktur tata kelola Perseroan antara lain adalah kebijakan dan prosedur, sistem informasi manajemen serta tugas pokok dan fungsi masing-masing struktur organisasi.

Self-Assessment of the Quality of GCG Implementation

A self-assessment of the quality of GCG implementation is conducted periodically every semester, namely in June and December of the relevant year. This assessment aims to map the strengths and weaknesses of GCG implementation at Bank Artha Graha Internasional, reviewed from 3 (three) aspects, as follows:

1. ***Governance Structure***
   The assessment of governance structure aims to evaluate the adequacy of the Bank's governance structure and infrastructure so that the process of implementing GCG principles produces outcomes in line with the expectations of the Company's stakeholders. The Company's governance structure includes the Board of Commissioners, the Board of Directors, Committees, and work units within the Bank. The governance infrastructure includes, among others, policies and procedures, management information systems, as well as the main duties and functions of each organizational structure.

2. Governance Process

Penilaian *governance process* bertujuan untuk menilai efektivitas proses penerapan prinsip tata kelola yang baik yang didukung oleh kecukupan struktur dan infrastruktur tata kelola Perseroan sehingga menghasilkan *outcome* yang sesuai dengan harapan *Stakeholders* Perseroan.

3. Governance Outcome

Penilaian *governance outcome* bertujuan untuk menilai kualitas *outcome* yang memenuhi harapan *stakeholders* yang merupakan hasil proses pelaksanaan prinsip tata kelola yang baik yang didukung oleh kecukupan struktur dan infrastruktur tata kelola Perseroan. Yang termasuk dalam *outcome* mencakup aspek kualitatif dan aspek kuantitatif, antara lain yaitu:

a. Kecukupan transparansi laporan;
b. Kepatuhan terhadap ketentuan peraturan perundang-undangan;
c. Perlindungan konsumen;
d. Objektivitas dalam melakukan penilaian *(assessment)* atau audit;
e. Kinerja Perseroan seperti rentabilitas, efisiensi, dan permodalan; dan/atau
f. Peningkatan/penurunan kepatuhan terhadap ketentuan yang berlaku dan penyelesaian permasalahan yang dihadapi Bank seperti *fraud*, pelanggaran BMPK, pelanggaran ketentuan terkait laporan Perseroan kepada regulator.

Self-Assessment yang dilakukan meliputi 16 (enam belas) faktor penilaian penerapan tata kelola yang meliputi:

1. Pelaksanaan tugas, tanggung jawab, dan wewenang Direksi;
2. Pelaksanaan tugas, tanggung jawab, dan wewenang Dewan Komisaris;
3. Kelengkapan dan pelaksanaan tugas komite;
4. Penanganan benturan kepentingan;
5. Penerapan fungsi kepatuhan;
6. Penerapan fungsi audit intern;
7. Penerapan fungsi audit ekstern;
8. Penerapan manajemen risiko termasuk sistem pengendalian intern;

2. Governance Process

The governance process assessment aims to evaluate the effectiveness of the implementation of Good Corporate Governance principles, supported by the adequacy of the Bank's governance structure and infrastructure, in order to produce outcomes that meet the expectations of the Bank's stakeholders.

3. Governance Outcome

The governance outcome assessment aims to evaluate the quality of outcomes that meet stakeholders' expectations, resulting from the implementation of Good Corporate Governance principles supported by the adequacy of the Bank's governance structure and infrastructure. These outcomes include both qualitative and quantitative aspects, among others:

a. Adequacy of report transparency;
b. Compliance with applicable laws and regulations;
c. Consumer protection;
d. Objectivity in conducting assessments or audits;
e. Bank performance such as profitability, efficiency, and capital adequacy; and/or
f. Improvement/deterioration in compliance with applicable regulations and the resolution of issues faced by the Bank, such as fraud, violations of the Legal Lending Limit (BMPK), and violations of provisions related to the Bank's reporting to regulators.

The self-assessment covers 16 (sixteen) factors in evaluating the implementation of governance, including:

1. *Implementation of the duties, responsibilities, and authorities of the Board of Directors;*
2. *Implementation of the duties, responsibilities, and authorities of the Board of Commissioners;*
3. *Adequacy and implementation of the duties of committees;*
4. *Handling of conflicts of interest;*
5. *Implementation of the compliance function;*
6. *Implementation of the internal audit function;*
7. *Implementation of the external audit function;*
8. *Implementation of risk management, including the internal control system;*

9. Pemberian remunerasi;
10. Penyediaan dana kepada pihak terkait dan penyediaan dana besar;
11. Integritas pelaporan dan sistem teknologi informasi;
12. Rencana strategis Bank;
13. Aspek pemegang saham;
14. Penerapan strategi *anti fraud*, termasuk anti penyuapan;
15. Penerapan keuangan berkelanjutan, termasuk penerapan tanggung jawab sosial dan lingkungan; dan
16. Penerapan tata kelola dalam KUB.

9. Provision of remuneration;
10. Provision of funds to related parties and large exposures;
11. Integrity of reporting and information technology systems;
12. The Bank's strategic plan;
13. Shareholder aspects;
14. Implementation of anti-fraud strategies, including anti-bribery measures;
15. Implementation of sustainable finance, including the implementation of social and environmental responsibility; and
16. Implementation of governance within the Banking Business Group (KUB).

Pihak Yang Melakukan *Assessment*

Proses penilaian *self-assessment* atas kualitas penerapan GCG di Bank melibatkan seluruh Dewan Komisaris, Direksi dan unit kerja yang terkait dengan faktor penilaian tata kelola dimaksud.

Parties Conducting the Assessment

The self-assessment process on the quality of GCG implementation at the Bank involves all members of the Board of Commissioners, the Board of Directors, and work units related to the relevant governance assessment factors.

Skor Penilaian

Kesimpulan Umum atas Hasil Penilaian Mandiri *(Self-Assessment)* Penerapan *Good Corporate Governance* Bank pada tahun 2025 adalah sebagai berikut:

Assessment Score

The general conclusion on the results of the Bank's Good Corporate Governance self-assessment for the year 2025 is as follows:

Hasil *Self-Assessment* Periode Januari - Juni 2025
Self-Assessment Results for January - June 2025

Hasil Penilaian Sendiri (*Self-Assessment*) Penerapan Tata Kelola *Self-Assessment Results on Governance Implementation*	
Peringkat *Rating*	Definisi Peringkat *Rating Definition*
2	Mencerminkan Manajemen Bank telah melakukan penerapan Tata Kelola yang secara umum Baik. Hal ini tercermin 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. *This rating reflects that the Bank's Management has generally implemented Good Governance practices. This is evidenced by the adequate fulfillment of governance principles. Any weaknesses identified in the application of governance principles are generally not significant and can be addressed through the Bank's normal course of management actions.*

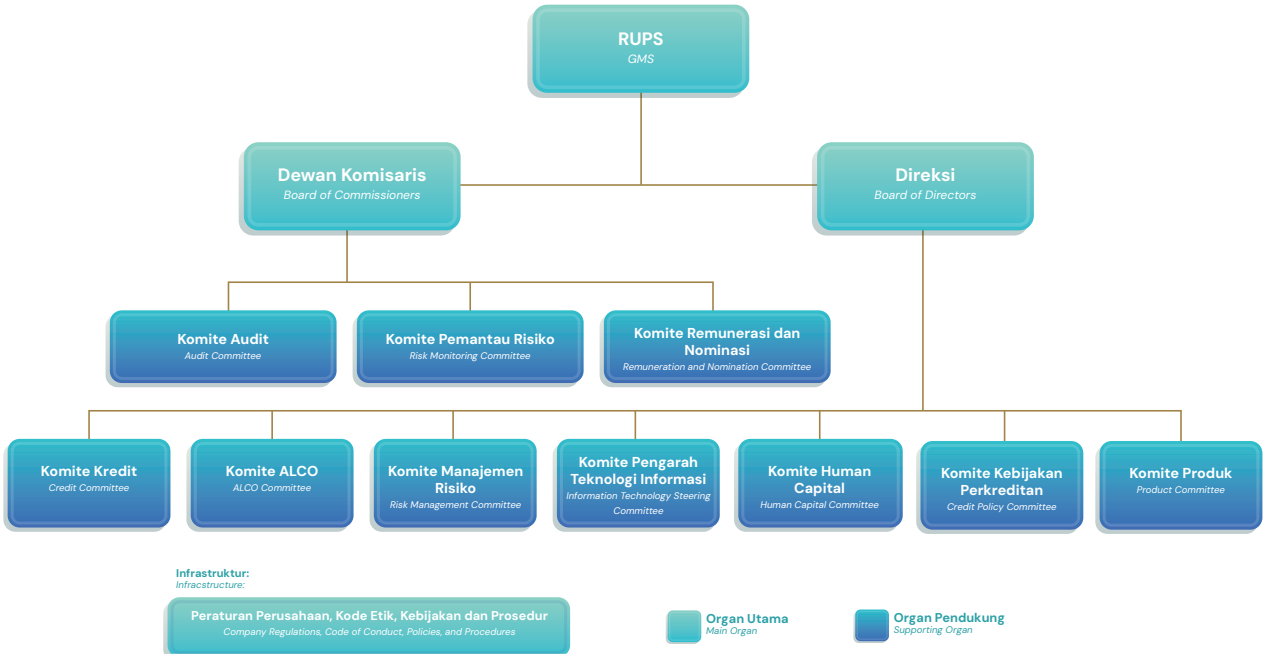
Hasil *Self-Assessment* Periode Juli - Desember 2025
Self-Assessment Results for July - December 2025

Hasil Penilaian Sendiri (*Self-Assessment*) Penerapan Tata Kelola *Self-Assessment Results on Governance Implementation*	
Peringkat *Rating*	Definisi Peringkat *Rating Definition*
2	Mencerminkan Manajemen Bank telah melakukan penerapan Tata Kelola yang secara umum Baik. Hal ini tercermin 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. *This rating reflects that the Bank's Management has generally implemented Good Governance practices. This is evidenced by the adequate fulfillment of governance principles. Any weaknesses identified in the application of governance principles are generally not significant and can be addressed through the Bank's normal course of management actions.*

STRUKTUR DAN PROSES TATA KELOLA
GOVERNANCE STRUCTURE AND PROCESS

Struktur tata kelola Bank Artha Graha Internasional dibentuk untuk mendukung pelaksanaan prinsip-prinsip tata kelola perusahaan yang baik sehingga dapat berjalan secara sistematis dan terstruktur. Organ pendukung pelaksanaan tata kelola di Bank memiliki peran dan tanggung jawab yang jelas sehingga tercipta mekanisme kontrol *check and balance*.

The governance structure of Bank Artha Graha Internasional is established to support the effective implementation of good corporate governance principles in a systematic and well-structured manner. The supporting organs for governance implementation within the Bank have clear roles and responsibilities, thereby creating an effective check and balance control mechanism.



Berdasarkan Undang-Undang Nomor 40 Tahun 2007 tentang Perseroan Terbatas dan Peraturan Otoritas Jasa Keuangan tentang Penerapan Tata Kelola bagi Bank Umum serta Anggaran Dasar Bank, struktur GCG Bank Artha Graha Internasional terdiri dari 3 (tiga) organ utama, yaitu:

1. RUPS adalah organ yang mempunyai wewenang yang tidak dapat diberikan kepada Direksi atau Dewan Komisaris dalam batas yang ditentukan dalam Undang-Undang dan/atau Anggaran Dasar;

2. Dewan Komisaris adalah organ yang bertugas melakukan pengawasan secara umum dan/atau khusus sesuai dengan Anggaran Dasar serta memberi nasihat kepada Direksi; dan
3. Direksi adalah organ yang berwenang dan bertanggung jawab penuh atas pengurusan Perseroan untuk kepentingan Perseroan, sesuai dengan maksud dan tujuan Perseroan serta mewakili Perseroan, sesuai dengan ketentuan Anggaran Dasar.

Based on Law Number 40 of 2007 concerning Limited Liability Companies, the Financial Services Authority (OJK) Regulation on the Implementation of Governance for Commercial Banks, and the Bank's Articles of Association, the GCG structure of Bank Artha Graha Internasional consists of 3 (three) main organs, namely:

1. *The General Meeting of Shareholders (GMS) is the organ that has authority not vested in the Board of Directors or the Board of Commissioners within the limits stipulated in the Law and/or the Articles of Association;*
2. *The Board of Commissioners is the organ tasked with conducting general and/or specific supervision in accordance with the Articles of Association and providing advice to the Board of Directors; and*
3. *The Board of Directors is the organ authorized and fully responsible for the management of the Company in the interest of the Company, in accordance with the Company's purposes and objectives, and for representing the Company in accordance with the provisions of the Articles of Association.*

Sistem kepengurusan Bank menganut model 2 (dua) badan atau *two tier system*, yaitu Dewan Komisaris dan Direksi dengan kewenangan dan tanggung jawab yang jelas sesuai fungsinya masing-masing sebagaimana diamanatkan dalam peraturan dan perundang-undangan serta Anggaran Dasar.

The Bank's governance system adopts a 2 (two) board system or a two-tier system, namely the Board of Commissioners and the Board of Directors, with clear authorities and responsibilities in accordance with their respective functions as mandated by prevailing laws and regulations and the Articles of Association.

Dalam pelaksanaan tugas dan tanggung jawabnya, Dewan Komisaris dibantu oleh organ pendukung yang dibentuk sesuai peraturan perundang-undangan yang berlaku. Terdapat 3 (tiga) komite yang berada di bawah Dewan Komisaris, yaitu: Komite Audit, Komite Pemantau Risiko dan Komite Remunerasi dan Nominasi.

In carrying out its duties and responsibilities, the Board of Commissioners is assisted by supporting organs established in accordance with prevailing laws and regulations. There are 3 (three) committees under the Board of Commissioners, namely the Audit Committee, the Risk Monitoring Committee, and the Remuneration and Nomination Committee.

Selanjutnya, Direksi didukung oleh 7 (tujuh) komite yang berada di bawah Direksi yaitu: Komite Kredit, Komite ALCO, Komite Manajemen Risiko, Komite Pengarah Teknologi Informasi, Komite *Human Capital*, Komite Kebijakan Perkreditan dan Komite Produk.

Furthermore, the Board of Directors is supported by 7 (seven) committees under the Board of Directors, namely the Credit Committee, the Asset and Liability Committee (ALCO), the Risk Management Committee, the Information Technology Steering Committee, the Human Capital Committee, the Credit Policy Committee, and the Product Committee.

Proses Tata Kelola

Proses tata kelola mencerminkan mekanisme penerapan prinsip tata kelola perusahaan yang didukung oleh kecukupan struktur dan infrastruktur, sehingga mampu menciptakan hasil tata kelola yang efektif dan memenuhi ekspektasi pemangku kepentingan. Bank senantiasa memastikan penerapan GCG dapat berjalan sesuai dengan peraturan perundang-undangan dan *Best Practice* dengan memberlakukan beberapa kebijakan (*soft structure*) yang berkaitan dengan penerapan GCG, yaitu:

1. Pedoman Kerja Dewan Komisaris dan Direksi;
2. Pedoman Kerja Komite;
3. Kode Etik;
4. Kebijakan Manajemen Risiko; dan
5. Piagam Audit.

Dalam rangka memastikan penerapan GCG yang efektif, Bank Artha Graha Internasional melaksanakan mekanisme GCG dalam suatu tatanan yang mengintegrasikan seluruh organ tata kelola dengan pembagian tugas, wewenang, dan tanggung jawab yang jelas. Mekanisme tata kelola Bank digambarkan sebagai berikut:

Governance Process

The governance process reflects the mechanism for implementing corporate governance principles, supported by adequate structure and infrastructure, thereby enabling the achievement of effective governance outcomes that meet stakeholders' expectations. The Bank consistently ensures that the implementation of GCG is carried out in accordance with prevailing laws and regulations and best practices by adopting several policies (soft structure) related to GCG implementation, namely:

1. *Rules of Procedure of the Board of Commissioners and the Board of Directors;*
2. *Rules of Procedure of Committees;*
3. *Code of Ethics;*
4. *Risk Management Policy; and*
5. *Audit Charter.*

In order to ensure the effective implementation of GCG, Bank Artha Graha Internasional applies GCG mechanisms within a framework that integrates all governance organs with a clear division of duties, authorities, and responsibilities. The Bank's governance mechanism is illustrated as follows:



RAPAT UMUM PEMEGANG SAHAM
GENERAL MEETING OF SHAREHOLDERS

Rapat Umum Pemegang Saham (RUPS) adalah organ tertinggi dalam struktur Tata Kelola Bank, yang memiliki hak dan kewenangan yang tidak dimiliki oleh Dewan Komisaris dan Direksi dalam batasan yang ditentukan oleh ketentuan peraturan perundang-undangan dan Anggaran Dasar Perseroan. RUPS merupakan wadah bagi pemegang saham untuk mengambil keputusan dan menggunakan haknya dalam mengemukakan pendapat dan memperoleh informasi terkait Bank. Keputusan yang diambil dalam RUPS dilakukan secara wajar dan transparan berdasarkan kepentingan Bank.

The General Meeting of Shareholders (GMS) is the highest organ in the Bank's governance structure, possessing rights and authorities not held by the Board of Commissioners or the Board of Directors, within the limits set forth by applicable laws and regulations and the Company's Articles of Association. The GMS serves as a forum for shareholders to make decisions and exercise their rights to express opinions and obtain information regarding the Bank. Decisions made at the GMS are conducted in a reasonable and transparent manner in the best. interests of the Bank.

Dasar Hukum

Dalam menyelenggarakan RUPS, Bank mengacu pada berbagai peraturan dan ketentuan antara lain:

1. Undang-Undang No. 40 tahun 2007 tentang Perseroan Terbatas;
2. Peraturan OJK No. 15/POJK.04/2020 tentang Rencana dan penyelenggaraan Rapat Umum Pemegang Saham Perusahaan Terbuka;
3. Peraturan OJK No. 16/POJK.04/2020 tentang Pelaksanaan Rapat Umum Pemegang Saham Perusahaan Terbuka Secara Elektronik;
4. Akta Pernyataan Keputusan Rapat Perubahan Anggaran Dasar No. 06 Tahun 2024 tanggal 17 Juli 2024 tentang Perubahan Anggaran Dasar PT Bank Artha Graha Internasional Tbk; dan
5. Akta Pernyataan Keputusan Rapat Perubahan Anggaran Dasar No. 18 Tahun 2025 tanggal 26 Juni 2025 tentang Perubahan Anggaran Dasar PT Bank Artha Graha Internasional Tbk.

Legal Basis

In conducting the General Meeting of Shareholders (GMS), the Bank refers to various regulations and provisions, including:

1. *Law No. 40 of 2007 concerning Limited Liability Companies;*
2. *OJK Regulation No. 15/POJK.04/2020 concerning the Plan and Implementation of the General Meeting of Shareholders for Public Companies;*
3. *OJK Regulation No. 16/POJK.04/2020 concerning the Implementation of the General Meeting of Shareholders for Public Companies Electronically;*
4. *Deed of Resolution of the Meeting on the Amendment of the Articles of Association No. 06 of 2024 dated July 17, 2024, concerning the Amendment of the Articles of Association of PT Bank Artha Graha Internasional Tbk; and*
5. *Deed of Statement of Meeting Resolutions on Amendments to the Articles of Association No. 18 of 2025 dated 26 June 2025 concerning Amendments to the Articles of Association of PT Bank Artha Graha Internasional Tbk.*

Jenis RUPS

Bank mengenal 2 (dua) jenis RUPS, yaitu:

1. **RUPS Tahunan**
   RUPS ini dilaksanakan paling lambat 6 (enam) bulan setelah berakhirnya tahun buku. Agenda utama RUPS Tahunan terdiri dari pengajuan Laporan Keuangan dan Laporan Tahunan dari Direksi untuk disahkan dan disetujui oleh Pemegang Saham, melakukan penunjukan Kantor Akuntan Publik untuk tahun

Type of GMS

Bank recognizes 2 (two) types of GMS, namely:

1. ***Annual GMS***
   The AGMS must be held no later than 6 (six) months after the end of the financial year. The main agenda of the AGMS includes the submission of the Financial Statements and the Annual Report by the Board of Directors for approval and ratification by the Shareholders, the appointment of a Public

depan, memutuskan penggunaan laba, penetapan gaji dan tunjangan anggota Direksi serta gaji atau honorarium dan tunjangan anggota Dewan Komisaris, mengangkat atau memberhentikan anggota Direksi atau anggota Dewan Komisaris dan memutuskan hal-hal lain yang diperlukan.

2. **RUPS Luar Biasa**
   Pelaksanaan RUPS Luar Biasa dapat diselenggarakan kapan saja sesuai keperluan Perseroan oleh Direksi ataupun Dewan Komisaris, atas permintaan dari Pemegang Saham.

Tata Cara Penyelenggaraan RUPS

Tata cara pelaksanaan RUPS di Bank Artha Graha Internasional sesuai Anggaran Dasar dilaksanakan sebagai berikut:

1. Penyampaian rencana penyelenggaraan RUPS kepada Otoritas Jasa Keuangan dilakukan selambat-lambatnya 5 (lima) hari kerja sebelum pengumuman RUPS;
2. Pengumuman RUPS kepada para Pemegang Saham paling lambat 14 (empat belas) hari sebelum pemanggilan RUPS, tidak termasuk tanggal pengumuman dan pemanggilan RUPS;
3. Pemanggilan RUPS paling lambat 21 (dua puluh satu) hari sebelum tanggal RUPS dengan tidak memperhitungkan tanggal pemanggilan dan pelaksanaan RUPS;
4. Penyampaian bukti pengumuman dan pemanggilan RUPS kepada Otoritas Jasa Keuangan paling lambat 2 (dua) hari kerja setelah penerbitan pengumuman dan pemanggilan; dan

5. Kewajiban melakukan pengumuman, pemanggilan, ralat pemanggilan, pemanggilan ulang, dan pengumuman ringkasan risalah RUPS sebagaimana dimaksud dalam Peraturan Otoritas Jasa Keuangan ini, bagi Perusahaan Terbuka yang sahamnya tercatat pada bursa efek wajib dilakukan melalui paling sedikit:

   a. situs web penyedia e-RUPS;
   b. situs web bursa efek; dan
   c. situs web Perusahaan Terbuka.

Accounting Firm for the following year, decisions on profit distribution, determination of salaries and allowances for the members of the Board of Directors and the Board of Commissioners, the appointment or dismissal of members of the Board of Directors or the Board of Commissioners, and any other necessary matters.

2. ***Extraordinary GMS***
   The EGMS can be convened at any time as needed by the Company's Board of Directors or Board of Commissioners, upon the request of the Shareholders.

Procedures for Organizing GMS

The procedures for conducting the GMS at Bank Artha Graha Internasional, in accordance with the Articles of Association, are as follows:

1. *Submission of the GMS plan to the Financial Services Authority (OJK) must be made no later than 5 (five) working days prior to the GMS announcement;*
2. *Announcement of the GMS to Shareholders must be made at the latest 14 (fourteen) days prior to the GMS invitation date, excluding the dates of the announcement and the invitation;*
3. *The GMS invitation must be issued no later than 21 (twenty-one) days prior to the GMS date, excluding the dates of the invitation and the GMS itself;*
4. *Submission of evidence of the GMS announcement and invitation to the Financial Services Authority must be made no later than 2 (two) working days after the issuance of the announcement and invitation; and*
5. *The obligation to publish announcements, invitations, corrections to invitations, re-invitations, and GMS summary minutes-as stipulated in the Financial Services Authority Regulation-must be fulfilled by Public Companies with shares listed on a stock exchange through at least the following platforms:*
   a. the e-GMS provider's website;
   b. the stock exchange's website; and
   c. the Public Company's website.

Penyajian informasi terkait RUPS disajikan dalam Bahasa Indonesia dan bahasa asing, dengan ketentuan bahasa asing yang digunakan paling sedikit Bahasa Inggris dan memuat informasi yang sama sebagaimana pengumuman yang menggunakan Bahasa Indonesia.

Information related to the GMS must be presented in both Indonesian and a foreign language, with the foreign language being at least English and containing the same information as that published in Indonesian.

Sistem Penyelenggaraan Rapat

Penyelenggaraan RUPS secara elektronik atau e-RUPS merupakan sistem atau sarana elektronik yang digunakan untuk mendukung penyelenggaraan RUPS. Melalui penyelenggaraan RUPS ini diharapkan mampu meningkatkan praktik tata kelola yang baik bagi Bank Artha Graha Internasional sehingga dapat semakin meningkatkan kepercayaan Pemegang Saham terhadap Bank, dan pada akhirnya membawa dampak positif terhadap keberlangsungan Bank.

Meeting Organization System

The implementation of the General Meeting of Shareholders electronically, or e-GMS, refers to an electronic system or platform used to facilitate the conduct of the GMS. This approach is expected to enhance the Bank's governance practices, thereby strengthening shareholder confidence in Bank Artha Graha Internasional and ultimately contributing positively to the Bank's sustainability.

Pelaksanaan RUPS Tahun 2025

Sepanjang tahun 2025, Bank Artha Graha Internasional telah menyelenggarakan 2 (dua) RUPS, yaitu RUPS Tahunan (RUPST) dan RUPS Luar Biasa (RUPSLB) yang diselenggarakan pada 26 Juni 2025, bertempat di Ruang Flores A, Lobby Level Hotel Borobudur Jakarta, Jalan Lapangan Banteng Selatan Nomor 1, Pasar Baru, Jakarta Pusat 10710. Adapun mata acara dan keputusan RUPST dan RUPSLB tahun 2025 adalah sebagai berikut:

Implementation of the GMS in 2025

Throughout 2025, Bank Artha Graha Internasional held 2 (two) General Meetings of Shareholders, namely the Annual General Meeting of Shareholders (AGMS) and the Extraordinary General Meeting of Shareholders (EGMS), which were convened on June 26, 2025, at the Flores A Room, Lobby Level, Hotel Borobudur Jakarta, Jalan Lapangan Banteng Selatan No. 1, Pasar Baru, Central Jakarta 10710. The agendas and resolutions of the 2025 AGMS and EGMS are as follows:

Mata Acara Rapat

Agenda RUPST adalah sebagai berikut:

1. Persetujuan Laporan Tahunan, termasuk pengesahan Laporan Keuangan dan Laporan Tugas Pengawasan Dewan Komisaris Perseroan Tahun Buku 2024;
2. Penetapan penggunaan Laba Bersih Perseroan Tahun Buku 2024;
3. Penunjukan Kantor Akuntan Publik Tahun Buku 2025;
4. Penetapan gaji dan tunjangan anggota Direksi serta gaji atau honorarium dan tunjangan anggota Dewan Komisaris;

Meeting Agenda's

The agendas of the AGMS were as follows:

1. *Approval of the Annual Report, including ratification of the Financial Statements and the Supervisory Report of the Board of Commissioners of the Company for the fiscal year 2024;*
2. *Determination of the appropriation of the Company's Net Profit for the fiscal year 2024;*
3. *Appointment of a Public Accounting Firm for the fiscal year 2025;*
4. *Determination of the salaries and benefits of the members of the Board of Directors as well as the salaries or honoraria and benefits of the members of the Board of Commissioners;*

5. Persetujuan atas Rencana Aksi Pemulihan (*Recovery Plan*) dan Rencana Resolusi (*Resolution Plan*) Perseroan; dan
6. Perubahan Susunan Kepengurusan Perseroan.

Agenda RUPSLB adalah sebagai berikut:
1. Persetujuan Perubahan Anggaran Dasar Perseroan.

5. Approval of the Company's Recovery Plan and Resolution Plan; and
6. Changes to the composition of the Company's management.

The agenda of the EGMS was as follows:
1. Approval of amendments to the Company's Articles of Association.

Dewan Komisaris dan Direksi Perseroan yang Hadir dalam Rapat

Board of Commissioners and Board of Directors Present at the Meeting

Dewan Komisaris: ***Board of Commissioners:***	
Komisaris Utama/Komisaris Independen *President Commissioner/Independent Commissioner*	Bapak/*Mr.* Kiki Syahnakri
Komisaris Independen *Independent Commissioner*	Ibu/*Mrs.* Elizawatie Simon
Komisaris Independen *Independent Commissioner*	Ibu/*Mrs.* Pesta Uli Sitanggang
Direksi: ***Board of Directors:***	
Direktur Utama *President Director*	Bapak/*Mr.* Andy Kasih
Wakil Direktur Utama *Vice President Director*	Ibu/*Mrs.* Christina Harapan
Direktur *Director*	Bapak/*Mr.* Indrastomo Nugroho
Direktur *Director*	Bapak/*Mr.* Handoyo Soedirdja

Pimpinan Rapat

Rapat dipimpin oleh Bapak Kiki Syahnakri, selaku Komisaris Utama/Komisaris Independen Perseroan berdasarkan Keputusan Dewan Komisaris No. 001/KOM-BAGI/VI/2025 tanggal 20 Juni 2025.

Meeting Chairperson

The meeting was chaired by Mr. Kiki Syahnakri, in his capacity as President Commissioner/Independent Commissioner of the Company, based on the Resolution of the Board of Commissioners No. 001/KOM-BAGI/VI/2025 dated June 20, 2025.

Kehadiran Pemegang Saham

Rapat telah dihadiri oleh para pemegang saham dan kuasa pemegang saham yang sah, berdasarkan Daftar Pemegang Saham yang dikeluarkan oleh PT Raya Saham Registra selaku Biro Administrasi Efek Perseroan adalah sebagai berikut:

1. RUPST : 18.697.616.852 saham, atau mewakili 92,4553% dari 20.223.412.907 saham; dan

Shareholders' Attendance

The meeting was attended by shareholders and their duly authorized proxies. Based on the Shareholders Register issued by PT Raya Saham Registra as the Company's Securities Administration Bureau, attendance was as follows:

1. AGMS : 18,697,616,852 shares, representing 92.4553% of the total 20,223,412,907 shares; and

2. RUPSLB : 18.697.606.352 saham, atau mewakili 92,4552% dari 20.223.412.907 saham.

2. EGMS : 18,697,606,352 shares, representing 92.4552% of the total 20,223,412,907 shares.

Pihak Independen

Rapat juga dihadiri oleh Christina Susanto, S.H., M. Kn. dan PT Raya Saham Registra selaku pihak independen yang bertugas sebagai penghitung suara jika pengambilan keputusan dilakukan melalui mekanisme *voting*.

Independent Party

The meeting was also attended by Christina Susanto, S.H., M. Kn. and PT Raya Saham Registra as an independent party appointed to act as the vote counter should decisions be taken through a voting mechanism.

Pengajuan Pertanyaan dan/atau Pendapat

Pemegang saham dan kuasa pemegang saham diberi kesempatan untuk mengajukan pertanyaan dan/atau pendapat untuk tiap mata acara Rapat, terdapat pemegang saham yang mengajukan pertanyaan untuk Mata Acara Rapat Pertama yaitu oleh Tuan Ivander Jonathan Kim, selaku pemegang/pemilik 800 saham dalam Perseroan.

Submission of Questions and/or Opinions

Shareholders and their duly authorized proxies were given the opportunity to submit questions and/or express opinions for each agenda item of the Meeting. A shareholder submitted a question for the First Agenda Item, namely Mr. Ivander Jonathan Kim, as the holder/owner of 800 shares in the Company.

Mekanisme Pengambilan Keputusan

Pengambilan keputusan seluruh mata acara Rapat dilakukan berdasarkan musyawarah untuk mufakat, dalam hal musyawarah untuk mufakat tidak tercapai, pengambilan keputusan dilakukan dengan pemungutan suara.

Decision-Making Mechanism

Decisions on all agenda items of the Meeting were made through deliberation to reach consensus. In the event that consensus could not be reached, decisions were made by voting.

Keputusan Rapat RUPS Tahunan

Resolutions of the Annual General Meeting of Shareholders

Mata Acara Rapat Pertama ***First Meeting Agenda***	
Persetujuan Laporan Tahunan, termasuk pengesahan Laporan Keuangan dan Laporan Tugas Pengawasan Dewan Komisaris Perseroan Tahun Buku 2024; *Approval of the Annual Report, including ratification of the Financial Statements and the Supervisory Report of the Board of Commissioners of the Company for the fiscal year 2024.*	
Pengambilan Keputusan ***Decision-making***	**Abstain:** nihil **Tidak Setuju:** 16.300 saham **Setuju:** 18.697.600.552 saham **Total Setuju:** 18.697.600.552 saham atau sebesar 99,99991282% atau lebih dari ½ bagian dari jumlah seluruh suara yang dikeluarkan secara sah dalam Rapat. ***Abstain:*** *none* ***Disagree:*** *16,300 shares* ***Agree:*** *18,697,600,552 shares* ***Total Agree****: 18,697,600,552 shares, or 99.99991282%, or more than ½ of the total valid votes cast at the Meeting.*

Mata Acara Rapat Pertama *First Meeting Agenda*	
Keputusan Rapat ***Meeting Resolutions***	a) Menerima baik dan menyetujui Laporan Tahunan Direksi Perseroan untuk Tahun Buku 2024, termasuk didalamnya Laporan Kegiatan Perseroan dan Laporan Tugas Pengawasan Dewan Komisaris Perseroan untuk Tahun Buku 2024; b) Menerima dan mengesahkan Laporan Keuangan Perseroan untuk Tahun Buku 2024 yang telah diaudit oleh Kantor Akuntan Publik Kanaka Puradiredja, Suhartono dengan laporannya Nomor Ref : 00104/3.0409/AU.1/07/1160-1/1/III/2025 tanggal 26 Maret 2025 dengan "Opini menyajikan secara Wajar". *a) Accepted and approved the Annual Report of the Company's Board of Directors for the fiscal year 2024, including the Company's Activity Report and the Supervisory Report of the Board of Commissioners for the fiscal year 2024;* *b) Accepted and ratified the Company's Financial Statements for the fiscal year 2024, which had been audited by the Public Accounting Firm Kanaka Puradiredja, Suhartono, with audit report Reference No. 00104/3.0409/AU.1/07/1160-1/1/III/2025 dated March 26, 2025, with an "unqualified opinion" (fairly presented).*
Tindak Lanjut ***Follow-up***	Keputusan langsung berlaku efektif. *The resolution became effective immediately.*

Mata Acara Rapat Kedua *Second Meeting Agenda*	
Penetapan penggunaan Laba Bersih Perseroan Tahun Buku 2024; *Determination of the appropriation of the Company's Net Profit for the fiscal year 2024.*	
Pengambilan Keputusan ***Decision-making***	**Abstain:** nihil **Tidak Setuju:** 16.300 saham **Setuju:** 18.697.600.552 saham **Total Setuju:** 18.697.600.552 saham atau sebesar 99,99991282% atau lebih dari ½ bagian dari jumlah seluruh suara yang dikeluarkan secara sah dalam Rapat. ***Abstain:*** *none* ***Disagree:*** *16,300 shares* ***Agree:*** *18,697,600,552 shares* ***Total Agree****: 18.697.600.552 shares, or 99.99991282%, or more than ½ of the total valid votes cast at the Meeting.*
Keputusan Rapat ***Meeting Resolutions***	Menyetujui tidak ada pembagian dividen untuk Tahun Buku yang berakhir pada Tanggal 31 Desember 2024 dan seluruh laba bersih tersebut dipergunakan untuk memperkuat struktur permodalan dan ekspansi usaha Perseroan. *Approved that no dividends would be distributed for the fiscal year ended December 31, 2024, and that the entire net profit would be used to strengthen the Company's capital structure and support business expansion.*
Tindak Lanjut ***Follow-up***	Keputusan langsung berlaku efektif. *The resolution became effective immediately.*

Mata Acara Rapat Ketiga *Third Meeting Agenda*	
Penunjukan Kantor Akuntan Publik Tahun Buku 2025; *Appointment of a Public Accounting Firm for the fiscal year 2025.*	
Pengambilan Keputusan ***Decision-making***	**Abstain:** nihil **Tidak Setuju:** nihil **Setuju:** 18.697.616.852 saham **Total Setuju:** 18.697.616.852 saham atau sebesar 100%. ***Abstain:*** *none* ***Disagree:*** *none* ***Agree:*** *18,697,616,852 shares* ***Total Agree****: 18,697,616,852 shares, or 100%.*
Keputusan Rapat ***Meeting Resolutions***	Menyetujui memberikan kuasa dan/atau mendelegasikan wewenang kepada Dewan Komisaris Perseroan berdasarkan rekomendasi Komite Audit untuk : a) Menunjuk kembali Kantor Akuntan Publik Kanaka Puradiredja, Suhartono untuk melakukan audit atas buku-buku Perseroan Tahun Buku yang berakhir pada Tanggal 31 Desember 2025, dan/atau Kantor Akuntan Publik Pengganti yang telah terdaftar pada Otoritas Jasa Keuangan (OJK), sesuai dengan kriteria POJK Nomor 9 Tahun 2023 tentang Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik dalam Kegiatan Jasa Keuangan, dan Bank Indonesia serta memiliki reputasi, jika Kantor Akuntan Publik yang ditunjuk tersebut tidak dapat menyelesaikan pemberian jasa audit atas informasi keuangan historis tahunan pada Periode Penugasan Profesional; b) Menetapkan honorarium untuk persyaratan-persyaratan lain sehubungan dengan Penunjukan Akuntan Publik dan/atau Kantor Akuntan Publik tersebut. *Approved to grant authority and/or delegate powers to the Company's Board of Commissioners, based on the recommendation of the Audit Committee, to:* *a) Reappoint the Public Accounting Firm Kanaka Puradiredja, Suhartono to audit the Company's books for the fiscal year ending December 31, 2025, and/or appoint a replacement Public Accounting Firm registered with the Financial Services Authority (OJK), in accordance with the criteria set forth in OJK Regulation No. 9 of 2023 concerning the Use of Public Accountant and Public Accounting Firm Services in Financial Services Activities, and Bank Indonesia regulations, and having a good reputation, should the appointed Public Accounting Firm be unable to complete the provision of annual historical financial information audit services during the professional engagement period;* *b) Determine the honorarium and other requirements in connection with the appointment of the Public Accountant and/or Public Accounting Firm.*
Tindak Lanjut ***Follow-up***	Keputusan langsung berlaku efektif. *The resolution became effective immediately.*

Mata Acara Rapat Keempat *Fourth Meeting Agenda*	
Penetapan gaji dan tunjangan anggota Direksi serta gaji atau honorarium dan tunjangan anggota Dewan Komisaris; *Determination of the salaries and benefits of the members of the Board of Directors as well as the salaries or honorarium and benefits of the members of the Board of Commissioners.*	
Pengambilan Keputusan ***Decision-making***	**Abstain:** nihil **Tidak Setuju:** 16.300 saham **Setuju:** 18.697.600.552 saham **Total Setuju:** 18.697.600.552 saham atau sebesar 99,99991282% atau lebih dari ½ bagian dari jumlah seluruh suara yang dikeluarkan secara sah dalam Rapat. ***Abstain:*** *none* ***Disagree:*** *16,300 shares* ***Agree:*** *18,697,600,552 shares* ***Total Agree****: 18,697,600,552 shares, or 99.99991282%, or more than ½ of the total valid votes cast at the Meeting.*
Keputusan Rapat ***Meeting Resolutions***	Menyetujui tidak adanya kenaikan gaji dan tunjangan anggota Direksi serta gaji atau honorarium dan tunjangan anggota Dewan Komisaris. *Approved that there would be no increase in the salaries and benefits of the members of the Board of Directors as well as the salaries or honorarium and benefits of the members of the Board of Commissioners.*
Tindak Lanjut ***Follow-up***	Keputusan langsung berlaku efektif. *The resolution became effective immediately.*

Mata Acara Rapat Kelima *Fifth Meeting Agenda*	
Persetujuan atas Rencana Aksi Pemulihan (*Recovery Plan*) dan Rencana Resolusi (*Resolution Plan*) Perseroan; *Approval of the Company's Recovery Plan and Resolution Plan.*	
Pengambilan Keputusan ***Decision-making***	**Abstain:** nihil **Tidak Setuju:** 16.300 saham **Setuju:** 18.697.600.552 saham **Total Setuju:** 18.697.600.552 saham atau sebesar 99,99991282% atau lebih dari ½ bagian dari jumlah seluruh suara yang dikeluarkan secara sah dalam Rapat. ***Abstain:*** *none* ***Disagree:*** *16,300 shares* ***Agree:*** *18,697,600,552 shares* ***Total Agree****: 18,697,600,552 shares, or 99.99991282%, or more than ½ of the total valid votes cast at the Meeting.*
Keputusan Rapat ***Meeting Resolutions***	Menyetujui Rencana Aksi Pemulihan (*Recovery Plan*) dan Rencana Resolusi (*Resolution Plan*) Perseroan. *Approved the Company's Recovery Plan and Resolution Plan.*
Tindak Lanjut ***Follow-up***	Keputusan langsung berlaku efektif. *The resolution became effective immediately.*

Mata Acara Rapat Keenam *Sixth Meeting Agenda*	
Perubahan Susunan Kepengurusan Perseroan. *Changes to the composition of the Company's management.*	
Pengambilan Keputusan ***Decision-making***	**Abstain:** nihil **Tidak Setuju:** nihil **Setuju:** 18.697.616.852 saham **Total Setuju:** 18.697.616.852 atau sebesar 100% ***Abstain:*** *none* ***Disagree:*** *none* ***Agree:*** *18,697,616,852 shares* ***Total Agree****: 18,697,616,852 shares, or 100%.*
Keputusan Rapat ***Meeting Resolutions***	a) Menyetujui mengangkat kembali anggota Dewan Komisaris Perseroan yaitu: **Dewan Komisaris** Ibu Elizawatie Simon, selaku Komisaris Independen b) Menyetujui memberhentikan Bapak Indra Sintung Budianto selaku Direktur Perseroan, yang berlaku efektif terhitung sejak ditutupnya Rapat dengan ketentuan yang bersangkutan tetap melakukan tugas dan tanggung jawabnya sampai dengan tuntas. c) Menyetujui mengangkat Anggota Direksi Perseroan yaitu: **Direksi** 1. Ibu Susana, selaku Direktur Perseroan 2. Ibu Selvy, selaku Direktur Perseroan Berlaku efektif sejak yang bersangkutan memperoleh persetujuan *Fit and Proper Test* dari OJK. Sehingga susunan anggota Dewan Komisaris dan anggota Direksi Perseroan menjadi sebagai berikut: **DEWAN KOMISARIS** Komisaris Utama/Komisaris Independen : Bapak Kiki Syahnakri Wakil Komisaris Utama : Bapak Tomy Winata Wakil Komisaris Utama : Bapak Sugianto Kusuma Komisaris Independen : Ibu Elizawatie Simon Komisaris Independen : Ibu Pesta Uli Sitanggang **DIREKSI** Direktur Utama : Bapak Andy Kasih Wakil Direktur Utama : Ibu Christina Harapan Direktur Kepatuhan/Direktur Independen : Bapak Indrastomo Nugroho Direktur : Bapak Handoyo Soedirdja Direktur : Ibu Susana *) Direktur : Ibu Selvy *) *) Berlaku efektif sejak memperoleh persetujuan (*Fit and Proper*) dari OJK d) Menyetujui memberikan kuasa dan wewenang kepada Direksi Perseroan, dengan hak substitusi, untuk menyatakan/menuangkan keputusan tentang susunan anggota Dewan Komisaris dan Direksi tersebut di atas dalam akta yang dibuat di hadapan Notaris, termasuk menuangkan susunan Dewan Komisaris dan Direksi terkait keputusan tersebut, dan memberitahukan perubahan data Perseroan kepada Menteri Hukum dan Hak Asasi Manusia Republik Indonesia, serta melakukan semua dan setiap tindakan yang diperlukan sehubungan dengan keputusan tersebut sesuai dengan peraturan perundangan yang berlaku.

Mata Acara Rapat Keenam *Sixth Meeting Agenda*	
Keputusan Rapat ***Meeting Resolutions***	a) *Approved the reappointment of the following member of the Company's Board of Commissioners:* ***Board of Commissioners*** *Mrs. Elizawatie Simon, as Independent Commissioner.* b) *Approved the dismissal of Mr. Indra Sintung Budianto as a Director of the Company, which became effective as of the closing of the Meeting, with the provision that the relevant person would continue to perform his duties and responsibilities until fully completed.* c) *Approved the appointment of the following members of the Company's Board of Directors:* ***Board of Directors*** 1. *Mrs. Susana, as Director of the Company;* 2. *Mrs. Selvy, as Director of the Company.* *The appointments became effective upon the relevant individuals obtaining approval from the Financial Services Authority (OJK) through the Fit and Proper Test.* *Accordingly, the composition of the Company's Board of Commissioners and Board of Directors became as follows:* ***BOARD OF COMMISSIONERS*** *President Commissioner/Independent Commissioner : Mr. Kiki Syahnakri* *Vice President Commissioner : Mr. Tomy Winata* *Vice President Commissioner : Mr. Sugianto Kusuma* *Independent Commissioner : Mrs. Elizawatie Simon* *Independent Commissioner : Mrs. Pesta Uli Sitanggang* ***BOARD OF DIRECTORS*** *President Director : Mr. Andy Kasih* *Vice President Director : Mrs. Christina Harapan* *Compliance Director/Independent Director : Mr. Indrastomo Nugroho* *Director : Mr. Handoyo Soedirdja* *Director : Mrs. Susana *)* *Director : Mrs. Selvy *)* **) Effective upon obtaining approval (Fit and Proper Test) from the Financial Services Authority (OJK).* d) *Approved to grant authority and power to the Company's Board of Directors, with the right of substitution, to state and/or incorporate the resolutions regarding the composition of the Board of Commissioners and the Board of Directors as mentioned above into a deed drawn up before a Notary, including recording the composition of the Board of Commissioners and the Board of Directors in connection with such resolutions, and to notify the Ministry of Law and Human Rights of the Republic of Indonesia of the changes to the Company's data, as well as to take any and all actions necessary in connection with these resolutions in accordance with the prevailing laws and regulations.*
Tindak Lanjut ***Follow-up***	Keputusan langsung berlaku efektif. *The resolution became effective immediately.*

Keputusan Rapat RUPS Luar Biasa

Resolutions of the Extraordinary GMS

Mata Acara Rapat Pertama *First Meeting Agenda*	
Persetujuan Perubahan Anggaran Dasar Perseroan. *Approval of amendments to the Company's Articles of Association.*	
Pengambilan Keputusan ***Decision-making***	**Abstain:** 100 saham **Tidak Setuju:** 16.300 saham **Setuju:** 18.697.589.952 saham **Total Setuju:** 18.697.590.052 saham atau sebesar 99,99991282% atau lebih dari $^{2}/_{3}$ bagian dari jumlah seluruh suara yang dikeluarkan secara sah dalam Rapat. ***Abstain:*** *100 shares* ***Disagree:*** *16,300 shares* ***Agree:*** *18,697,589,952 shares* ***Total Agree****: 18,697,590,052 shares, or 99.99991282%, or more than $^{2}/_{3}$ of the total valid votes cast at the Meeting.*
Keputusan Rapat ***Meeting Resolutions***	a) Menyetujui perubahan ketentuan Pasal 21 ayat (8) dalam Anggaran Dasar Perseroan perihal Tugas dan Wewenang Direksi; b) Memberi kuasa kepada Direksi Perseroan untuk menyatakan keputusan Perubahan Anggaran Dasar Perseroan, dengan akta notaris tersendiri di hadapan notaris, memohon persetujuan dan/atau memberitahukan perubahan Anggaran Dasar/Perubahan Data Perseroan kepada Menteri Hukum dan Hak Asasi Manusia Republik Indonesia, dan melakukan segala tindakan yang diperlukan sesuai dengan peraturan perundangan yang berlaku. *a) Approved the amendment to the provisions of Article 21 paragraph (8) of the Company's Articles of Association concerning the Duties and Authorities of the Board of Directors;* *b) Granted authority to the Company's Board of Directors to state the resolution on the amendment to the Company's Articles of Association in a separate notarial deed before a notary, to apply for approval and/or notify the amendment to the Articles of Association/changes to the Company's data to the Ministry of Law and Human Rights of the Republic of Indonesia, and to take all necessary actions in accordance with the prevailing laws and regulations.*
Tindak Lanjut ***Follow-up***	Keputusan langsung berlaku efektif. *The resolution became effective immediately.*

Pelaksanaan RUPS Tahun Sebelumnya

Tahun 2024, Bank Artha Graha Internasional menyelenggarakan RUPS Tahunan (RUPST) dan RUPS Luar Biasa (RUPSLB) pada tanggal 26 Juni 2024, pukul 10.52-11.45 WIB bertempat di *Discovery Sky*, Lantai 9, Hotel *Discovery* Ancol, Jalan Lodan Timur No. 7, Ancol Taman Impian, Jakarta Utara, 14430. Seluruh hasil keputusan RUPS tersebut telah ditindaklanjuti di tahun 2024.

Implementation of the Previous Year's GMS

In 2024, Bank Artha Graha Internasional held its Annual General Meeting of Shareholders (AGMS) and Extraordinary General Meeting of Shareholders (EGMS) on June 26, 2024, from 10:52 a.m. to 11:45 a.m. Western Indonesian Time, at Discovery Sky, 9th Floor, Discovery Hotel Ancol, Jalan Lodan Timur No. 7, Ancol Taman Impian, North Jakarta, 14430. All resolutions adopted at the GMS meetings have been duly followed up in 2024.

Adapun mata acara dan keputusan RUPST dan RUPSLB Tahun 2024 adalah sebagai berikut:

The agendas and resolutions of the 2024 AGMS and EGMS are as follows:

RUPS Tahunan

Annual GMS

Mata Acara Rapat Pertama ***First Meeting Agenda***	
Persetujuan Laporan Tahunan, termasuk pengesahan Laporan Keuangan dan Laporan Tugas Pengawasan Dewan Komisaris Perseroan tahun buku 2023. *Approval of the Annual Report, including the ratification of the Company's Financial Statements and the Report on the Supervisory Duties of the Board of Commissioners for the fiscal year 2023.*	
Pengambilan Keputusan ***Decision-making***	1. Menerima baik dan menyetujui Laporan Tahunan Direksi Perseroan untuk Tahun Buku 2023, termasuk di dalamnya Laporan Kegiatan Perseroan dan Laporan Tugas Pengawasan Dewan Komisaris Perseroan untuk Tahun Buku 2023; 2. Menerima dan mengesahkan Laporan Keuangan Perseroan untuk Tahun Buku 2023 yang telah diaudit oleh Kantor Akuntan Publik Kanaka Puradiredja, Suhartono dengan laporannya Nomor Ref: 00043/3.0409/AU.1/07/0524-3/1/III/2024 tanggal 28 Maret 2024 dengan "Opini menyajikan secara Wajar". *1. Received and approved the Company's Annual Report of the Board of Directors for fiscal year 2023, including the Company's Activity Report and the Report on the Supervisory Duties of the Board of Commissioners for fiscal year 2023;* *2. Received and ratified the Company's Financial Statements for fiscal year 2023, which had been audited by Public Accounting Firm Kanaka Puradiredja, Suhartono, with audit report Reference No. 00043/3.0409/AU.1/07/0524-3/1/III/2024 dated March 28, 2024, expressing an "Unqualified Opinion" (fairly presented).*

Mata Acara Rapat Kedua ***Second Meeting Agenda***	
Penetapan penggunaan Laba Bersih Perseroan Tahun Buku 2023. *Determination of the appropriation of the Company's Net Profit for fiscal year 2023.*	
Keputusan Rapat ***Meeting Resolutions***	Menyetujui tidak ada pembagian dividen untuk Tahun Buku yang berakhir pada Tanggal 31 Desember 2023 dan seluruh laba bersih tersebut dipergunakan untuk memperkuat struktur permodalan dan ekspansi usaha Perseroan. *Approved that no dividends would be distributed for the fiscal year ended December 31, 2023, and that the entire net profit would be utilized to strengthen the Company's capital structure and support its business expansion.*

Mata Acara Rapat Ketiga *Third Meeting Agenda*	
Penunjukan Kantor Akuntan Publik Tahun Buku 2024. *Appointment of the Public Accounting Firm for fiscal year 2024.*	
Keputusan Rapat ***Meeting Resolutions***	Menyetujui memberikan kuasa dan/atau mendelegasikan wewenang kepada Dewan Komisaris Perseroan berdasarkan rekomendasi Komite Audit untuk: 1. Menunjuk kembali Kantor Akuntan Publik Kanaka Puradiredja, Suhartono untuk melakukan audit atas buku-buku Perseroan Tahun Buku yang berakhir pada Tanggal 31 Desember 2024, dan/atau Kantor Akuntan Publik Pengganti yang telah terdaftar pada Otoritas Jasa Keuangan (OJK), sesuai dengan kriteria POJK Nomor 9 Tahun 2023 tentang Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik dalam Kegiatan Jasa Keuangan, dan Bank Indonesia serta memiliki reputasi, jika Kantor Akuntan Publik yang ditunjuk tersebut tidak dapat menyelesaikan pemberian jasa audit atas informasi keuangan historis tahunan pada Periode Penugasan Profesional; 2. Menetapkan honorarium dan persyaratan-persyaratan lain sehubungan dengan Penunjukan Akuntan Publik dan/atau Kantor Akuntan Publik tersebut. *Approved to grant authority and/or delegate powers to the Company's Board of Commissioners, based on the recommendation of the Audit Committee, to:* *1. Reappoint Public Accounting Firm Kanaka Puradiredja, Suhartono to conduct the audit of the Company's books for the fiscal year ended December 31, 2024, and/or appoint a replacement Public Accounting Firm registered with the Financial Services Authority (Otoritas Jasa Keuangan/OJK), in accordance with the criteria stipulated in POJK No. 9 of 2023 on the Use of Public Accountant and Public Accounting Firm Services in Financial Services Activities, as well as Bank Indonesia regulations, and having a good reputation, should the appointed Public Accounting Firm be unable to complete the audit of the annual historical financial information during the professional engagement period;* *2. Determine the honorarium and other terms and conditions in connection with the appointment of the Public Accountant and/or Public Accounting Firm.*

Mata Acara Rapat Keempat *Fourth Meeting Agenda*	
Penetapan gaji dan tunjangan anggota Direksi serta gaji atau honorarium dan tunjangan anggota Dewan Komisaris. *Determination of salaries and benefits for members of the Board of Directors as well as salaries or honoraria and benefits for members of the Board of Commissioners.*	
Keputusan Rapat ***Meeting Resolutions***	Menyetujui tidak adanya kenaikan gaji dan tunjangan anggota Direksi serta gaji atau honorarium dan tunjangan anggota Dewan Komisaris. *Approve that there will be no increase in salaries and benefits for members of the Board of Directors as well as salaries or honoraria and benefits for members of the Board of Commissioners.*

Mata Acara Rapat Kelima *Fifth Meeting Agenda*	
Perubahan Susunan Kepengurusan Perseroan. *Changes in the Composition of the Company's Management.*	
Keputusan Rapat ***Meeting Resolutions***	1. Mengangkat kembali anggota Direksi Perseroan yaitu: **Direksi** Ibu Christina Harapan, selaku Wakil Direktur Utama. Sehingga susunan anggota Dewan Komisaris dan anggota Direksi Perseroan menjadi sebagai berikut: **DEWAN KOMISARIS** • Komisaris Utama/Komisaris Independen : Bapak Kiki Syahnakri • Wakil Komisaris Utama : Bapak Tomy Winata • Wakil Komisaris Utama : Bapak Sugianto Kusuma • Komisaris Independen : Ibu Elizawatie Simon • Komisaris Independen : Ibu Pesta Uli Sitanggang **DIREKSI** • Direktur Utama : Bapak Andy Kasih • Wakil Direktur Utama : Ibu Christina Harapan • Direktur Kepatuhan/Direktur Independen : Bapak Indrastomo Nugroho • Direktur : Bapak Indra Sintung Budianto • Direktur : Bapak Handoyo Soedirdja 2. Memberikan kuasa dan wewenang kepada Direksi Perseroan, dengan hak substitusi, untuk menyatakan atau menuangkan keputusan tentang susunan anggota Dewan Komisaris dan Direksi tersebut di atas dalam akta yang dibuat di hadapan Notaris, termasuk menuangkan susunan Dewan Komisaris dan Direksi terkait keputusan tersebut, dan memberitahukan perubahan data Perseroan kepada Menteri Hukum dan Hak Asasi Manusia Republik Indonesia, serta melakukan semua dan setiap tindakan yang diperlukan sehubungan dengan keputusan tersebut sesuai dengan peraturan perundangan yang berlaku. *1. Reappointed a member of the Company's Board of Directors, namely:* ***Board of Directors*** *Mrs. Christina Harapan, as Vice President Director. Accordingly, the composition of the Company's Board of Commissioners and Board of Directors became as follows:* ***BOARD OF COMMISSIONERS*** • *President Commissioner / Independent Commissioner* : *Mr. Kiki Syahnakri* • *Vice President Commissioner* : *Mr. Tomy Winata* • *Vice President Commissioner* : *Mr. Sugianto Kusuma* • *Independent Commissioner* : *Mrs. Elizawatie Simon* • *Independent Commissioner* : *Mrs. Pesta Uli Sitanggang* ***BOARD OF DIRECTORS*** • *President Director* : *Mr. Andy Kasih* • *Deputy President Director* : *Mrs. Christina Harapan* • *Compliance Director / Independent Director* : *Mr. Indrastomo Nugroho* • *Director* : *Mr. Indra Sintung Budianto* • *Director* : *Mr. Handoyo Soedirdja* *2. Granted authority and power to the Company's Board of Directors, with the right of substitution, to state and/or set forth the resolutions regarding the composition of the Board of Commissioners and the Board of Directors as mentioned above in a deed drawn up before a Notary, including recording the composition of the Board of Commissioners and the Board of Directors pursuant to such resolution, and to notify the Minister of Law and Human Rights of the Republic of Indonesia of the changes to the Company's data, as well as to carry out all and any actions required in connection with such resolution in accordance with the prevailing laws and regulations.*

RUPS Luar Biasa — *Extraordinary GMS*

Mata Acara Rapat Pertama *First Meeting Agenda*	
Persetujuan Perubahan Anggaran Dasar Perseroan. *Approval of Amendments to the Company's Articles of Association.*	
Keputusan Rapat ***Meeting Resolutions***	1. Menyetujui perubahan beberapa ketentuan dalam Anggaran Dasar Perseroan yaitu: • Ketentuan tentang Direksi; • Ketentuan tentang Tugas dan Wewenang Direksi; • Ketentuan tentang Dewan Komisaris; dan • Ketentuan tentang Tugas dan Wewenang Dewan Komisaris. 2. Menyetujui penambahan beberapa ketentuan dalam Anggaran Dasar Perseroan yaitu: • Ketentuan tentang Aspek Transparansi Direksi; dan • Ketentuan tentang Aspek Transparansi Dewan Komisaris. 3. Menyetujui mengubah dan menyusun kembali seluruh pasal-pasal dalam Anggaran Dasar Perseroan dari pasal pertama sampai dengan pasal terakhir, dalam rangka penyesuaian dan pemenuhan ketentuan POJK Nomor 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum. 4. Memberi kuasa kepada Direksi Perseroan untuk menyatakan keputusan perubahan Anggaran Dasar Perseroan, dengan akta notaris tersendiri dihadapan Notaris, memohon persetujuan dan/atau memberitahukan perubahan Anggaran Dasar/Perubahan Data Perseroan kepada Menteri Hukum dan Hak Asasi Manusia Republik Indonesia, dan melakukan segala tindakan yang diperlukan sesuai dengan peraturan perundangan yang berlaku. *1. Approved amendments to several provisions of the Company's Articles of Association, namely:* *• provisions concerning the Board of Directors;* *• provisions concerning the Duties and Authorities of the Board of Directors;* *• provisions concerning the Board of Commissioners; and* *• provisions concerning the Duties and Authorities of the Board of Commissioners.* *2. Approved the addition of several provisions to the Company's Articles of Association, namely:* *• provisions concerning the Transparency Aspects of the Board of Directors; and* *• provisions concerning the Transparency Aspects of the Board of Commissioners.* *3. Approved the amendment and restatement of all articles of the Company's Articles of Association, from the first article to the last article, in order to align with and comply with the provisions of POJK No. 17 of 2023 on the Implementation of Governance for Commercial Banks.* *4. Granted authority to the Company's Board of Directors to state the resolutions on the amendments to the Company's Articles of Association in a separate notarial deed before a Notary, to obtain approval and/or notify the amendments to the Articles of Association and/or changes to the Company's data to the Minister of Law and Human Rights of the Republic of Indonesia, and to carry out all actions required in accordance with the prevailing laws and regulations.*

DEWAN KOMISARIS
BOARD OF COMMISSIONERS

Dewan Komisaris merupakan organ perusahaan yang bertugas dan bertanggung jawab secara kolektif kolegial untuk melakukan pengawasan dan memberikan nasihat kepada Direksi serta memastikan bahwa Bank melaksanakan GCG pada seluruh tingkatan atau jenjang

The Board of Commissioners is a corporate organ that has the duty and collective collegial responsibility to supervise and provide advice to the Board of Directors, and to ensure that the Bank implements Good Corporate Governance at all levels or tiers of the organization. In carrying out its duties,

organisasi. Dalam melaksanakan tugas, Dewan Komisaris bertanggung jawab kepada RUPS. Pertanggung jawaban Dewan Komisaris kepada RUPS merupakan perwujudan akuntabilitas pengawasan atas pengelolaan Bank dalam rangka pelaksanaan prinsip-prinsip GCG.

the Board of Commissioners is accountable to the General Meeting of Shareholders. Such accountability to the General Meeting of Shareholders represents the embodiment of supervisory accountability over the management of the Bank in the implementation of Good Corporate Governance principles.

Pedoman Tata Tertib Kerja Dewan Komisaris

Rules of Procedure for the Board of Commissioners

Dalam menjalankan tugas dan menunjang efektivitas dalam pelaksanaan fungsi pengawasan, Dewan Komisaris memerlukan suatu Pedoman dan tata tertib Kerja sebagai Pedoman Bagi Dewan Komisaris. Pedoman dan Tata Tertib Kerja Dewan Komisaris Bank ditetapkan melalui Pedoman Kebijakan Perusahaan No. 0006.05.1 tanggal 24 Oktober 2025. Selain itu, Dewan Komisaris juga mengacu pada pedoman lainnya seperti:

1. Undang-Undang No. 7 Tahun 1992 tentang Perbankan sebagaimana telah diubah dengan Undang-Undang No. 10 Tahun 1998 dan sebagaimana telah diubah sebagian dengan Undang-Undang No. 11 Tahun 2020 tentang Cipta Kerja dan Undang-Undang No. 0006 Tahun 2023 tentang Penetapan Peraturan Pemerintah Pengganti Undang-Undang No. 2 Tahun 2022 tentang Cipta Kerja menjadi Undang-Undang;
2. Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas sebagaimana telah diubah sebagian dengan Undang-Undang No. 11 Tahun 2020 tentang Cipta Kerja dan Undang-Undang No. 6 Tahun 2023 tentang Penetapan Peraturan Pemerintah Pengganti Undang-Undang No. 2 Tahun 2022 tentang Cipta Kerja menjadi Undang-Undang;
3. Peraturan Otoritas Jasa Keuangan No. 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten dan Perusahaan Publik;
4. Peraturan Otoritas Jasa Keuangan No. 27/POJK.03/2016 tentang Penilaian Kemampuan dan Kepatutan bagi Pihak Utama Lembaga Jasa Keuangan;
5. Surat Edaran Otoritas Jasa Keuangan No. 39/SEOJK.03/2016 tentang Penilaian Kemampuan dan Kepatutan bagi Calon Pemegang Saham Pengendali, Calon Anggota Direksi, dan Calon Anggota Dewan Komisaris Bank;

In carrying out its duties and supporting the effective implementation of its supervisory function, the Board of Commissioners requires Working Guidelines and Rules of Procedure to serve as guidance for the Board of Commissioners. The Charter and Work Procedures of the Board of Commissioners of the Bank are stipulated under Company Policy Guideline No. 0006.05.1 dated October 24, 2025:

1. *Law No. 7 of 1992 on Banking, as amended by Law No. 10 of 1998 and as partially amended by Law No. 11 of 2020 on Job Creation and Law No. 6 of 2023 concerning the Stipulation of Government Regulation in Lieu of Law No. 2 of 2022 on Job Creation into Law;*
2. *Law No. 40 of 2007 on Limited Liability Companies, as partially amended by Law No. 11 of 2020 on Job Creation and Law No. 6 of 2023 concerning the Stipulation of Government Regulation in Lieu of Law No. 2 of 2022 on Job Creation into Law;*
3. *Financial Services Authority Regulation No. 33/POJK.04/2014 on the Board of Directors and Board of Commissioners of Issuers and Public Companies;*
4. *Financial Services Authority Regulation No. 27/POJK.03/2016 on Fit and Proper Tests for Key Parties of Financial Services Institutions;*
5. *Financial Services Authority Circular Letter No. 39/SEOJK.03/2016 on Fit and Proper Tests for Prospective Controlling Shareholders, Prospective Members of the Board of Directors, and Prospective Members of the Board of Commissioners of Banks;*

6. Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola Bank Umum;
7. Peraturan Otoritas Jasa Keuangan No. 12/POJK.03/2021 tentang Bank Umum;
8. Undang-Undang No. 4 Tahun 2023 tentang Pengembangan dan Penguatan Sektor Keuangan;
9. Peraturan Otoritas Jasa Keuangan No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum;
10. Surat Edaran Otoritas Jasa Keuangan No. 14/SEOJK.02/2025 tentang Penerapan Tata Kelola Bank Umum; dan
11. Anggaran Dasar PT Bank Artha Graha Internasional Tbk.

Ketentuan Masa Jabatan

Anggota Dewan Komisaris diangkat dan diberhentikan oleh pemegang saham melalui mekanisme RUPS. Masa jabatan Dewan Komisaris untuk 1 (satu) periode paling lama adalah 3 (tiga) tahun terhitung sejak tanggal yang ditetapkan oleh RUPS dan berakhir pada penutupan RUPS Tahunan tiga tahun berikutnya, namun dengan tidak mengurangi hak RUPS untuk sewaktu-waktu dapat memberhentikan anggota Dewan Komisaris sebelum masa jabatannya berakhir.

Setelah masa jabatannya berakhir, anggota Dewan Komisaris dapat diangkat kembali berdasarkan keputusan RUPS, masa jabatan anggota Dewan Komisaris akan berakhir dengan sendirinya apabila anggota Dewan Komisaris tersebut:

1. Mengundurkan diri dengan permohonan pengunduran diri;
2. Tidak lagi memenuhi persyaratan perundang-undangan yang berlaku;
3. Meninggal dunia;
4. Diberhentikan berdasarkan keputusan RUPS; dan
5. Dinyatakan pailit atau ditaruh di bawah pengampuan berdasarkan suatu penetapan pengadilan.

6. *Financial Services Authority Circular Letter No. 13/SEOJK.03/2017 concerning the Implementation of Corporate Governance for Commercial Banks;*
7. *Financial Services Authority Regulation No. 12/POJK.03/2021 on Commercial Banks;*
8. *Law No. 4 of 2023 on the Development and Strengthening of the Financial Sector;*
9. *Financial Services Authority Regulation No. 17 of 2023 on the Implementation of Governance for Commercial Banks;*
10. *Financial Services Authority Circular Letter No. 14/SEOJK.02/2025 concerning the Implementation of Corporate Governance for Commercial Banks; and*
11. *The Articles of Association of PT Bank Artha Graha Internasional Tbk.*

Terms of Office Provisions

Members of the Board of Commissioners are appointed and dismissed by shareholders through the General Meeting of Shareholders (GMS). Each term lasts up to three years, starting from the date determined by the GMS and ending at the closing of the Annual GMS three years thereafter, without prejudice to the GMS's authority to dismiss members at any time before the end of their term.

Upon the expiration of their term of office, members of the Board of Commissioners may be reappointed based on a resolution of the General Meeting of Shareholders. The term of office of a member of the Board of Commissioners shall automatically end if such member of the Board of Commissioners:

1. *Resigned by submitting a resignation request;*
2. *No longer meets the requirements under the prevailing laws and regulations;*
3. *Passes away;*
4. *Is dismissed based on a resolution of the General Meeting of Shareholders; and*
5. *Is declared bankrupt or placed under guardianship based on a court ruling.*

Komposisi Dewan Komisaris

Pada tahun 2025, tidak terdapat perubahan komposisi Dewan Komisaris. Pada RUPS Tahunan Tahun Buku 2024 yang diselenggarakan pada tanggal 26 Juni 2025, Pemegang Saham menyetujui untuk mengangkat kembali Elizawatie Simon selaku Komisaris Independen, sebagaimana tertuang dalam Akta Pernyataan Keputusan Rapat No. 17 tanggal 26 juni 2025.

Composition of the Board of Commissioners

In 2025, there were no changes in the composition of the Board of Commissioners. At the Annual General Meeting of Shareholders for fiscal year 2024 held on June 26, 2025, the Shareholders approved the reappointment of Elizawatie Simon as Independent Commissioner, as set forth in the Deed of Statement of Meeting Resolutions No. 17 dated June 26, 2025

Susunan dan komposisi Dewan Komisaris per 31 Desember 2025 adalah sebagai berikut:

The composition of the Board of Commissioners as of December 31, 2025 were as follows:

Nama *Name*	Jabatan *Position*	Dasar Pengangkatan *Basis of Appointment*	Periode *Periode*
Kiki Syahnakri	Komisaris Utama/ Komisaris Independen *President Commissioner/ Independent Commissioner*	1. Akta Pernyataan Keputusan Rapat No. 26 tanggal 12 Juli 2005; 2. Akta Pernyataan Keputusan Rapat No. 05 tanggal 4 Juli 2008; 3. Akta Pernyataan Keputusan Rapat No. 16 tanggal 10 Juni 2011; 4. Akta Pernyataan Keputusan Rapat No. 08 tanggal 3 Juni 2014; 5. Akta Pernyataan Keputusan Rapat No. 20 tanggal 16 Juni 2017; 6. Akta Pernyataan Keputusan Rapat No. 07 tanggal 5 Oktober 2020; dan 7. Akta Pernyataan Keputusan Rapat No. 16 tanggal 17 Juli 2023. *1. Deed of Meeting Resolutions No. 26 dated July 12, 2005;* *2. Deed of Meeting Resolutions No. 05 dated July 4, 2008;* *3. Deed of Meeting Resolutions No. 16 dated June 10, 2011;* *4. Deed of Meeting Resolutions No. 08 dated June 3, 2014;* *5. Deed of Meeting Resolutions No. 20 dated June 16, 2017;* *6. Deed of Meeting Resolutions No. 07 dated October 5, 2020; and* *7. Deed of Meeting Resolutions No. 16 dated July 17, 2023.*	2023-2026
Tomy Winata	Wakil Komisaris Utama *Vice President Commissioner*	1. Akta Pernyataan Keputusan Rapat No. 26 tanggal 12 Juli 2005; 2. Akta Pernyataan Keputusan Rapat No. 05 tanggal 4 Juli 2008; 3. Akta Pernyataan Keputusan Rapat No. 16 tanggal 10 Juni 2011; 4. Akta Pernyataan Keputusan Rapat No. 08 tanggal 3 Juni 2014; 5. Akta Pernyataan Keputusan Rapat No. 20 tanggal 16 Juni 2017; 6. Akta Pernyataan Keputusan Rapat No. 07 tanggal 5 Oktober 2020; dan 7. Akta Pernyataan Keputusan Rapat No. 16 tanggal 17 Juli 2023. *1. Deed of Meeting Resolutions No. 26 dated July 12, 2005;* *2. Deed of Meeting Resolutions No. 05 dated July 4, 2008;* *3. Deed of Meeting Resolutions No. 16 dated June 10, 2011;* *4. Deed of Meeting Resolutions No. 08 dated June 3, 2014;* *5. Deed of Meeting Resolutions No. 20 dated June 16, 2017;* *6. Deed of Meeting Resolutions No. 07 dated October 5, 2020; and* *7. Deed of Meeting Resolutions No. 16 dated July 17, 2023.*	2023-2026

Nama *Name*	Jabatan *Position*	Dasar Pengangkatan *Basis of Appointment*	Periode *Periode*
Sugianto Kusuma	Wakil Komisaris Utama *Vice President Commissioner*	1. Akta Pernyataan Keputusan Rapat No. 26 tanggal 12 Juli 2005; 2. Akta Pernyataan Keputusan Rapat No. 05 tanggal 4 Juli 2008; 3. Akta Pernyataan Keputusan Rapat No. 16 tanggal 10 Juni 2011; 4. Akta Pernyataan Keputusan Rapat No. 08 tanggal 3 Juni 2014; 5. Akta Pernyataan Keputusan Rapat No. 20 tanggal 16 Juni 2017; 6. Akta Pernyataan Keputusan Rapat No. 07 tanggal 5 Oktober 2020; dan 7. Akta Pernyataan Keputusan Rapat No. 16 tanggal 17 Juli 2023. *1. Deed of Meeting Resolutions No. 26 dated July 12, 2005;* *2. Deed of Meeting Resolutions No. 05 dated July 4, 2008;* *3. Deed of Meeting Resolutions No. 16 dated June 10, 2011;* *4. Deed of Meeting Resolutions No. 08 dated June 3, 2014;* *5. Deed of Meeting Resolutions No. 20 dated June 16, 2017;* *6. Deed of Meeting Resolutions No. 07 dated October 5, 2020; and* *7. Deed of Meeting Resolutions No. 16 dated July 17, 2023.*	2023-2026
Elizawatie Simon	Komisaris Independen *Independent Commissioner*	1. Akta Pernyataan Keputusan Rapat No. 09 tanggal 4 Juli 2019; 2. Akta Pernyataan Keputusan Rapat No. 253 tanggal 25 Juli 2022; dan 3. Akta Pernyataan Keputusan Rapat No. 17 tanggal 26 Juni 2025. *1. Deed of Meeting Resolutions No. 09 dated July 4, 2019;* *2. Deed of Meeting Resolutions No. 253 dated July 25, 2022; and* *3. Deed of Statement of Meeting Resolutions No. 17 dated 26 June 2025.*	2025-2028
Pesta Uli Sitanggang	Komisaris Independen *Independent Commissioner*	1. Akta Pernyataan Keputusan Rapat No. 16 tanggal 17 Juli 2023; *1. Deed of Meeting Resolutions No. 16 dated July 17, 2023*	2023-2026

Penilaian Kemampuan dan Kepatutan

Dalam menjalankan tugasnya sebagai Dewan Komisaris, seluruh calon anggota Dewan Komisaris wajib dinyatakan lulus dalam Uji Kemampuan dan Kepatutan *(Fit & Proper Test)* yang dilakukan oleh Otoritas Jasa Keuangan, sebagaimana yang diatur dalam Peraturan Otoritas Jasa Keuangan No. 27/POJK.03/2016 tentang Penilaian Kemampuan dan Kepatutan bagi Pihak Utama Lembaga Jasa Keuangan. Adapun penjelasan status Uji Kemampuan dan Kepatutan Dewan Komisaris yang menjabat pada periode tahun 2025 dapat dijelaskan pada tabel di bawah ini:

Fit & Proper Test

In carrying out their duties as members of the Board of Commissioners, all prospective members of the Board of Commissioners are required to be declared to have passed the Fit and Proper Test conducted by the Financial Services Authority, as stipulated in Financial Services Authority Regulation No. 27/POJK.03/2016 on Fit and Proper Assessment for Key Parties of Financial Services Institutions. The status of the Fit and Proper Test of the members of the Board of Commissioners serving during the 2025 period is presented in the table below:

Nama *Name*	Jabatan *Position*	Penyelenggara *Organizer*	Tanggal Kelulusan *Date of Completion*	No. Surat *Letter Number*
Kiki Syahnakri	Komisaris Utama/ Komisaris Independen *Commissioner/ Independent Commissioner*	Bank Indonesia	12 Februari 2013 *February 12, 2013*	Surat Bank Indonesia No. 15/29/GBI/DPIP/Rahasia *Bank Indonesia Letter No. 15/29/GBI/DPIP/Rahasia*

Nama *Name*	Jabatan *Position*	Penyelenggara *Organizer*	Tanggal Kelulusan *Date of Completion*	No. Surat *Letter Number*
Tomy Winata	Wakil Komisaris Utama *Vice President Commissioner*	Bank Indonesia	15 Juni 2005 *June 15, 2005*	Surat Bank Indonesia No. 7/19/GBI/DPIP/Rahasia *Bank Indonesia Letter No. 7/19/GBI/DPIP/Rahasia*
Sugianto Kusuma	Wakil Komisaris Utama *Vice President Commissioner*	Bank Indonesia	15 Juni 2005 *June 15, 2005*	Surat Bank Indonesia No. 7/19/GBI/DPIP/Rahasia *Bank Indonesia Letter No. 7/19/GBI/DPIP/Rahasia*
Elizawatie Simon	Komisaris Independen *Independent Commissioner*	Otoritas Jasa Keuangan *Financial Services Authority*	20 April 2022 *April 20, 2022*	Surat Otoritas Jasa Keuangan No. SR-72/PB.12/2022 *Financial Services Authority Letter No. SR-72/PB.12/2022*
Pesta Uli Sitanggang	Komisaris Independen *Independent Commissioner*	Otoritas Jasa Keuangan *Financial Services Authority*	8 November 2023 *November 8, 2023*	Surat Otoritas Jasa Keuangan No. SR-252/PB.02/2023 *Financial Services Authority Letter No. SR-252/PB.02/2023*

Sertifikasi Manajemen Risiko

Berdasarkan ketentuan dalam Surat Edaran Otoritas Jasa Keuangan No. 28/SEOJK.03/2022, setiap anggota Dewan Komisaris Bank wajib memiliki Sertifikat Manajemen Risiko jenjang 6 (enam). Sertifikat tersebut menjadi salah satu indikator dalam penilaian *fit and proper test* yang harus dijalani oleh Dewan Komisaris yang akan menjabat.

Tahun 2025, sebagian besar anggota Dewan Komisaris Bank Artha Graha Internasional telah memenuhi ketentuan tersebut dan yang belum memiliki Sertifikat Manajemen Risiko akan segera dilakukan pemenuhan sertifikasi sesuai dengan ketentuan regulator.

Risk Management Certification

Pursuant to the provisions stipulated in Financial Services Authority Circular Letter No. 28/SEOJK.03/2022, each member of the Bank's Board of Commissioners is required to hold a Level 6 (six) Risk Management Certificate. Such certification constitutes one of the indicators in the fit and proper test assessment that must be undertaken by members of the Board of Commissioners prior to assuming office.

In 2025, the majority of the members of the Board of Commissioners of Bank Artha Graha Internasional had complied with this requirement, while those who had not yet obtained the Risk Management Certificate would promptly fulfill the certification in accordance with the provisions set by the regulator.

Komisaris Independen

Komisaris Independen adalah anggota Dewan Komisaris yang tidak memiliki hubungan keuangan, hubungan kepengurusan, hubungan kepemilikan, dan/atau hubungan keluarga dengan anggota Direksi, anggota Dewan Komisaris lain, dan/atau Pemegang Saham Pengendali, atau hubungan dengan Bank yang dapat memengaruhi kemampuan untuk bertindak independen.

Independent Commissioners

Independent Commissioners are members of the Board of Commissioners who have no financial relationships, management relationships, ownership relationships, and/or family relationships with members of the Board of Directors, other members of the Board of Commissioners, and/or Controlling Shareholders, or any relationships with the Bank that may affect their ability to act independently.

Sebagaimana diatur dalam SEOJK No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola bagi Bank Umum, dalam penerapan Tata Kelola, diperlukan keberadaan Komisaris Independen dan Pihak Independen untuk menghindari benturan kepentingan (*conflict of interest*) dalam pelaksanaan tugas seluruh tingkatan atau jenjang organisasi Bank, *check and balance*, serta melindungi kepentingan Pemangku Kepentingan khususnya pemilik dana dan Pemegang Saham non-pengendali.

As stipulated in Financial Services Authority Circular Letter (SEOJK) No. 13/SEOJK.03/2017 on the Implementation of Governance for Commercial Banks, the implementation of Good Corporate Governance requires the presence of Independent Commissioners and Independent Parties to avoid conflicts of interest in the performance of duties at all levels or tiers of the Bank's organization, to ensure checks and balances, and to protect the interests of Stakeholders, particularly fund owners and non-controlling shareholders.

Dalam POJK No. 17 tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum, diperlukan keberadaan Komisaris Independen dan Pihak Independen untuk mendorong terciptanya iklim dan lingkungan kerja yang lebih objektif dan menempatkan kewajaran (*fairness*) dan kesetaraan diantara berbagai kepentingan termasuk kepentingan pemegang saham minoritas dan Pemangku Kepentingan serta menetapkan ketentuan bahwa Komisaris Independen paling sedikit berjumlah 50% (lima puluh persen) dari jumlah anggota Dewan Komisaris.

Pursuant to Financial Services Authority Regulation (POJK) No. 17 of 2023 on the Implementation of Governance for Commercial Banks, the presence of Independent Commissioners and Independent Parties is required to encourage the creation of a more objective working climate and environment, and to uphold fairness and equality among various interests, including those of minority shareholders and other Stakeholders. The regulation also stipulates that Independent Commissioners must comprise at least 50% (fifty percent) of the total members of the Board of Commissioners.

Bank Artha Graha Internasional memiliki 3 (tiga) orang Komisaris Independen dari 5 (lima) Anggota dewan Komisaris, yang berarti lebih dari 50% dari seluruh anggota Dewan Komisaris dan telah memenuhi ketentuan tersebut.

Bank Artha Graha Internasional has three Independent Commissioners out of five members of the Board of Commissioners, representing more than 50% of the total members of the Board of Commissioners, and has therefore complied with the applicable provisions.

Pernyataan Independensi Komisaris Independen

Masing-masing Komisaris Independen Bank telah membuat Surat Pernyataan Independensi sesuai dengan aspek independensi yang mengacu pada ketentuan POJK No. 33/POJK.04/2014 pasal 25 ayat (1) tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik.

Statement of Independence of Independent Commissioners

Each Independent Commissioner of the Bank has executed a Statement of Independence in accordance with the independence aspects as stipulated in Article 25 paragraph (1) of Financial Services Authority Regulation (POJK) No. 33/POJK.04/2014 on the Board of Directors and Board of Commissioners of Issuers or Public Companies.

Kriteria Penentuan Komisaris Independen

Kriteria Komisaris Independen mengacu pada ketentuan Peraturan Otoritas Jasa Keuangan Nomor 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten Atau Perusahaan Publik. Dalam hal ini, persyaratan diangkatnya anggota Dewan Komisaris Independen

Criteria for Independent Commissioners

The criteria for Independent Commissioners refer to the provisions of Financial Services Authority Regulation No. 33/POJK.04/2014 on the Board of Directors and Board of Commissioners of Issuers or Public Companies. In this regard, the requirements for the appointment of

minimal sama dengan persyaratan untuk mengangkat anggota Dewan Komisaris non-Independen ditambah dengan beberapa aturan lain di antaranya terkait independensi sebagaimana yang dijelaskan pada tabel berikut ini:

members of the Board of Independent Commissioners are at least the same as those applicable to the appointment of non-Independent Commissioners, with additional requirements, including those related to independence, as set out in the table below:

Kriteria *Criteria*	Komisaris Independen *Independent Commissioner*		
	Kiki Syahnakri	Elizawatie Simon	Pesta Uli Sitanggang
Bukan merupakan orang yang bekerja atau mempunyai wewenang dan tanggung jawab untuk merencanakan, memimpin, mengendalikan, atau mengawasi kegiatan Emiten atau Perusahaan Publik tersebut dalam waktu 6 (enam) bulan terakhir, kecuali untuk pengangkatan kembali sebagai Komisaris Independen Emiten atau Perusahaan Publik pada periode berikutnya. *Is not a person who has worked for or has had the authority and responsibility to plan, lead, control, or supervise the activities of the Issuer or Public Company within the past six months, except in the case of reappointment as an Independent Commissioner of the Issuer or Public Company for the subsequent term.*	✓	✓	✓
Tidak mempunyai saham baik langsung maupun tidak langsung pada Emiten atau Perusahaan Publik tersebut. *Does not own shares, either directly or indirectly, in the Issuer or Public Company.*	✓	✓	✓
Tidak mempunyai hubungan Afiliasi dengan Emiten atau Perusahaan Publik, anggota Dewan Komisaris, anggota Direksi, atau Pemegang Saham Utama Emiten atau Perusahaan Publik tersebut. *Does not have any affiliation with the Issuer or Public Company, members of the Board of Commissioners, members of the Board of Directors, or the Major Shareholders of the Issuer or Public Company.*	✓	✓	✓
Tidak mempunyai hubungan usaha baik langsung maupun tidak langsung yang berkaitan dengan kegiatan usaha Emiten atau Perusahaan Publik tersebut. *Does not have any business relationship, either directly or indirectly, related to the business activities of the Issuer or Public Company.*	✓	✓	✓

Tugas dan Tanggung Jawab Dewan Komisaris

Duties and Responsibilities of the Board of Commissioners

Tugas dan tanggung jawab Dewan Komisaris sudah diatur dalam pedoman Dewan Komisaris sebagai berikut:

1. Dewan Komisaris bertugas melakukan pengawasan dan bertanggung jawab atas pengawasan terhadap kebijakan Direksi, jalannya pengurusan pada umumnya baik mengenai Perseroan maupun usaha Perseroan dan memberikan nasihat kepada Direksi.

The duties and responsibilities of the Board of Commissioners are stipulated in the Board of Commissioners' guidelines as follows:

1. *The Board of Commissioners is responsible for conducting supervision and is accountable for overseeing the policies of the Board of Directors, the management of the Company in general, both with respect to the Company and its business activities, and for providing advice to the Board of Directors.*

2. Dalam kondisi tertentu, Dewan Komisaris wajib menyelenggarakan RUPS tahunan dan RUPS lainnya sesuai dengan kewenangannya sebagaimana diatur dalam peraturan perundang-undangan dan anggaran dasar.

3. Dewan Komisaris wajib melaksanakan tugas, wewenang, dan tanggung jawab dengan itikad baik dan dengan prinsip kehati-hatian.
4. Direksi wajib untuk memberikan penjelasan tentang segala hal yang berkenaan dengan Perseroan yang ditanyakan oleh anggota Dewan Komisaris untuk melaksanakan tugas mereka.

5. Dalam melakukan pengawasan, Dewan Komisaris wajib mengarahkan, memantau, dan mengevaluasi pelaksanaan tata kelola, manajemen risiko, dan kepatuhan secara terintegrasi serta kebijakan strategis Bank, sesuai dengan ketentuan peraturan perundang-undangan, anggaran dasar, dan/atau keputusan RUPS.
6. Dewan Komisaris menerima dan melaksanakan kewenangan yang diserahkan dan/atau diberikan kepada Dewan Komisaris sesuai dengan ketentuan peraturan perundang-undangan, anggaran dasar, dan/atau keputusan RUPS.

7. Dewan Komisaris dapat melaksanakan tugas dan kewenangan pengawasan lain.
8. Dalam melaksanakan pengawasan, Dewan Komisaris dilarang ikut serta dalam pengambilan keputusan kegiatan operasional Bank, kecuali:

    a. Penyediaan dana kepada pihak terkait sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai batas maksimum pemberian kredit dan penyediaan dana besar bagi bank umum dan Peraturan Otoritas Jasa Keuangan mengenai batas maksimum penyaluran dana dan penyaluran dana besar bagi bank umum syariah;

    b. Hal lain yang ditetapkan dalam Anggaran Dasar Bank atau peraturan ketentuan perundang-undangan.

2. *Under certain conditions, the Board of Commissioners is required to convene the Annual General Meeting of Shareholders and other General Meetings of Shareholders in accordance with its authority as stipulated in the prevailing laws and regulations and the Articles of Association.*
3. *The Board of Commissioners shall perform its duties, authorities, and responsibilities in good faith and with prudence.*
4. *The Board of Directors is required to provide explanations regarding all matters related to the Company as requested by members of the Board of Commissioners in order for them to carry out their duties.*
5. *In conducting supervision, the Board of Commissioners is required to direct, monitor, and evaluate the implementation of integrated governance, risk management, and compliance, as well as the Bank's strategic policies, in accordance with the prevailing laws and regulations, the Articles of Association, and/or resolutions of the General Meeting of Shareholders.*
6. *The Board of Commissioners shall receive and exercise the authorities delegated and/or granted to it in accordance with the prevailing laws and regulations, the Articles of Association, and/or resolutions of the General Meeting of Shareholders.*
7. *The Board of Commissioners may perform other supervisory duties and authorities.*
8. *In carrying out its supervisory function, the Board of Commissioners is prohibited from being involved in decision-making related to the Bank's operational activities, except for:*
    a. *The provision of funds to related parties in accordance with Financial Services Authority regulations concerning the maximum lending limit and large exposures for commercial banks, and Financial Services Authority regulations concerning the maximum fund disbursement limit and large exposures for sharia commercial banks;*
    b. *Other matters as stipulated in the Bank's Articles of Association or the prevailing laws and regulations.*

9. Pengambilan keputusan kegiatan operasional Bank oleh Dewan Komisaris sebagaimana dimaksud pada poin 8 (delapan) merupakan bagian dari tugas pengawasan oleh Dewan Komisaris sehingga tidak meniadakan tanggung jawab Direksi atas pelaksanaan kepengurusan Bank.
10. Dewan Komisaris wajib melakukan pengawasan terhadap tindak lanjut Direksi atas temuan audit atau pemeriksaan dan rekomendasi dari satuan kerja audit intern Bank, auditor ekstern, hasil pengawasan Otoritas Jasa Keuangan, dan/atau hasil pengawasan otoritas dan lembaga lain.
11. Dewan Komisaris wajib melaporkan kepada Otoritas Jasa Keuangan paling lama 5 (lima) hari sejak ditemukan:
    a. Pelanggaran ketentuan peraturan perundang-undangan di bidang keuangan, perbankan, dan yang terkait dengan kegiatan usaha Bank; dan/atau
    b. Keadaan atau perkiraan keadaan yang dapat membahayakan kelangsungan usaha Bank.
12. Dewan Komisaris wajib memiliki pedoman dan tata tertib kerja yang bersifat mengikat bagi setiap anggota Dewan Komisaris.
13. Pedoman dan tata tertib kerja paling sedikit wajib mencantumkan:
    a. Tugas, tanggung jawab, dan wewenang Dewan Komisaris;
    b. Pengaturan kewenangan dan prosedur keputusan Dewan Komisaris;
    c. Pengaturan etika kerja Dewan Komisaris;
    d. Pengaturan rapat Dewan Komisaris;
    e. Larangan terhadap Dewan Komisaris;
    f. Evaluasi terhadap Dewan Komisaris; dan
    g. Pola hubungan kerja Dewan Komisaris dan Direksi.

9. Decision-making on the Bank's operational activities by the Board of Commissioners as referred to in point 8 (eight) constitutes part of the supervisory duties of the Board of Commissioners and does not eliminate the responsibility of the Board of Directors for the management of the Bank.
10. The Board of Commissioners is required to supervise the follow-up actions taken by the Board of Directors on audit findings or examination results and recommendations from the Bank's internal audit unit, external auditors, the Financial Services Authority, and/or other supervisory authorities and institutions.
11. The Board of Commissioners is required to report to the Financial Services Authority no later than five days after the discovery of:
    a. Violations of the prevailing laws and regulations in the fields of finance, banking, and matters related to the Bank's business activities; and/or
    b. Circumstances or potential circumstances that may endanger the continuity of the Bank's business.
12. The Board of Commissioners is required to have working guidelines and rules of procedure that are binding on each member of the Board of Commissioners.
13. The working guidelines and rules of procedure shall at least stipulate:
    a. The duties, responsibilities, and authorities of the Board of Commissioners;
    b. The regulation of authorities and decision-making procedures of the Board of Commissioners;
    c. The regulation of the code of ethics of the Board of Commissioners;
    d. The regulation of meetings of the Board of Commissioners;
    e. Prohibitions applicable to the Board of Commissioners;
    f. Evaluation of the Board of Commissioners; and
    g. The working relationship pattern between the Board of Commissioners and the Board of Directors.

14. Dewan Komisaris dengan suara terbanyak, setiap waktu berhak memberhentikan untuk sementara seorang atau lebih anggota Direksi dari jabatannya, apabila anggota Direksi tersebut bertindak bertentangan dengan Anggaran Dasar dan peraturan perundang-undangan yang berlaku atau merugikan maksud dan tujuan Perseroan atau melalaikan kewajibannya.
15. Pemberhentian sementara itu wajib diberitahukan secara tertulis kepada yang bersangkutan, disertai alasannya.
16. Dalam jangka waktu 90 (sembilan puluh) hari setelah tanggal pemberhentian sementara itu, Dewan Komisaris wajib untuk menyelenggarakan RUPS untuk mencabut atau menguatkan pemberhentian sementara tersebut, sedangkan anggota Direksi yang diberhentikan sementara itu diberi kesempatan untuk hadir guna membela diri.
    Dalam hal RUPS tidak dapat mengambil keputusan atau setelah lewatnya jangka waktu 90 (sembilan puluh) hari tersebut RUPS tidak diselenggarakan, maka pemberhentian sementara tersebut menjadi batal.
17. Dewan Komisaris wajib menyediakan waktu untuk melaksanakan tugas dan tanggung jawab secara optimal sesuai dengan pedoman dan tata tertib kerja.
18. Dewan Komisaris wajib menjaga segala data dan informasi terkait Bank yang disampaikan oleh Direksi, dan sesuai dengan ketentuan peraturan perundang-undangan.

14. The Board of Commissioners, by majority vote, at any time has the right to temporarily suspend one or more members of the Board of Directors from their positions if such members act contrary to the Articles of Association and the prevailing laws and regulations, cause harm to the objectives and purposes of the Company, or neglect their obligations.
15. Such temporary suspension must be notified in writing to the concerned party, together with the reasons therefor.
16. Within a period of 90 (ninety) days after the date of such temporary suspension, the Board of Commissioners is required to convene a General Meeting of Shareholders to revoke or confirm the temporary suspension, and the temporarily suspended member of the Board of Directors shall be given the opportunity to attend and present a defense.
If the General Meeting of Shareholders is unable to make a resolution or is not convened after the lapse of the ninety-day period, the temporary suspension shall become null and void.
17. The Board of Commissioners is required to allocate sufficient time to perform its duties and responsibilities optimally in accordance with the working guidelines and rules of procedure.
18. The Board of Commissioners is required to safeguard all data and information related to the Bank provided by the Board of Directors, in accordance with the prevailing laws and regulations.

Rapat Dewan Komisaris

Dewan Komisaris wajib menyelenggarakan rapat paling sedikit 1 (satu) kali dalam 2 (dua) bulan sebagaimana diatur dalam POJK No. 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik. Selain itu, Dewan Komisaris juga wajib mengadakan rapat bersama Direksi paling kurang 1 (satu) kali dalam 4 (empat) bulan.

Board of Commissioners' Meetings

The Board of Commissioners is required to hold meetings at least once every two months, as stipulated in Financial Services Authority Regulation (POJK) No. 33/POJK.04/2014 on the Board of Directors and Board of Commissioners of Issuers or Public Companies. In addition, the Board of Commissioners is also required to hold joint meetings with the Board of Directors at least once every four months.

Nama *Name*	Rapat Dewan Komisaris *Board of Commissioners Meeting*			Rapat Bersama Direksi *Joint Meeting with Board of Directors*		
	Jumlah Rapat *Number of Meetings*	Kehadiran *Attendance*	Persentase *Percentage* (%)	Jumlah Rapat *Number of Meetings*	Kehadiran *Attendance*	Persentase *Percentage* (%)
Kiki Syahnakri	14	14	100,00	12	12	100,00
Tomy Winata	14	2	14,29	12	2	16,67
Sugianto Kusuma	14	2	14,29	12	2	16,67
Elizawatie Simon	14	14	100,00	12	12	100,00
Pesta Uli Sitanggang	14	14	100,00	12	12	100,00

Program Pelatihan Dewan Komisaris

Board of Commissioners' Training Program

Untuk meningkatkan kinerja Dewan Komisaris, Bank memberikan kesempatan kepada Dewan Komisaris untuk dapat mengembangkan dan meningkatkan kompetensi diri melalui pelatihan dan sertifikasi, maupun program peningkatan kompetensi lainnya seperti seminar dan *workshop*.

To enhance the performance of the Board of Commissioners, the Bank provides opportunities for members of the Board of Commissioners to develop and improve their competencies through training and certification programs, as well as other competency development initiatives such as seminars and workshops.

Selama tahun 2025, Dewan Komisaris telah mengikuti pelatihan pendidikan dan/atau peningkatan kompetensi sebagai berikut:

During 2025, the Board of Commissioners participated in the following education and/or competency enhancement programs:

Peserta *Participants*	Jenis Pelatihan *Types of Training*	Materi Pendidikan dan Pelatihan *Education and Training Materials*	Tanggal *Date*	Penyelenggara *Organizer*
Kiki Syahnakri	*Refreshment* Sertifikasi *Certification Refreshment*	*Refreshment* Sertifikasi Manajemen Risiko Jenjang 6 *Risk Management Certification Refreshment – Level 6*	9-19 Agustus 2025 *August 9–19, 2025*	Risiko Manajemen Gagasan (RMG)
Tomy Winata	-	-	-	-
Sugianto Kusuma	-	-	-	-
Elizawatie Simon	*Refreshment* Sertifikasi *Certification Refreshment*	*Refreshment* Sertifikasi Manajemen Risiko Jenjang 7 *Risk Management Certification Refreshment – Level 7*	16-26 April 2025 *April 16–26, 2025*	Risiko Manajemen Gagasan (RMG)
	Webinar	Memahami Pentingnya Integritas dalam Pengelolaan Lembaga Keuangan *Understanding the Importance of Integrity in the Management of Financial Institutions*	16 Oktober 2025 *October 16, 2025*	Forum Komunikasi Direktur Kepatuhan Perbankan (FKDKP)

Peserta *Participants*	Jenis Pelatihan *Types of Training*	Materi Pendidikan dan Pelatihan *Education and Training Materials*	Tanggal *Date*	Penyelenggara *Organizer*
Pesta Uli Sitanggang	*Refreshment* Sertifikasi *Certification Refreshment*	*Refreshment* Sertifikasi Manajemen Risiko Jenjang 6 *Risk Management Certification Refreshment – Level 6*	22 Februari - 3 Maret 2025 *February 22 – March 3, 2025*	Risiko Manajemen Gagasan (RMG)

Program Pengenalan Perusahaan bagi Komisaris Baru

Dalam hal pengangkatan Komisaris baru, Bank memastikan Komisaris memahami tugas dan tanggung jawabnya dan memberikan informasi kepada pihak terkait agar mendapatkan pemahaman lebih tentang Bank Artha Graha Internasional guna mendukung pelaksanaan tugas dan tanggung jawabnya. Sehubungan tidak adanya anggota Dewan Komisaris baru di tahun 2025, Bank tidak melakukan program Pengenalan Perusahaan bagi Dewan Komisaris baru.

Company Orientation Program for Newly Appointed Commissioners

In the event of the appointment of new Commissioners, the Bank ensures that the Commissioners understand their duties and responsibilities and provides relevant information to enable them to gain a deeper understanding of Bank Artha Graha Internasional in order to support the performance of their duties and responsibilities. As there were no newly appointed members of the Board of Commissioners in 2025, the Bank did not conduct a Company Orientation Program for new Commissioners.

Mekanisme Pengunduran Diri dan Pemberhentian Dewan Komisaris

Sesuai dengan ketentuan dalam Pedoman dan Tata Tertib Kerja Dewan Komisaris Bank, mekanisme pengunduran diri dan pemberhentian anggota Dewan Komisaris Bank Artha Graha Internasional ditetapkan sebagai berikut:

1. Seorang anggota Dewan Komisaris berhak mengundurkan diri dari jabatannya dan wajib menyampaikan permohonan pengunduran diri kepada Bank mengenai maksud tersebut sedikitnya 90 (sembilan puluh) hari sebelum tanggal pengunduran dirinya;
2. Bank wajib menyelenggarakan RUPS untuk memutuskan permohonan pengunduran diri anggota Dewan Komisaris dalam jangka waktu paling lambat 90 (sembilan puluh) hari setelah diterimanya surat pengunduran diri tersebut.
   Dewan Komisaris yang mengundurkan diri tetap dapat dimintakan pertanggungjawabannya sejak tanggal pengangkatan sampai dengan pengunduran dirinya dalam RUPS;

Mechanism for Resignation and Dismissal of the Board of Commissioners

In accordance with the provisions set out in the Board of Commissioners' Working Guidelines and Rules of Procedure of the Bank, the mechanism for the resignation and dismissal of members of the Board of Commissioners of Bank Artha Graha Internasional is stipulated as follows:

1. *A member of the Board of Commissioners has the right to resign from his/her position and is required to submit a written resignation request to the Bank at least 90 (ninety) days prior to the effective date of resignation;*
2. *The Bank is required to convene a General Meeting of Shareholders to decide on the resignation request of the member of the Board of Commissioners no later than 90 (ninety) days after receipt of the resignation letter.*
   A resigning member of the Board of Commissioners may still be held accountable, from the date of appointment until the date of resignation, at the General Meeting of Shareholders;

3. Bank wajib melakukan keterbukaan informasi kepada masyarakat dan menyampaikan kepada Otoritas Jasa Keuangan terkait pengunduran diri sesuai dengan peraturan perundang-undangan yang berlaku di Pasar Modal; dan
4. RUPS dapat mengangkat orang lain untuk mengisi jabatan seorang anggota Dewan Komisaris yang diberhentikan dari jabatannya atau untuk mengisi suatu lowongan.

   Masa jabatan seorang yang diangkat untuk menggantikan anggota Dewan Komisaris yang berhenti atau mengisi lowongan adalah untuk jangka waktu sisa masa jabatan anggota Dewan Komisaris yang diberhentikan atau digantikan tersebut.

3. The Bank is required to disclose the resignation to the public and notify the Financial Services Authority in connection with such resignation in accordance with the prevailing capital market laws and regulations; and
4. The General Meeting of Shareholders may appoint another person to fill the position of a member of the Board of Commissioners who has been dismissed from office or to fill a vacancy.

The term of office of a person appointed to replace a resigning or dismissed member of the Board of Commissioners, or to fill a vacancy, shall be for the remaining term of office of the replaced or dismissed member of the Board of Commissioners.

Penilaian Kinerja Komite-Komite Yang Berada Di Bawah Dewan Komisaris

Performance Evaluation of Committees under the Board of Commissioners

Dewan Komisaris Bank Artha Graha Internasional dibantu oleh berbagai Komite dalam menjalankan fungsi, tugas dan tanggung jawabnya, Komite yang ada di bawah Dewan Komisaris antara lain Komite Audit, Komite Pemantau Risiko dan Komite Remunerasi dan Nominasi. Setiap tahun, Dewan Komisaris mengevaluasi kinerja dari setiap Komite, baik secara kolektif kolegial maupun individu.

The Board of Commissioners of Bank Artha Graha Internasional is assisted by various Committees in carrying out its functions, duties, and responsibilities. The committees under the Board of Commissioners include the Audit Committee, Risk Monitoring Committee, and Remuneration and Nomination Committee. Each year, the Board of Commissioners evaluates the performance of each Committee, both collectively and individually.

Pada tahun 2025, Dewan Komisaris memandang bahwa seluruh komite tersebut telah bekerja dengan menjunjung standar kompetensi dan kualitas yang baik. Adapun penilaian masing-masing komite adalah sebagai berikut:

In 2025, the Board of Commissioners concluded that all of these Committees had performed their duties while upholding good standards of competence and quality. The evaluation of each Committee is as follows:

Uraian *Description*	Dasar Penilaian *Basis of Assessment*	Penilaian Kinerja *Performance Assessment*
Komite Audit *Audit Committee*	1. Pemantauan dan evaluasi perencanaan dan pelaksanaan audit serta tindak lanjut hasil audit dalam rangka menilai kecukupan pengendalian intern termasuk kecukupan proses pelaporan keuangan; 2. *Review* pelaksanaan tugas dan tanggung jawab Internal Audit dilakukan secara bulanan yang disampaikan dalam pembahasan temuan serta tindak lanjutnya. Hasil *review* terhadap pemeriksaan yang dilakukan KAP telah sesuai dengan standar audit yang ditetapkan; 3. *Monitoring* terhadap tindak lanjut yang dilakukan oleh Direksi atas pemenuhan komitmen hasil temuan pemeriksaan internal dan eksternal; dan 4. Memberikan rekomendasi penunjukan Akuntan Publik dan KAP sesuai ketentuan yang berlaku kepada RUPS melalui Dewan Komisaris.	Baik *Good*

Uraian *Description*	Dasar Penilaian *Basis of Assessment*	Penilaian Kinerja *Performance Assessment*
	1. Monitoring and evaluation of audit planning and implementation, as well as follow-up on audit results, in order to assess the adequacy of internal controls, including the adequacy of the financial reporting process; *2. Monthly reviews of the implementation of the duties and responsibilities of the Internal Audit function, which were presented through discussions of audit findings and their follow-up actions. The results of the review of examinations conducted by the Public Accounting Firm were in accordance with the applicable auditing standards;* *3. Monitoring of the follow-up actions taken by the Board of Directors in fulfilling commitments arising from internal and external audit findings; and* *4. Providing recommendations on the appointment of the Public Accountant and Public Accounting Firm to the General Meeting of Shareholders through the Board of Commissioners, in accordance with the prevailing regulations.*	
Komite Pemantau Risiko *Risk Monitoring Committee*	1. Hasil evaluasi, kajian hal-hal yang berhubungan dengan risiko serta memberikan arahan dan saran dalam pengembangan manajemen risiko di Bank; dan 2. Memantau dan mengevaluasi atas pelaksanaan tugas Komite Manajemen Risiko dan Direktorat Risk Management. *1. The results of evaluations and reviews of matters related to risk, as well as the provision of guidance and recommendations for the development of risk management at the Bank; and* *2. Monitoring and evaluation of the implementation of the duties of the Risk Management Committee and the Risk Management Directorate.*	Baik *Good*
Komite Remunerasi dan Nominasi *Remuneration and Nomination Committee*	1. Hasil evaluasi Kebijakan Remunerasi bagi Dewan Komisaris dan Direksi, Pejabat eksekutif dan pegawai; 2. Telah menyusun sistem serta prosedur pemilihan dan/atau penggantian anggota Dewan Komisaris dan Direksi untuk disampaikan kepada RUPS; 3. Telah memberikan rekomendasi calon anggota Dewan Komisaris dan/atau Direksi untuk disampaikan kepada RUPS; dan 4. Telah memberikan rekomendasi calon Pihak Independen yang dapat menjadi anggota Komite kepada Dewan Komisaris. *1. The results of the evaluation of the Remuneration Policy for members of the Board of Commissioners and the Board of Directors, executive officers, and employees;* *2. Prepared systems and procedures for the selection and/or replacement of members of the Board of Commissioners and the Board of Directors to be submitted to the General Meeting of Shareholders;* *3. Provided recommendations for candidates for members of the Board of Commissioners and/or the Board of Directors to be submitted to the General Meeting of Shareholders; and* *4. Provided recommendations for candidates for Independent Parties to serve as members of Committees to the Board of Commissioners.*	Baik *Good*

DIREKSI
BOARD OF DIRECTORS

Direksi merupakan organ Tata Kelola yang berwenang dan bertanggung jawab penuh atas jalannya pengurusan Bank untuk kepentingan Bank serta sesuai dengan maksud dan tujuan Bank. Direksi memiliki wewenang serta bertugas dan bertanggung jawab secara kolegial dalam mengelola Bank. Secara garis besar, masing-masing Direktur dapat melaksanakan tugas dan mengambil keputusan sesuai dengan pembagian tugas

The Board of Directors is a governance organ that has the authority and full responsibility for the management of the Bank in the interests of the Bank and in accordance with the Bank's purposes and objectives. The Board of Directors has the authority and carries out its duties and responsibilities collectively in managing the Bank. In general, each Director may perform duties and make decisions in accordance with the allocation of duties

dan wewenangnya. Direksi bertanggung jawab terhadap pengelolaan Bank agar dapat menghasilkan keuntungan dan memastikan kesinambungan usaha Bank sesuai dengan anggaran dasar dan peraturan perundang-undangan.

Pedoman Kerja/Piagam Direksi

Dalam melakukan tugas dan kewajibannya, Direksi senantiasa merujuk pada Pedoman Kerja dan Tata Tertib Kerja Direksi yang ditetapkan melalui Surat Keputusan No. 0027.04.0 tanggal 28 Desember 2023, sebagai pedoman pelaksanaan tugas dan tanggung jawab Direksi agar sesuai dengan aturan dalam penerapan tata kelola perusahaan yang baik. Selain itu, Direksi juga mengacu pada peraturan perundang-undangan lainnya, antara lain:

1. Undang-Undang No. 10 tahun 1998 tentang Perbankan;
2. Undang-Undang No. 40 tahun 2007 tentang Perseroan Terbatas;
3. Peraturan Otoritas Jasa Keuangan No. 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten dan Perusahaan Publik;
4. Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola Bank Umum;
5. Peraturan Otoritas Jasa Keuangan No. 12/POJK.03/2021 tentang Bank Umum;
6. Peraturan Otoritas Jasa Keuangan No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum;
7. Surat Edaran Otoritas Jasa Keuangan No. 14/SEOJK.02/2025 tentang Penerapan Tata Kelola Bank Umum;
8. Anggaran Dasar PT Bank Artha Graha Internasional Tbk; dan
9. Dan saling terkait dengan Pedoman Kebijakan Manajemen Risiko *(Risk Management)*.

and authorities. The Board of Directors is responsible for managing the Bank in order to generate profits and to ensure the sustainability of the Bank's business in accordance with the Articles of Association and the prevailing laws and regulations.

Board of Directors' Working Guidelines/ Charter

In carrying out its duties and obligations, the Board of Directors consistently refers to the Board of Directors' Working Guidelines and Rules of Procedure, which were established through Decree No. 0027.04.0 dated December 28, 2023, as guidance for the performance of the duties and responsibilities of the Board of Directors to ensure compliance with the principles of Good Corporate Governance. In addition, the Board of Directors also refers to other prevailing laws and regulations, including:

1. *Law No. 10 of 1998 on Banking;*
2. *Law No. 40 of 2007 on Limited Liability Companies;*
3. *Financial Services Authority Regulation No. 33/POJK.04/2014 on the Board of Directors and Board of Commissioners of Issuers and Public Companies;*
4. *Financial Services Authority Circular Letter No. 13/SEOJK.03/2017 concerning the Implementation of Corporate Governance for Commercial Banks;*
5. *Financial Services Authority Regulation (POJK) No. 12/POJK.03/2021 on Commercial Banks;*
6. *Financial Services Authority Regulation (POJK) No. 17 of 2023 on the Implementation of Governance for Commercial Banks;*
7. *Financial Services Authority Circular Letter No. 14/SEOJK.02/2025 concerning the Implementation of Corporate Governance for Commercial Banks;*
8. *The Articles of Association of PT Bank Artha Graha Internasional Tbk; and*
9. *Other related policies, including the Risk Management Policy Guidelines.*

Ketentuan Masa Jabatan

Masa jabatan Direksi Bank Artha Graha Internasional untuk 1 (satu) periode paling lama adalah 3 (tiga) tahun terhitung sejak tanggal yang ditetapkan oleh RUPS yang mengangkatnya dan berakhir pada penutupan RUPS Tahunan tiga tahun berikutnya, namun dengan tidak mengurangi hak RUPS untuk sewaktu-waktu dapat memberhentikan anggota Direksi sebelum masa jabatannya berakhir sesuai dengan ketentuan dalam Anggaran Dasar Perseroan.

Setelah masa jabatannya berakhir, anggota Direksi dapat diangkat kembali berdasarkan keputusan RUPS, masa jabatan anggota Direksi akan berakhir dengan sendirinya apabila anggota Direksi tersebut:

1. Mengundurkan diri dengan permohonan pengunduran diri;
2. Tidak lagi memenuhi persyaratan perundang-undangan yang berlaku;
3. Meninggal dunia;
4. Diberhentikan berdasarkan keputusan RUPS; dan
5. Dinyatakan pailit atau ditaruh di bawah pengampuan berdasarkan suatu penetapan pengadilan.

Komposisi Direksi

Pada tahun 2025, komposisi Direksi Bank mengalami perubahan sesuai dengan keputusan Rapat Umum Pemegang Saham Tahunan yang diselenggarakan pada 26 Juni 2025, pemegang saham menyetujui memberhentikan Indra Sintung Budianto selaku Direktur serta mengangkat Susana dan Selvy sebagai Direksi, sebagaimana tertuang dalam Akta Pernyataan Keputusan Rapat No. 17 tanggal 26 Juni 2025, sehingga komposisi Direksi Bank menjadi sebagai berikut:

Term of Office Provisions

The term of office of the Board of Directors of Bank Artha Graha Internasional for one (1) period is a maximum of three (3) years from the date determined by the GMS that appointed them and ends at the closing of the Annual GMS three years later, without prejudice to the GMS's right to dismiss a member of the Board of Directors at any time before the end of their term of office in accordance with the provisions of the Company's Articles of Association.

After their term of office ends, members of the Board of Directors may be reappointed based on a decision of the GMS. The term of office of a member of the Board of Directors shall automatically end if the member:

1. *Resigned by submitting a resignation request;*
2. *No longer meets the applicable legal requirements;*
3. *Passes away;*
4. *Is dismissed based on a decision of the GMS; and*
5. *Is declared bankrupt or placed under guardianship based on a court order.*

Composition of the Board of Directors

In 2025, the composition of the Bank's Board of Directors underwent changes in accordance with the decision of the Annual General Meeting of Shareholders held on June 26, 2025, where shareholders approved the dismissal of Indra Sintung Budianto as Director and appointed Susana and Selvy as Directors, as stated in the Deed of Meeting Resolution No.17 dated June 26, 2025, resulting in the following composition of the Bank's Board of Directors:

Nama *Name*	Jabatan *Position*	Dasar Pengangkatan *Basis of Appointment*	Periode *Period*
Andy Kasih	Direktur Utama *President Director*	1. Akta Pernyataan Keputusan Rapat No. 95 tanggal 30 Juni 2008; 2. Akta Pernyataan Keputusan Rapat No. 16 tanggal 10 Juni 2011; 3. Akta Pernyataan Keputusan Rapat No. 08 tanggal 3 Juni 2014; 4. Akta Pernyataan Keputusan Rapat No. 20 tanggal 16 Juni 2017; 5. Akta Pernyataan Keputusan Rapat No. 07 tanggal 5 Oktober 2020; dan 6. Akta Pernyataan Keputusan Rapat No. 16 tanggal 17 Juli 2023. *1. Deed of Meeting Resolution No. 95 dated June 30, 2008;* *2. Deed of Meeting Resolution No. 16 dated June 10, 2011;* *3. Deed of Meeting Resolution No. 08 dated June 3, 2014;* *4. Deed of Meeting Resolution No. 20 dated June 16, 2017;* *5. Deed of Meeting Resolution No. 07 dated October 5, 2020; and* *6. Deed of Meeting Resolution No. 16 dated July 17, 2023.*	2023-2026
Christina Harapan	Wakil Direktur Utama *Vice President Director*	1. Akta Pernyataan Keputusan Rapat No. 09 tanggal 17 Juli 2018; 2. Akta Pernyataan Keputusan Rapat No. 177 tanggal 23 Agustus 2021; dan 3. Akta Pernyataan Keputusan Rapat No. 05 tanggal 17 Juli 2024. *1. Deed of Meeting Resolutions No. 09 dated July 17, 2018;* *2. Deed of Meeting Resolutions No. 177 dated August 23, 2021; and* *3. Deed of Meeting Resolutions No. 05 dated July 17, 2024.*	2024-2027
Indrastomo Nugroho	Direktur Kepatuhan/ Direktur Independen *Compliance Director/ Independent Director*	Akta Pernyataan Keputusan Rapat No. 16 tanggal 17 Juli 2023. *Deed of Meeting Resolutions No. 16 dated July 17, 2023.*	2023-2026
Handoyo Soedirdja	Direktur *Director*	Akta Pernyataan Keputusan Rapat No. 16 tanggal 17 Juli 2023. *Deed of Meeting Resolutions No. 16 dated July 17, 2023.*	2023-2026
Susana*	Direktur *Director*	Akta Pernyataan Keputusan Rapat No. 17 tanggal 26 Juni 2025. *Deed of Meeting Resolutions No. 17 dated June 26, 2023.*	2025-2028
Selvy*	Direktur *Director*	Akta Pernyataan Keputusan Rapat No. 17 tanggal 26 Juni 2025. *Deed of Meeting Resolutions No. 17 dated June 26, 2023.*	2025-2028

Keterangan
*) Telah lulus uji kelayakan dan kepatutan OJK pada tanggal 8 Januari 2026
) Has passed fit and proper test conducted by OJK on January 8, 2026

Penilaian Kemampuan dan Kepatutan

Seluruh calon anggota Direksi wajib dinyatakan lulus dalam Uji Kemampuan dan Kepatutan (*Fit* & *Proper Test*) yang dilakukan oleh Otoritas Jasa Keuangan, sebagaimana yang diatur dalam Peraturan Otoritas Jasa Keuangan No. 27/POJK.03/2016 tentang Penilaian Kemampuan dan Kepatutan bagi Pihak Utama Lembaga Jasa Keuangan. Adapun penjelasan status Uji Kemampuan dan Kepatutan Direksi yang menjabat pada periode tahun 2025 dapat dijelaskan pada tabel di bawah ini:

Fit and Proper Assessment

All candidates for members of the Board of Directors are required to be declared to have passed the Fit and Proper Test conducted by the Financial Services Authority, as stipulated in Financial Services Authority Regulation No. 27/POJK.03/2016 on Fit and Proper Assessments for Key Parties of Financial Services Institutions. The status of the Fit and Proper Test for the serving members of the Board of Directors during the 2025 period is presented in the table below.

Nama *Name*	Jabatan *Position*	Penyelenggara *Organizer*	Tanggal Kelulusan *Date of Completion*	No. Surat *Letter Number*
Andy Kasih	Direktur Utama *President Director*	Bank Indonesia	9 Desember 2008 *December 9, 2008*	Surat Bank Indonesia No. 10/184/GBI/DPIP/Rahasia *Bank Indonesia Letter No. 10/184/GBI/DPIP/Confidential*
Christina Harapan	Wakil Direktur Utama *Vice President Director*	Otoritas Jasa Keuangan *Financial Services Authority*	9 Januari 2019 *January 9, 2019*	Surat Otoritas Jasa Keuangan No. SR-8/PB.12/2019 *Financial Services Authority Letter No. SR-8/PB.12/2019*
Indrastomo Nugroho	Direktur Kepatuhan/ Direktur Independen *Compliance Director/ Independent Director*	Otoritas Jasa Keuangan *Financial Services Authority*	8 November 2023 *November 8, 2023*	Surat Otoritas Jasa Keuangan No. SR-252/PB.02/2023 *Financial Services Authority Letter No. SR-252/PB.02/2023*
Handoyo Soedirdja	Direktur *Director*	Otoritas Jasa Keuangan *Financial Services Authority*	8 November 2023 *November 8, 2023*	Surat Otoritas Jasa Keuangan No. SR-252/PB.02/2023 *Financial Services Authority Letter No. SR-252/PB.02/2023*
Susana*	Direktur *Director*	Otoritas Jasa Keuangan *Financial Services Authority*	8 Januari 2026 *January 8, 2026*	Surat Otoritas Jasa Keuangan No. KEPR-2/D.03/2026 *Financial Services Authority Letter No. KEPR-2/D.03/2026*
Selvy*	Direktur *Director*	Otoritas Jasa Keuangan *Financial Services Authority*	8 Januari 2026 *January 8, 2026*	Surat Otoritas Jasa Keuangan No. KEPR-1/D.03/2026 *Financial Services Authority Letter No. KEPR-1/D.03/2026*

Keterangan
*) Telah lulus uji kelayakan dan kepatutan OJK pada tanggal 8 Januari 2026
*) *Has passed fit and proper test conducted by OJK on January 8, 2026*

Sertifikasi Manajemen Risiko

Berdasarkan ketentuan dalam Surat Edaran Otoritas Jasa Keuangan No. 28/SEOJK.03/2022, setiap anggota Direksi Bank wajib memiliki Sertifikat Manajemen Risiko jenjang 7. Sertifikat tersebut menjadi salah satu indikator dalam penilaian *fit and proper test* yang harus dijalani oleh Direksi yang akan menjabat.

Tahun 2025, seluruh anggota Dewan Direksi Bank Artha Graha Internasional telah memenuhi ketentuan tersebut. Direksi yang telah lulus sertifikasi manajemen risiko adalah sebagai berikut:

Risk Management Certification

Pursuant to the provisions of Financial Services Authority Circular Letter No. 28/SEOJK.03/2022, each member of the Bank's Board of Directors is required to hold a Level 7 Risk Management Certificate. This certificate serves as one of the indicators in the fit and proper test assessment that must be undertaken by members of the Board of Directors prior to assuming office.

In 2025, all members of the Board of Directors of Bank Artha Graha Internasional had fulfilled this requirement. The members of the Board of Directors who have passed the risk management certification are as follows:

Nama *Name*	Jabatan *Position*	Sertifikasi Manajemen Risiko *Risk Management Certification*	Penyelenggara *Organizer*
Andy Kasih	Direktur Utama *President Director*	Jenjang 7 *Level 7*	LSPP
Christina Harapan	Wakil Direktur Utama *Vice President Director*	Jenjang 7 *Level 7*	LSPP
Indrastomo Nugroho	Direktur Kepatuhan/ Direktur Independen *Compliance Director/ Independent Director*	Jenjang 7 *Level 7*	LSPP
Handoyo Soedirdja	Direktur *Director*	Jenjang 7 *Level 7*	LSPP
Susana*	Direktur *Director*	Jenjang 7 *Level 7*	LSPP
Selvy*	Direktur *Director*	Jenjang 7 *Level 7*	LSPP

Keterangan
*) Telah lulus uji kelayakan dan kepatutan OJK pada tanggal 8 Januari 2026
*) *Has passed fit and proper test conducted by OJK on January 8, 2026*

Tugas dan Tanggung Jawab Direksi

Mengacu pada Pedoman dan Tata Tertib Kerja Direksi, Direksi memiliki tugas dan tanggung jawab sebagai berikut:

1. Direksi bertugas menjalankan dan bertanggung jawab atas pengurusan Bank untuk kepentingan Bank sesuai dan dalam mencapai maksud dan tujuan Bank.

   Tugas Pokok Direksi adalah:
   a. Memimpin dan mengurus Bank sesuai dengan tujuan Bank; dan
   b. Menguasai, memelihara, dan mengurus kekayaan Bank.
2. Direksi wajib melaksanakan tugas, wewenang, dan tanggung jawab dengan itikad baik dan dengan prinsip kehati-hatian.
3. Dalam menerapkan Tata Kelola yang baik pada Perseroan, Direksi paling sedikit wajib membentuk:

   a. Satuan kerja audit intern,
   b. Satuan kerja manajemen risiko, dan
   c. Satuan kerja kepatuhan.
4. Direksi berwenang mewakili Bank sesuai dengan ketentuan peraturan perundang-undangan, anggaran dasar dan keputusan RUPS.

Duties and Responsibilities of the Board of Directors

Referring to the Guidelines and Rules of Procedure of the Board of Directors, the Board of Directors has the following duties and responsibilities:

1. *The Board of Directors is responsible for managing and administering the Bank for the interest of the Bank in accordance with, and in order to achieve, the aims and objectives of the Bank.*
   The principal duties of the Board of Directors are:
   a. *To lead and manage the Bank in accordance with the Bank's objectives; and*
   b. *To control, maintain, and manage the assets of the Bank.*
2. *The Board of Directors is required to perform its duties, authorities, and responsibilities in good faith and in accordance with the prudential principle.*
3. *In implementing good corporate governance in the Company, the Board of Directors is at least required to establish:*
   a. *An internal audit work unit;*
   b. *A risk management work unit; and*
   c. *A compliance work unit.*
4. *The Board of Directors is authorized to represent the Bank in accordance with the prevailing laws and regulations, the articles of association, and resolutions of the General Meeting of Shareholders (GMS).*

5. Setiap anggota Direksi wajib dengan itikad baik dan penuh tanggung jawab menjalankan tugas dan wewenangnya dengan prinsip kehati-hatian dan dengan mengindahkan peraturan perundang-undangan yang berlaku. Dalam rangka mendukung efektivitas pelaksanaan tugas dan tanggung jawabnya, Direksi dapat membentuk komite yang paling sedikit terdiri atas:
   a. Komite manajemen risiko;
   b. Komite kebijakan perkreditan atau pembiayaan;
   c. Komite kredit atau pembiayaan; dan
   d. Komite pengarah Teknologi Informasi.

   dan berkewajiban melakukan evaluasi terhadap kinerja komite tersebut setiap akhir tahun buku Bank, serta untuk mendukung pelaksanaan prinsip tata kelola perusahaan yang baik oleh Bank, Direksi berkewajiban membentuk, serta berwenang untuk mengangkat dan memberhentikan Sekretaris Perusahaan atau susunan unit kerja Sekretaris Perusahaan berikut pertanggungjawabnya.

6. Pembagian tugas dan wewenang di antara para anggota Direksi ditetapkan oleh Rapat Umum Pemegang Saham, dan dalam hal Rapat Umum Pemegang Saham tidak menetapkan, pembagian tugas, dan wewenang anggota Direksi ditetapkan berdasarkan keputusan Direksi.
7. Mempertanggungjawabkan pelaksanaan tugas kepada Pemegang Saham melalui RUPS.

8. Memiliki pedoman dan tata tertib kerja yang bersifat mengikat bagi setiap anggota Direksi.
9. Pedoman dan tata tertib kerja paling sedikit wajib mencantumkan pengorganisasian Perseroan dan pembidangan tugas Direksi; tugas, tanggung jawab dan wewenang Direksi; pengaturan kewenangan dan prosedur keputusan Direksi; pengaturan etika kerja Direksi; pengaturan rapat Direksi; larangan terhadap Direksi; evaluasi kinerja Direksi; pola hubungan kerja Direksi dan Dewan Komisaris.

5. Each member of the Board of Directors is required to perform his or her duties and authorities in good faith and with full responsibility, applying the prudential principle and complying with applicable laws and regulations. To support the effective implementation of its duties and responsibilities, the Board of Directors may establish committees consisting at least of:
   a. A risk management committee;
   b. A credit or financing policy committee;
   c. A credit or financing committee; and
   d. An information technology steering committee.

   The Board of Directors is obliged to evaluate the performance of such committees at the end of each financial year of the Bank. In order to support the implementation of good corporate governance principles by the Bank, the Board of Directors is also obliged to establish, and is authorized to appoint and dismiss, the Corporate Secretary or the organizational structure of the Corporate Secretary unit along with its accountability.
6. The division of duties and authorities among members of the Board of Directors is determined by the General Meeting of Shareholders, and in the event that the General Meeting of Shareholders does not determine such division, it shall be determined based on a resolution of the Board of Directors.
7. To be accountable for the implementation of its duties to the Shareholders through the General Meeting of Shareholders.
8. To have guidelines and rules of procedure that are binding on each member of the Board of Directors.
9. The guidelines and rules of procedure must at least contain provisions on the organization of the Company and the division of duties of the Board of Directors; the duties, responsibilities, and authorities of the Board of Directors; arrangements regarding authority and decision-making procedures of the Board of Directors; work ethics of the Board of Directors; meetings of the Board of Directors; prohibitions applicable to the Board of Directors; evaluation of the performance of the Board of Directors; and the working relationship between the Board of Directors and the Board of Commissioners.

10. Direksi bertanggung jawab penuh dalam melaksanakan tugasnya yang ditujukan untuk kepentingan Bank dalam mencapai maksud dan tujuannya.
11. Merumuskan dan bertanggung jawab atas tercapainya visi, misi dan strategi jangka pendek, menengah dan jangka panjang perusahaan melalui koordinasi kerja dan pemantauan kinerja dan prestasi setiap unit kerja.
12. Merumuskan arah kebijakan dan sasaran bidang kepatuhan dan manajemen risiko Bank dalam memenuhi seluruh peraturan Otoritas Jasa Keuangan dan peraturan perundang-undangan lain yang berlaku dalam rangka prinsip kehati-hatian.
13. Direksi berhak mewakili Bank didalam dan diluar pengadilan tentang segala hal dan dalam segala kejadian, dan berhak mengikat Bank dengan pihak lain atau pihak lain dengan Bank serta menjalankan segala tindakan baik yang mengenai pengurusan maupun mengenai pemilikan, akan tetapi dengan ketentuan bahwa khusus:
    a. Mendirikan suatu usaha baru atau turut serta pada perusahaan lain baik di dalam maupun di luar negeri;
    b. Menjual saham milik Bank pada perusahaan lain;
    c. Membeli, menjual atau dengan cara lain melepaskan hak atas barang-barang tidak bergerak atau perusahaan-perusahaan; dan
    d. Menyewakan, menjaminkan atau memberati barang-barang tidak bergerak milik Bank. Harus dengan persetujuan Dewan Komisaris, yang dalam pelaksanaannya terhadap pihak ketiga surat/akta yang bersangkutan cukup ditandatangani oleh Komisaris Utama atau Wakil Komisaris Utama bersama-sama dengan 1 (satu) anggota Dewan Komisaris yang ditunjuk berdasarkan Keputusan Dewan Komisaris.
14. Perbuatan hukum untuk mengalihkan, melepaskan hak atau menjadikan jaminan utang yang merupakan lebih dari 50% (lima puluh persen) jumlah kekayaan bersih Bank baik dalam satu transaksi yang berdiri sendiri ataupun yang berkaitan satu sama lain, Direksi harus mendapat persetujuan RUPS yang dihadiri atau diwakili para pemegang saham yang memiliki paling sedikit 3/4 (tiga per empat) bagian dari jumlah

10. The Board of Directors bears full responsibility in carrying out its duties for the interest of the Bank in achieving its aims and objectives.

11. To formulate and be responsible for the achievement of the Company's vision, mission, and short-term, medium-term, and long-term strategies through work coordination as well as monitoring the performance and achievements of each work unit.

12. To formulate policy directions and targets in the fields of compliance and risk management of the Bank in fulfilling all regulations of the Financial Services Authority and other applicable laws and regulations in accordance with the prudential principle.

13. The Board of Directors has the right to represent the Bank in and out of court in all matters and circumstances, and has the right to bind the Bank with other parties or other parties with the Bank, and to carry out all actions related to management and ownership, provided that, specifically for:

a. Establishing a new business or participating in another company, either domestically or abroad;

b. Selling shares owned by the Bank in other companies;

c. Purchasing, selling, or otherwise transferring rights to immovable assets or companies; and

d. Leasing, pledging, or encumbering immovable assets owned by the Bank, such actions must obtain the approval of the Board of Commissioners. In their implementation toward third parties, the relevant letter or deed shall be sufficiently signed by the President Commissioner or Vice President Commissioner jointly with 1 (one) member of the Board of Commissioners appointed based on a resolution of the Board of Commissioners.

14. For legal actions to transfer, release rights, or provide security for debts amounting to more than 50% (fifty percent) of the total net assets of the Bank, whether in a single transaction or in several related transactions, the Board of Directors must obtain approval from the General Meeting of Shareholders attended or represented by shareholders holding at least 3/4 (three quarters) of the total shares with

seluruh saham dengan hak suara hadir dalam RUPS, dan keputusan disetujui oleh lebih dari 3/4 (tiga per empat) bagian dari jumlah seluruh saham dengan hak suara yang hadir dalam RUPS.

Apabila dalam RUPS pertama yang dimaksud tersebut di atas kuorum yang ditentukan tidak tercapai, maka dapat diselenggarakan RUPS kedua dengan acara yang sama seperti RUPS pertama. RUPS kedua tersebut harus dihadiri atau diwakili para pemegang saham yang memiliki paling sedikit 2/3 (dua per tiga) bagian dari jumlah seluruh saham dengan hak suara yang sah, dan keputusan disetujui oleh lebih dari 3/4 (tiga per empat) bagian dari jumlah seluruh saham dengan hak suara yang hadir dalam RUPS kedua.

Jikalau kuorum kehadiran dalam RUPS kedua tersebut juga tidak terpenuhi, maka RUPS ketiga sah dan berhak mengambil keputusan. Jika dihadiri oleh pemegang saham dari saham dengan hak suara yang sah, dalam kuorum kehadiran yang ditetapkan oleh OJK, atas permohonan Bank. Dalam pemanggilan RUPS ketiga menyebutkan bahwa RUPS kedua telah diselenggarakan dan tidak mencapai kuorum kehadiran.

15. Untuk menjalankan perbuatan hukum berupa transaksi yang memuat benturan kepentingan antara kepentingan ekonomis pribadi anggota Direksi, Dewan Komisaris atau Pemegang Saham, dengan kepentingan ekonomis Perseroan, Direksi memerlukan persetujuan RUPS.

16. Direksi wajib menindaklanjuti temuan audit atau pemeriksaan dan rekomendasi dari Satuan Kerja *Audit Intern* (SKAI), *auditor ekstern*, hasil pengawasan Otoritas Jasa Keuangan dan/atau hasil pengawasan otoritas lain.
17. Direksi wajib mempertanggungjawabkan pelaksanaan tugasnya kepada Pemegang Saham melalui Rapat Umum Pemegang Saham.

18. Direksi wajib mengelola Bank sesuai dengan kewenangan dan tanggung jawab Direksi sebagaimana diatur dalam anggaran dasar dan peraturan perundang-undangan.

voting rights present at the GMS, and the resolution must be approved by more than 3/4 (three quarters) of the total shares with voting rights present at the GMS.

If the quorum required at the first GMS as referred to above is not achieved, a second GMS with the same agenda as the first GMS may be convened. The second GMS must be attended or represented by shareholders holding at least 2/3 (two thirds) of the total shares with valid voting rights, and the resolution must be approved by more than 3/4 (three quarters) of the total shares with voting rights present at the second GMS.

If the attendance quorum at the second GMS is also not achieved, a third GMS shall be valid and entitled to adopt resolutions. If attended by shareholders holding shares with valid voting rights in accordance with the attendance quorum determined by the Financial Services Authority, upon the application of the Bank. The notice of the third GMS shall state that the second GMS has been convened and failed to meet the attendance quorum.

15. *To carry out legal actions in the form of transactions containing conflicts of interest between the personal economic interests of members of the Board of Directors, the Board of Commissioners, or Shareholders and the economic interests of the Company, the Board of Directors must obtain approval from the General Meeting of Shareholders.*
16. *The Board of Directors is required to follow up on audit or examination findings and recommendations from the Internal Audit Unit, external auditors, results of supervision by the Financial Services Authority, and/or results of supervision by other authorities.*
17. *The Board of Directors is required to be accountable for the implementation of its duties to the Shareholders through the General Meeting of Shareholders.*
18. *The Board of Directors is required to manage the Bank in accordance with the authorities and responsibilities of the Board of Directors as stipulated in the articles of association and prevailing laws and regulations.*

19. Direksi wajib menerapkan prinsip-prinsip Tata Kelola yang baik dalam setiap kegiatan usaha Bank pada seluruh tingkatan atau jenjang organisasi.

20. Direksi wajib mengungkapkan kepada pegawai mengenai kebijakan Bank yang bersifat strategis di bidang kepegawaian.
21. Direksi dilarang menggunakan penasihat perorangan dan/atau jasa profesional sebagai konsultan. Penggunaan penasihat perorangan dan/atau jasa profesional sebagai konsultan dapat dilakukan dalam hal memenuhi persyaratan:

    a. Untuk proyek bersifat khusus;
    b. Didasarkan pada kontrak kerja yang jelas; dan
    c. Merupakan Pihak Independen dan memiliki kualifikasi untuk mengerjakan proyek yang bersifat khusus sebagaimana dimaksud dalam huruf a.

22. Direksi wajib menyediakan data dan informasi yang akurat, relevan, dan tepat waktu kepada Dewan Komisaris.
23. Direksi wajib memiliki pedoman dan tata tertib kerja yang bersifat mengikat bagi setiap anggota Direksi. Pedoman dan tata tertib kerja paling sedikit wajib mencantumkan:

    a. Pengorganisasian Perseroan dan pembidangan tugas Direksi;
    b. Tugas, tanggungjawab dan wewenang Direksi;
    c. Pengaturan kewenangan dan prosedur keputusan Direksi;
    d. Pengaturan etika kerja Direksi;
    e. Pengaturan rapat Direksi;
    f. Larangan terhadap Direksi;
    g. Evaluasi kinerja Direksi; dan
    h. Pola hubungan kerja Direksi dan Dewan Komisaris.

24. Keputusan Direksi yang diambil sesuai dengan pedoman dan tata tertib kerja mengikat dan menjadi tanggung jawab seluruh anggota Direksi.

19. The Board of Directors is required to implement the principles of good corporate governance in every business activity of the Bank at all levels of the organization.
20. The Board of Directors is required to disclose to employees the Bank's strategic policies in the field of human resources.
21. The Board of Directors is prohibited from using individual advisers and/or professional services as consultants. The use of individual advisers and/or professional services as consultants may be carried out provided that the following requirements are met:
    a. For projects of a special nature;
    b. Based on a clear work contract; and
    c. The adviser or professional service provider is an Independent Party and has the qualifications to carry out the special project as referred to in letter a.
22. The Board of Directors is required to provide accurate, relevant, and timely data and information to the Board of Commissioners.
23. The Board of Directors is required to have guidelines and rules of procedure that are binding on each member of the Board of Directors. Such guidelines and rules of procedure must at least contain provisions on:
    a. The organization of the Company and the division of duties of the Board of Directors;
    b. The duties, responsibilities, and authorities of the Board of Directors;
    c. Arrangements regarding authority and decision-making procedures of the Board of Directors;
    d. Work ethics of the Board of Directors;
    e. Meetings of the Board of Directors;
    f. Prohibitions applicable to the Board of Directors;
    g. Evaluation of the performance of the Board of Directors; and
    h. The working relationship between the Board of Directors and the Board of Commissioners.
24. Decisions of the Board of Directors taken in accordance with the guidelines and rules of procedure are binding and constitute the responsibility of all members of the Board of Directors.

Tugas dan Tanggung Jawab Masing-Masing Direksi

Duties and Responsibilities of Each Director

Nama dan Jabatan *Name and Position*	Tanggung Jawab *Responsibilities*	
Andy Kasih Direktur Utama *President Director*	• Mengoordinasikan pelaksanaan pengurusan Bank sesuai yang ditetapkan dalam Anggaran Dasar dan keputusan RUPS dengan memperhatikan ketentuan yang berlaku; • Mengoordinasikan, mengarahkan, dan melakukan supervisi direktorat-direktorat dalam Bank secara berkesinambungan sesuai dengan bidangnya masing-masing agar berjalan dengan lancar, efektif, efisien, dan tetap dalam strategi jangka panjang Bank; • Mengarahkan proses-proses perubahan yang diperlukan untuk memenuhi tantangan persaingan pasar dengan mendorong unit bisnis memasarkan produk dan jasa dengan lebih dinamis dan kompetitif, dengan pengkajian yang komprehensif dari Direktorat *Risk Management* dan *Compliance*; • Meningkatkan citra Bank di tingkat nasional dan internasional serta turut membina hubungan baik dengan bank koresponden, investment bank, lembaga keuangan, Nasabah, dan otoritas moneter, baik di dalam maupun di luar negeri; • Bertanggung jawab atas bidang *Corporate Secretary*; • Bertanggung jawab atas bidang *Head of Bureau*; • Bertanggung jawab atas bidang *Financial Control*; • Bertanggung jawab atas bidang *Operation*; • Bertanggung jawab atas bidang *Compliance and Risk*; • Bertanggung jawab atas bidang *Legal Bureau*; • Bertanggung jawab atas bidang *Asset Recovery*; dan • Bertanggung jawab atas bidang Internal Audit.	• *To coordinate the management of the Bank in accordance with the provisions set out in the Articles of Association and resolutions of the GMS, while observing applicable regulations;* • *To coordinate, direct, and continuously supervise the Bank's directorates in accordance with their respective areas to ensure operations run smoothly, effectively, efficiently, and in line with the Bank's long-term strategy;* • *To direct the change processes required to address market competition challenges by encouraging business units to market products and services in a more dynamic and competitive manner, supported by comprehensive reviews from the Risk Management and Compliance Directorate;* • *To enhance the Bank's image at the national and international levels and to foster good relationships with correspondent banks, investment banks, financial institutions, Customers, and monetary authorities, both domestically and internationally;* • *To be responsible for the Corporate Secretary function;* • *To be responsible for the Head of Bureau function;* • *To be responsible for the Financial Control function;* • *To be responsible for the Operations function;* • *To be responsible for the Compliance and Risk function;* • *To be responsible for the Legal Bureau function;* • *To be responsible for the Asset Recovery function; and* • *To be responsible for the Internal Audit function.*

Nama dan Jabatan *Name and Position*	Tanggung Jawab *Responsibilities*	
Christina Harapan Wakil Direktur Utama *Vice President Director*	• Bersama-sama dengan Direktur Utama mengoordinasikan pelaksanaan pengurusan Bank sesuai penetapan dalam Anggaran Dasar dan keputusan RUPS, dengan memperhatikan ketentuan yang berlaku; • Bersama-sama dengan Direktur Utama mengoordinasikan, mengarahkan, serta melakukan supervisi Direktorat dalam Bank secara berkesinambungan sesuai dengan bidangnya masing-masing agar berjalan dengan lancar, efektif, efisien, dan tetap dalam strategi jangka panjang Bank; • Bersama-sama dengan Direktur Utama meningkatkan citra Bank di tingkat nasional dan internasional, serta turut membina hubungan baik dengan bank koresponden, investment bank, lembaga keuangan, Nasabah, dan otoritas moneter, baik di dalam maupun di luar negeri; • Bersama-sama dengan Direktur Utama mengoordinasikan pelaksanaan kegiatan dalam mengarahkan dan membina jaringan kantor untuk mencapai target pangsa pasar dan meningkatkan volume bisnis (dana dan kredit); • Bertanggung jawab atas bidang *Credit Analyst*; • Bertanggung jawab atas bidang *Business* dan *Treasury*; dan • Bertanggung jawab atas bidang *Retail Banking* dan *Digital Banking*.	• *Together with the President Director, to coordinate the management of the Bank in accordance with the provisions set out in the Articles of Association and resolutions of the GMS, while observing applicable regulations;* • *Together with the President Director, to coordinate, direct, and continuously supervise the Bank's Directorates in accordance with their respective areas to ensure operations run smoothly, effectively, efficiently, and in line with the Bank's long-term strategy;* • *Together with the President Director, to enhance the Bank's image at the national and international levels and to foster good relationships with correspondent banks, investment banks, financial institutions, Customers, and monetary authorities, both domestically and internationally;* • *Together with the President Director, to coordinate the implementation of activities in directing and developing the branch office network to achieve targeted market share and increase business volumes (funding and loans);* • *To be responsible for the Credit Analyst function;* • *Responsible for Business and Treasury functions; and* • *To be responsible for the Retail Banking and Digital Banking.*
Indrastomo Nugroho Direktur Kepatuhan/ Direktur Independen *Compliance Director/* *Independent Director*	• Bertanggung jawab atas bidang *Compliance*; • Bertanggung jawab atas bidang *Business* dan *Teasury*; dan • Bertanggung jawab atas bidang *Risk Management*.	• *To be responsible for the Compliance function;* • *Responsible for the Business and Treasury divisions; and* • *To be responsible for the Risk Management function.*
Handoyo Soedirdja Direktur *Director*	• Bertanggung jawab atas bidang *Financial Institution*; • Bertanggung jawab atas bidang *Treasury* dan *Fixed Income*; dan • Bertanggung jawab atas bidang *Wholesales Banking*.	• *To be responsible for the Financial Institution function;* • *To be responsible for the Treasury and Fixed Income function; and* • *To be responsible for the Wholesale Banking function.*
Susana* Direktur *Director*	• Bertanggung jawab atas bidang *Financial Control; dan* • Bertanggung jawab atas bidang *Asset Recovery*.	• *To be responsible for the Financial Control function; and* • *To be responsible for the Asset Recovery function.*
Selvy* Direktur *Director*	• Bertanggung jawab atas bidang *Retail Banking*; dan • Bertanggung jawab atas bidang *Digital Banking*.	• *To be responsible for the Retail Banking function ; and* • *To be responsible for the Digital Banking function.*

Keterangan
*) Telah lulus uji kelayakan dan kepatutan OJK pada tanggal 8 Januari 2026
*) *Has passed fit and proper test conducted by OJK on January 8, 2026*

Rapat Direksi

Sesuai Peraturan Otoritas Jasa Keuangan No. 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik, Direksi wajib mengadakan rapat paling kurang 1 (satu) kali dalam 1 (satu) bulan.

Namun demikian, Direksi dapat mengadakan rapat sewaktu- waktu atas permintaan 1 (satu) atau beberapa anggota Direksi atau permintaan Dewan Komisaris, dengan menyebutkan hal- hal yang akan dibicarakan. Dalam setiap rapat Direksi dibuatkan risalah rapat oleh Sekretaris Perusahaan dan ditandatangani oleh pimpinan rapat serta seluruh anggota Direksi yang hadir dalam rapat. Risalah rapat berisi hal-hal yang dibicarakan dan hal-hal yang diputuskan.

Hingga akhir tahun 2025, Direksi telah melaksanakan rapat internal Direksi sebanyak 14 kali. Adapun agenda dan rekapitulasi kehadiran Direksi dalam rapat di tahun 2025 adalah sebagai berikut:

Board of Directors' Meetings

In accordance with Financial Services Authority Regulation No. 33/POJK.04/2014 on the Board of Directors and the Board of Commissioners of Issuers or Public Companies, the Board of Directors is required to convene meetings at least 1 (one) time in 1 (one) month.

Nevertheless, the Board of Directors may hold meetings at any time at the request of 1 (one) or more members of the Board of Directors or at the request of the Board of Commissioners, by stating the matters to be discussed. Minutes of each meeting of the Board of Directors are prepared by the Corporate Secretary and signed by the chairperson of the meeting and all members of the Board of Directors present at the meeting. The minutes of meeting contain the matters discussed and the resolutions adopted.

Up to the end of 2025, the Board of Directors held a total of 14 internal Board of Directors' meetings. The agendas and the summary of attendance of the Board of Directors at meetings in 2025 are as follows:

Nama *Name*	Rapat Bersama Direksi *Joint Meeting with Board of Directors*		
	Jumlah Rapat *Number of Meetings*	Kehadiran *Attendance*	%
Andy Kasih	14	13	92,86
Christina Harapan	14	12	85,71
Indrastomo Nugroho	14	14	100,00
Handoyo Soedirdja	14	13	92,86
Indra Sintung Budianto **)	7	6	85,71

Keterangan
**) Efektif tidak menjabat sejak tanggal 26 Juni 2025
***) No longer in office as of June 26, 2025*

Agenda Rapat Internal Direksi

1. Realisasi angka Utama Setiap Bulan;
2. Kinerja Bisnis Setiap Bulan;
3. Pelaksanaan Kepatuhan Bank;
4. Rencana Bisnis Bank;
5. Kinerja *Asset Recovery*; dan
6. Hal-hal Strategis Lainnya.

Agenda of Board of Directors Internal Meetings

1. *Monthly realization of key figures;*
2. *Monthly business performance;*
3. *Implementation of the Bank's compliance;*
4. *Bank Business Plan;*
5. *Asset Recovery performance; and*
6. *Other strategic matters.*

Program Pengenalan Perusahaan Bagi Direksi Baru

Dalam hal pengangkatan Direksi baru, Bank memastikan Direksi memahami tugas dan tanggung jawab dan proses bisnis Bank yang dilaksanakan oleh Direksi selain dapat bekerja selaras dengan Organ Perseroan lainnya.

Company Orientation Program for Newly Appointed Directors

In the appointment of new Directors, the Bank ensures that they understand their duties and responsibilities as well as the Bank's business processes, and are able to work in alignment with the other organs of the Company.

Program Pelatihan Direksi

Untuk meningkatkan kinerja Direksi, Bank memberikan kesempatan kepada Direksi untuk dapat mengembangkan dan meningkatkan kompetensi diri melalui pelatihan dan sertifikasi, maupun program peningkatan kompetensi lainnya seperti seminar dan *workshop*.

Board of Directors' Training Program

To enhance the performance of the Board of Directors, the Bank provides opportunities for members of the Board of Directors to develop and improve their competencies through training and certification, as well as other competency development programs such as seminars and workshops.

Selama tahun 2025, Direksi Bank Artha Graha Internasional telah mengikuti pelatihan pendidikan dan/atau peningkatan kompetensi sebagai berikut:

Throughout 2025, the Board of Directors of Bank Artha Graha Internasional participated in the following education and/or competency development programs:

Peserta *Participant*	Jenis Pelatihan *Types of Training*	Materi Pendidikan *Education Materials*	Waktu *Time*	Penyelenggara *Organizer*
Andy Kasih	*Refreshment* Sertifikasi *Certification Refreshment*	*Refreshment* Sertifikasi Manajemen Risiko Jenjang 7 *Risk Management Certification Refreshment – Level 7*	16-26 April 2025 *April 16–26, 2025*	Risiko Manajemen Gagasan (RMG)
Christina Harapan	*Refreshment* Sertifikasi *Certification Refreshment*	*Refreshment* Sertifikasi Manajemen Risiko Jenjang 7 *Risk Management Certification Refreshment – Level 7*	16-26 April 2025 *April 16–26, 2025*	Risiko Manajemen Gagasan (RMG)
		Refreshment Sertifikasi *Treasury Dealer* Jenjang 7 *Treasury Dealer Certification Refreshment – Level 7*	13 September 2025 *September 13, 2025*	*ACI FMA*
Indrastomo Nugroho	*Refreshment* Sertifikasi *Certification Refreshment*	*Refreshment* Sertifikasi Manajemen Risiko Jenjang 7 *Risk Management Certification Refreshment – Level 7*	16-26 April 2025 *April 16–26, 2025*	Risiko Manajemen Gagasan (RMG)
Handoyo Soedirdja	*Refreshment* Sertifikasi *Certification Refreshment*	*Refreshment* Sertifikasi Manajemen Risiko Jenjang 7 *Risk Management Certification Refreshment – Level 7*	22 Februari - 3 Maret 2025 *February 22 – March 3, 2025*	Risiko Manajemen Gagasan (RMG)
Susana*	*Refreshment* Sertifikasi *Certification Refreshment*	*Refreshment* Sertifikasi Manajemen Risiko Jenjang 7 *Risk Management Certification Refreshment – Level 7*	16-26 April 2025 *April 16–26, 2025*	Risiko Manajemen Gagasan (RMG)

Peserta *Participant*	Jenis Pelatihan *Types of Training*	Materi Pendidikan *Education Materials*	Waktu *Time*	Penyelenggara *Organizer*
Selvy*	*Refreshment* Sertifikasi *Certification Refreshment*	*Refreshment* Sertifikasi Manajemen Risiko Jenjang 5 *Risk Management Certification Refreshment – Level 5*	16-26 April 2025 *April 16–26, 2025*	Risiko Manajemen Gagasan (RMG)
	Sertifikasi *Certification*	*Refreshment* Sertifikasi Manajemen Risiko Jenjang 7 *Risk Management Certification Refreshment – Level 7*	12 Juli 2025 dan 11 September 2025 *July 12, 2025 and September 11, 2025*	Maisa Edukasi LSPP

Keterangan
*) Telah lulus uji kelayakan dan kepatutan OJK pada tanggal 8 Januari 2026
) Has passed fit and proper test conducted by OJK on January 8, 2026

Mekanisme Pengunduran Diri dan Pemberhentian Direksi

Sesuai dengan ketentuan dalam Pedoman dan Tata Tertib Kerja Direksi, mekanisme pengunduran diri dan pemberhentian Direksi Bank Artha Graha Internasional ditetapkan dan dilaksanakan melalui tahapan sebagai berikut:

1. Seorang anggota Direksi berhak mengundurkan diri dari jabatannya dan wajib menyampaikan permohonan pengunduran diri tersebut kepada Bank mengenai maksudnya itu sekurangnya 90 (sembilan puluh) hari sebelum tanggal pengunduran dirinya.
2. Bank wajib menyelenggarakan RUPS untuk memutuskan permohonan pengunduran diri anggota Direksi dalam jangka waktu paling lambat 90 (sembilan puluh) hari setelah diterimanya surat pengunduran diri tersebut.
3. Kepada anggota Direksi yang mengundurkan diri sebagaimana tersebut tetap dapat dimintakan pertanggungjawabannya sejak pengangkatan yang bersangkutan sampai dengan pengunduran dirinya dalam RUPS berikutnya.
4. Bank melakukan keterbukaan informasi kepada masyarakat dan menyampaikan hal tersebut kepada Otoritas Jasa Keuangan paling lambat 2 (dua) hari kerja setelah:
   a. Diterimanya permohonan pengunduran diri Direksi; dan

Mechanism for Resignation and Dismissal of the Board of Directors

In accordance with the provisions set out in the Guidelines and Rules of Procedure of the Board of Directors, the mechanism for the resignation and dismissal of members of the Board of Directors of Bank Artha Graha Internasional is determined and implemented through the following stages:

1. *A member of the Board of Directors is entitled to resign from his or her position and is required to submit a written notice of resignation to the Bank at least 90 (ninety) days prior to the effective date of resignation.*
2. *The Bank is required to convene a General Meeting of Shareholders to decide on the resignation request of a member of the Board of Directors no later than 90 (ninety) days after receipt of the resignation letter.*
3. *A member of the Board of Directors who resigns as referred to above may still be held accountable for his or her actions from the date of appointment up to the date of resignation at the subsequent General Meeting of Shareholders.*
4. *The Bank discloses information to the public and submits such disclosure to the Financial Services Authority no later than 2 (two) business days after:*
   a. *Receipt of the resignation request of the member of the Board of Directors; and*

b. Diterimanya keputusan atas hasil penyelenggaraan RUPS mengenai permohonan pengunduran diri anggota Direksi.

5. Masa jabatan anggota Direksi dengan sendirinya berakhir apabila anggota Direksi tersebut:

   a. Mengundurkan diri dengan pemberitahuan secara tertulis;
   b. Tidak lagi memenuhi persyaratan perundang-undangan yang berlaku
   c. Meninggal dunia;
   d. Diberhentikan berdasarkan keputusan RUPS; dan
   e. Dinyatakan pailit atau berada di bawah pengampuan berdasarkan suatu penetapan pengadilan.

6. Pemberhentian atau penggantian anggota Direksi wajib mengedepankan kepentingan utama dari Bank.

7. Dalam hal terdapat anggota Direksi yang diberhentikan untuk sementara, Dewan Komisaris harus menyelenggarakan RUPS untuk mencabut atau menguatkan keputusan pemberhentian sementara tersebut.

b. Receipt of the resolution of the General Meeting of Shareholders regarding the resignation request of the member of the Board of Directors.

5. The term of office of a member of the Board of Directors shall automatically end if the member of the Board of Directors:

   a. Resigns with written notice;
   b. No longer meets the requirements under the prevailing laws and regulations;
   c. Passes away;
   d. Is dismissed based on a resolution of the General Meeting of Shareholders; or
   e. Is declared bankrupt or placed under guardianship based on a court ruling.

6. The dismissal or replacement of a member of the Board of Directors must prioritize the best interests of the Bank.

7. In the event that a member of the Board of Directors is temporarily dismissed, the Board of Commissioners must convene a General Meeting of Shareholders to revoke or affirm such temporary dismissal decision.

Penilaian Kinerja Komite dan Unit Kerja Yang Berada Di Bawah Direksi

Direksi melakukan penilaian terhadap kinerja unit kerja di bawahnya dengan mengevaluasi pemenuhan tugas dan tanggung jawab pada setiap akhir periode. Hingga akhir tahun 2025, Direksi Bank Artha Graha Internasional telah membentuk Komite Kredit, Komite ALCO, Komite Manajemen Risiko, Komite Pengarah Teknologi Informasi, Komite *Human Capital*, Komite Kebijakan Perkreditan dan Komite Produk.

Sepanjang tahun 2025, Direksi menilai komite tersebut telah menjalankan tugas dan tanggung jawabnya dengan baik.

Performance Evaluation of Committees and Work Units under the Board of Directors

The Board of Directors conducts performance evaluations of the work units under its supervision by assessing the fulfillment of duties and responsibilities at the end of each period. As of the end of 2025, the Board of Directors of Bank Artha Graha Internasional had established the Credit Committee, ALCO Committee, Risk Management Committee, Information Technology Steering Committee, Human Capital Committee, Credit Policy Committee, and Product Committee.

Throughout 2025, the Board of Directors assessed that these committees had performed their duties and responsibilities satisfactorily.

KEBIJAKAN PENGUNGKAPAN INFORMASI DAN BENTURAN KEPENTINGAN

INFORMATION DISCLOSURE AND CONFLICT OF INTEREST POLICY

Anggota Dewan Komisaris dan Direksi Bank wajib menjaga independensi dan menghindari segala bentuk benturan kepentingan dalam menjalankan fungsi, tugas dan tanggung jawabnya, baik untuk kepentingan pribadi, kelompok dan golongan tertentu.

Members of the Board of Commissioners and the Board of Directors of the Bank are required to maintain independence and avoid any form of conflict of interest in carrying out their functions, duties, and responsibilities, whether for personal interests or for the interests of certain groups or parties.

Pengelolaan Benturan Kepentingan

Berdasarkan ketentuan yang berlaku, anggota Direksi, anggota Dewan Komisaris, dan Pejabat Eksekutif dilarang mengambil tindakan yang dapat merugikan Bank atau mengurangi keuntungan Bank dan wajib mengungkapkan benturan kepentingan dalam setiap keputusan jika terdapat benturan kepentingan dalam pengelolaan Bank. Oleh karena itu, dengan mengacu kepada Peraturan Otoritas Jasa Keuangan No. 17 Tahun 2023 Bab VI Pasal 80, anggota Direksi maupun Dewan Komisaris hendaknya senantiasa harus:

1. Mengutamakan kepentingan Perseroan dan tidak mengurangi keuangan Perseroan dalam hal terjadi benturan kepentingan;
2. Menghindari diri dari pengambilan keputusan dalam situasi dan kondisi adanya benturan kepentingan;
3. Melakukan pengungkapan hubungan kekeluargaan, hubungan keuangan, hubungan kepengurusan, hubungan kepemilikan dengan Anggota Komisaris lain dan/atau anggota Direksi dan/atau Pemegang Saham Pengendali Bank dan/atau pihak lainnya dalam rangka bisnis Perseroan; dan
4. Melakukan pengungkapan dalam hal pengambilan keputusan tetap harus diambil pada kondisi adanya benturan kepentingan.

Management of Conflicts of Interest

In accordance with prevailing regulations, members of the Board of Directors, members of the Board of Commissioners, and Executive Officers are prohibited from taking actions that may harm the Bank or reduce the Bank's benefits, and are required to disclose any conflict of interest in every decision where a conflict of interest exists in the management of the Bank. Therefore, with reference to Financial Services Authority Regulation No. 17 of 2023 Chapter VI Article 80, members of the Board of Directors and the Board of Commissioners are required to consistently:

1. *Prioritize the interests of the Company and not diminish the Company's financial position in the event of a conflict of interest;*
2. *Refrain from participating in decision-making in situations and conditions involving a conflict of interest;*
3. *Disclose any family relationships, financial relationships, management relationships, and ownership relationships with other members of the Board of Commissioners and/or members of the Board of Directors and/or the Controlling Shareholder of the Bank and/or other parties in the context of the Company's business; and*
4. *Make disclosures where decisions must still be taken under conditions involving a conflict of interest.*

Kepemilikan Saham Dewan Komisaris dan Direksi

Sesuai dengan POJK No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum, Bank Artha Graha Internasional mengungkapkan kepemilikan saham anggota Dewan Komisaris dan Direksi sebagaimana

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

In accordance with Financial Services Authority Regulation No. 17 of 2023 on the Implementation of Good Corporate Governance for Commercial Banks, Bank Artha Graha Internasional discloses the share

diatur dalam Pasal 57 huruf a dan Pasal 32 huruf a, yang mencakup kepemilikan saham yang mencapai 5% (lima persen) atau lebih, baik pada Bank yang bersangkutan maupun pada bank dan perusahaan lain, yang berkedudukan di dalam dan di luar negeri.

ownership of members of the Board of Commissioners and the Board of Directors as stipulated in Article 57 letter a and Article 32 letter a. Such disclosure covers share ownership of 5% (five percent) or more, whether in the Bank concerned or in other banks and companies, both domiciled domestically and abroad.

Berikut disampaikan transparansi kepemilikan saham oleh Dewan Komisaris dan Direksi yang telah dilaporkan Bank kepada regulator per 31 Desember 2025.

The following presents the transparency of share ownership by the Board of Commissioners and the Board of Directors as reported by the Bank to the regulator as of December 31, 2025.

Nama *Name*	Jabatan *Position*	Kepemilikan Saham *Share Ownership*
Kiki Syahnakri	Komisaris Utama/Komisaris Independen *President Commissioner/Independent Commissioner*	Nihil *None*
Tomy Winata	Wakil Komisaris Utama *Vice President Commissioner*	Nihil *None*
Sugianto Kusuma	Wakil Komisaris Utama *Vice President Commissioner*	2,227%
Elizawatie Simon	Komisaris Independen *Independent Commissioner*	Nihil *None*
Pesta Uli Sitanggang	Komisaris Independen *Independent Commissioner*	Nihil *None*
Andy Kasih	Direktur Utama *President Director*	Nihil *None*
Christina Harapan	Wakil Direktur Utama *Vice President Director*	0,004%
Indrastomo Nugroho	Direktur Kepatuhan/Direktur Independen *Compliance Director/Independent Director*	Nihil *None*
Handoyo Soedirdja	Direktur *Director*	0,030%
Susana*	Direktur *Director*	Nihil *None*
Selvy*	Direktur *Director*	Nihil *None*

Keterangan
*) Telah lulus uji kelayakan dan kepatutan OJK pada tanggal 8 Januari 2026
*) *Has passed fit and proper test conducted by OJK on January 8, 2026*

Rangkap Jabatan Dewan Komisaris dan Direksi

Bank Artha Graha Internasional telah memastikan bahwa anggota Dewan Komisaris dan anggota Direksi telah mematuhi ketentuan terkait rangkap jabatan sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan POJK No. 17 Tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum, Pasal 46 yang menyatakan bahwa:

1. Anggota Dewan Komisaris dilarang melakukan rangkap jabatan:
   a. Sebagai anggota direksi, anggota dewan komisaris, anggota dewan pengawas syariah, atau pejabat eksekutif pada lembaga keuangan atau perusahaan keuangan, baik bank maupun bukan bank;
   b. Sebagai anggota direksi, anggota dewan komisaris, anggota dewan pengawas syariah, atau pejabat eksekutif pada lebih dari 1 (satu) lembaga atau perusahaan bukan keuangan, baik yang berkedudukan di dalam maupun di luar negeri;
   c. Pada bidang tugas fungsional pada lembaga keuangan bank dan/atau lembaga keuangan bukan bank yang berkedudukan di dalam maupun di luar negeri;
   d. Pada jabatan lain yang dapat menimbulkan benturan kepentingan dalam pelaksanaan tugas sebagai anggota Dewan Komisaris; dan/atau
   e. Pada jabatan lain sesuai dengan ketentuan peraturan perundang-undangan.
2. Tidak termasuk rangkap jabatan sebagaimana dimaksud pada ayat (1) dalam hal:
   a. Anggota Dewan Komisaris menjabat sebagai anggota Direksi, anggota Dewan Komisaris atau Pejabat Eksekutif yang melaksanakan fungsi pengawasan pada 1 (satu) Perusahaan anak bukan bank yang dikendalikan oleh Bank;
   b. Komisaris Non-Independen menjalankan tugas fungsional dari Pemegang Saham Bank yang berbentuk badan hukum pada Bank dan/atau kelompok usaha Bank; dan/atau
   c. Anggota Dewan Komisaris menduduki jabatan pada organisasi atau lembaga nirlaba.

Concurrent Positions of the Board of Commissioners and the Board of Directors

Bank Artha Graha Internasional has ensured that members of the Board of Commissioners and the Board of Directors have complied with the provisions on concurrent positions as stipulated in Financial Services Authority Regulation No. 17 of 2023 on the Implementation of Good Corporate Governance for Commercial Banks, Article 46, which states that:

1. *Members of the Board of Commissioners are prohibited from holding concurrent positions:*
   a. *As a member of the Board of Directors, Board of Commissioners, Sharia Supervisory Board, or an executive officer in a financial institution or financial company, whether banking or non-banking;*
   b. *As a member of the Board of Directors, Board of Commissioners, Sharia Supervisory Board, or an executive officer in more than 1 (one) non-financial institution or company, whether domiciled domestically or abroad;*
   c. *In functional positions within banking and/or non-banking financial institutions, whether domiciled domestically or abroad;*
   d. *In other positions that may give rise to conflicts of interest in the performance of duties as a member of the Board of Commissioners; and/or*
   e. *In other positions in accordance with applicable laws and regulations.*
2. *The following are not considered concurrent positions as referred to in paragraph (1):*
   a. *Members of the Board of Commissioners serving as members of the Board of Directors, members of the Board of Commissioners, or Executive Officers performing supervisory functions in 1 (one) non-bank subsidiary controlled by the Bank;*
   b. *Non-Independent Commissioners carrying out functional duties of the Bank's Shareholder in the form of a legal entity within the Bank and/or the Bank's business group; and/or*
   c. *Members of the Board of Commissioners holding positions in non-profit organizations or institutions.*

3. Tugas dalam jabatan dan fungsi sebagaimana dimaksud pada ayat (2) dapat dilaksanakan sepanjang tidak mengakibatkan yang bersangkutan mengabaikan pelaksanaan tugas dan tanggung jawab sebagai anggota Dewan Komisaris Bank.

4. Terhadap calon anggota Dewan Komisaris yang memiliki jabatan sebagaimana dimaksud pada ayat (2) wajib membuat surat pernyataan untuk:
   a. Menjaga integritas;
   b. Menghindari segala bentuk benturan kepentingan; dan
   c. Menghindari tindakan yang dapat merugikan Bank dan/atau menyebabkan Bank melanggar prinsip kehati-hatian.
5. Komisaris Independen dilarang merangkap jabatan publik.

3. The duties and functions in the positions as referred to in paragraph (2) may be carried out provided that they do not cause the relevant individual to neglect the performance of his or her duties and responsibilities as a member of the Board of Commissioners of the Bank.

4. Prospective members of the Board of Commissioners who hold positions as referred to in paragraph (2) are required to submit a statement letter to:
   a. Maintain integrity;
   b. Avoid all forms of conflict of interest; and
   c. Avoid actions that may harm the Bank and/or cause the Bank to violate the prudential principle.

5. Independent Commissioners are prohibited from holding public office.

Nama *Name*	Jabatan *Position*	Rangkap Jabatan *Concurrent Position in*	
		Jabatan *Position*	Nama Perusahaan/Instansi Lain *Name of Other Company/ Institution*
Kiki Syahnakri	Komisaris Utama/Komisaris Independen *President Commissioner/Independent Commissioner*	Tidak Ada *None*	Tidak Ada *None*
Tomy Winata	Wakil Komisaris Utama *Vice President Commissioner*	Tidak Ada *None*	Tidak Ada *None*
Sugianto Kusuma	Wakil Komisaris Utama *Vice President Commissioner*	Tidak Ada *None*	Tidak Ada *None*
Elizawatie Simon	Komisaris Independen *Independent Commissioner*	Tidak Ada *None*	Tidak Ada *None*
Pesta Uli Sitanggang	Komisaris Independen *Independent Commissioner*	Tidak Ada *None*	Tidak Ada *None*
Andy Kasih	Direktur Utama *President Director*	Tidak Ada *None*	Tidak Ada *None*
Christina Harapan	Wakil Direktur Utama *Vice President Director*	Tidak Ada *None*	Tidak Ada *None*
Indrastomo Nugroho	Direktur Kepatuhan/Direktur Independen *Compliance Director/Independent Director*	Tidak Ada *None*	Tidak Ada *None*
Handoyo Soedirdja	Direktur *Director*	Tidak Ada *None*	Tidak Ada *None*
Susana*	Direktur *Director*	Tidak Ada *None*	Tidak Ada *None*
Selvy*	Direktur *Director*	Tidak Ada *None*	Tidak Ada *None*

Keterangan
*) Telah lulus uji kelayakan dan kepatutan OJK pada tanggal 8 Januari 2026
*) *Has passed fit and proper test conducted by OJK on January 8, 2026*

Hubungan Afiliasi Dewan Komisaris dan Direksi

Mengenai hubungan afiliasi Dewan Komisaris dan Direksi juga telah diatur dalam Peraturan Otoritas Jasa Keuangan No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum pasal 32 huruf b dan c mengenai Aspek Transparansi Direksi, dalam pemenuhan pelaksanaan tata kelola, anggota Direksi mengungkapkan:

a. Hubungan keuangan dengan anggota Direksi lain, anggota Dewan Komisaris, dan/atau pemegang saham pengendali Bank; dan

b. Hubungan keluarga sampai derajat kedua dengan anggota Direksi lain, anggota Dewan Komisaris, dan/atau pemegang saham pengendali Bank.

Affiliate Relationships of the Board of Commissioners and the Board of Directors

Affiliate relationships of the Board of Commissioners and the Board of Directors are regulated under Financial Services Authority Regulation No. 17 of 2023 on the Implementation of Good Corporate Governance for Commercial Banks, Article 32 letters b and c concerning the Transparency Aspect of the Board of Directors. In fulfilling the implementation of good corporate governance, members of the Board of Directors are required to disclose:

a. Financial relationships with other members of the Board of Directors, members of the Board of Commissioners, and/or the Bank's controlling shareholders; and

b. Family relationships up to the second degree with other members of the Board of Directors, members of the Board of Commissioners, and/or the Bank's controlling shareholders.

Tabel berikut menjelaskan hubungan afiliasi yang dimiliki Dewan Komisaris dan Direksi Bank Artha Graha Internasional pada tahun 2025 adalah sebagai berikut:

The following table presents the affiliate relationships of the Board of Commissioners and the Board of Directors of Bank Artha Graha Internasional in 2025.

Nama *Name*	Jabatan *Position*	Hubungan Keuangan *Financial Relationships*			Hubungan Keluarga *Family Relationships*			Hubungan Kepemilikan Saham *Share Ownership Relations*		
		Dewan Komisaris *Board of Commissioners*	Direksi *Board of Directors*	Pemegang Saham Utama *Major Shareholders*	Dewan Komisaris *Board of Commissioners*	Direksi *Board of Directors*	Pemegang Saham Utama *Major Shareholders*	Dewan Komisaris *Board of Commissioners*	Direksi *Board of Directors*	Pemegang Saham Utama *Major Shareholders*
Dewan Komisaris *Board of Commissioners*										
Kiki Syahnakri	Komisaris Utama/ Komisaris Independen *President Commissioner/ Independent Commissioner*	X	X	X	X	X	X	X	X	X
Tomy Winata	Wakil Komisaris Utama *Vice President Commissioner*	X	X	✓	X	X	X	✓	X	✓
Sugianto Kusuma	Wakil Komisaris Utama *Vice President Commissioner*	X	X	✓	X	X	X	✓	X	✓

Nama *Name*	Jabatan *Position*	Hubungan Keuangan *Financial Relationships*			Hubungan Keluarga *Family Relationships*			Hubungan Kepemilikan Saham *Share Ownership Relations*		
		Dewan Komisaris *Board of Commissioners*	Direksi *Board of Directors*	Pemegang Saham Utama *Major Shareholders*	Dewan Komisaris *Board of Commissioners*	Direksi *Board of Directors*	Pemegang Saham Utama *Major Shareholders*	Dewan Komisaris *Board of Commissioners*	Direksi *Board of Directors*	Pemegang Saham Utama *Major Shareholders*
Elizawatie Simon	Komisaris Independen *Independent Commissioner*	X	X	X	X	X	X	X	X	X
Pesta Uli Sitanggang	Komisaris Independen *Independent Commissioner*	X	X	X	X	X	X	X	X	X
Direksi *Board of Directors*										
Andy Kasih	Direktur Utama *President Director*	X	X	X	X	X	X	X	X	X
Christina Harapan	Wakil Direktur Utama *Vice President Director*	X	X	X	X	X	X	X	X	✓
Indrastomo Nugroho	Direktur Kepatuhan/ Direktur Independen *Compliance Director/ Independent Director*	X	X	X	X	X	X	X	X	X
Handoyo Soedirdja	Direktur *Director*	X	X	X	X	X	X	X	X	X
Susana*	Direktur *Director*	X	X	X	X	X	X	X	X	X
Selvy*	Direktur *Director*	X	X	X	X	X	X	X	X	X

Keterangan
*) Telah lulus uji kelayakan dan kepatutan OJK pada W8 Januari 2026
*) *Has passed fit and proper test conducted by OJK on January 8, 2026*

Kebijakan Keberagaman Dewan Komisaris dan Direksi

Berpedoman pada ketentuan Otoritas Jasa Keuangan yang tercantum dalam Lampiran Surat Edaran Otoritas Jasa Keuangan No. 32/SEOJK.04/2015 tentang Pedoman Tata Kelola Perusahaan Terbuka, Bank Artha Graha Internasional senantiasa memegang erat prinsip keberagaman yaitu dengan memberikan kesempatan yang sama bagi semua orang, tanpa memandang perbedaan etnik, agama, ras, kelas, dan *gender* guna mendukung efektivitas pelaksanaan tugas Dewan Komisaris maupun Direksi.

Diversity Policy of the Board of Commissioners and the Board of Directors

Guided by the provisions of the Financial Services Authority as set out in the Appendix to Financial Services Authority Circular Letter No. 32/SEOJK.04/2015 on Guidelines for the Governance of Public Companies, Bank Artha Graha Internasional consistently upholds the principle of diversity by providing equal opportunities to all individuals, regardless of differences in ethnicity, religion, race, social class, and gender, in order to support the effective performance of the duties of the Board of Commissioners and the Board of Directors.

Tahun 2025 komposisi Dewan Komisaris dan Direksi Bank telah mempertimbangkan keberagaman baik dari aspek usia, *gender*, latar belakang pendidikan, keahlian dan pengalaman kerja. Keberagaman anggota Dewan Komisaris dan Direksi dijelaskan di tabel berikut ini:

In 2025, the composition of the Bank's Board of Commissioners and Board of Directors took diversity into consideration across aspects such as age, gender, educational background, expertise, and work experience. The diversity of the members of the Board of Commissioners and the Board of Directors is presented in the following table.

Aspek Keberagaman *Diversity Aspect*	Keterangan *Description*
Dewan Komisaris ***Board of Commissioners***	
Keahlian *Expertise*	Memiliki keahlian dan kompetensi di bidang Militer, Hukum *and Organization Development* *Has expertise and competencies in the fields of Military, Law, and Organizational Development*
Pendidikan *Education*	Latar pendidikan S1 *Holds a Bachelor's degree*
Pengalaman Kerja *Work Experience*	Pihak yang ditunjuk sebagai anggota Dewan Komisaris memiliki pengalaman di berbagai bidang, seperti militer, hukum, perbankan dan konsultan *organization development*. *The parties appointed as members of the Board of Commissioners have experience in various fields, including the military, law, banking, and organizational development consulting.*
Usia *Age*	Rata-rata usia Dewan Komisaris berada pada usia yang memungkinkan seseorang untuk terus bekerja dan berkarya, yaitu antara 61-77 tahun. *The average age of the Board of Commissioners falls within an age range that allows individuals to remain active and productive, namely between 61 and 77 years.*
Jenis Kelamin *Gender*	Perseroan memiliki 2 (dua) anggota Dewan Komisaris yang berjenis kelamin perempuan. *The Company has 2 (two) female members of the Board of Commissioners.*
Direksi ***Board of Directors***	
Keahlian *Expertise*	Memiliki keahlian dan kompetensi di bidang Ekonomi, Bisnis Administrasi, Pertahanan dan Manajemen. *Has expertise and competencies in the fields of Economics, Business Administration, Defense, and Management.*
Pendidikan *Education*	Latar pendidikan S1 *Holds a Bachelor's degree*
Pengalaman Kerja *Work Experience*	Pihak yang ditunjuk sebagai anggota Direksi memiliki pengalaman di berbagai bidang, seperti akuntan, keuangan, IT, manajemen risiko dan jabatan lainnya di industri perbankan. *The parties appointed as members of the Board of Directors have experience in various fields, such as accounting, finance, information technology, risk management, and other roles within the banking industry.*
Usia *Age*	Rata-rata usia Direksi berada pada usia yang memungkinkan seseorang untuk terus bekerja dan berkarya, yaitu antara 45-69 tahun *The average age of the Board of Directors falls within an age range that allows individuals to remain active and productive, namely between 45 and 69 years.*
Jenis Kelamin *Gender*	Perseroan memiliki 3 (tiga) anggota Direksi yang berjenis kelamin perempuan *The Company has 3 (three) female member of the Board of Directors.*

PENILAIAN KINERJA DEWAN KOMISARIS DAN DIREKSI

PERFORMANCE EVALUATION OF THE BOARD OF COMMISSIONERS AND THE BOARD OF DIRECTORS

Penilaian Kinerja Dewan Komisaris dan Direksi Bank Artha Graha Internasional dievaluasi secara berkala oleh pemegang saham melalui mekanisme RUPS, setelah sebelumnya Dewan Komisaris dan Direksi melakukan penilaian mandiri atas kinerja individual maupun kolektif kolegial.

The performance of the Board of Commissioners and the Board of Directors of Bank Artha Graha Internasional is evaluated periodically by the shareholders through the mechanism of the General Meeting of Shareholders (GMS), following prior self-assessments conducted by the Board of Commissioners and the Board of Directors on both individual and collective (collegial) performance.

Hasil evaluasi kinerja Dewan Komisaris dan Direksi secara individual merupakan salah satu dasar pertimbangan bagi pemegang saham untuk melakukan penunjukan kembali. Hasil evaluasi terhadap kinerja Dewan Komisaris secara keseluruhan dan kinerja masing-masing anggota Direksi merupakan bagian yang tidak terpisahkan dalam skema remunerasi untuk Dewan Komisaris dan Direksi.

The results of the individual performance evaluations of the Board of Commissioners and the Board of Directors serve as one of the considerations for shareholders in making reappointment decisions. The evaluation results of the overall performance of the Board of Commissioners and the performance of each member of the Board of Directors constitute an integral part of the remuneration scheme for the Board of Commissioners and the Board of Directors.

Selain itu, penilaian kinerja Dewan Komisaris dan Direksi juga dilaksanakan melalui penilaian mandiri *(Self-Assessment)* Tata Kelola atau GCG atas pelaksanaan tugas dan tanggung jawab Dewan Komisaris yang mencakup 3 (tiga) aspek *governance,* yaitu *governance structure, governance process,* dan *governance outcome*.

In addition, the performance evaluation of the Board of Commissioners and the Board of Directors is also carried out through a self-assessment of Good Corporate Governance (GCG) on the implementation of the duties and responsibilities of the Board of Commissioners, covering 3 (three) governance aspects, namely governance structure, governance process, and governance outcome.

No	Kriteria - Indikator *Criteria - Indicator*	Peringkat Komposit *Composite Rating*	
		30 Juni 2025 *June 30, 2025*	31 Desember 2025 *December 31, 2025*
1	Pelaksanaan Tugas dan Tanggung Jawab Dewan Komisaris *Implementation of Duties and Responsibilities of the Board of Commissioners*	1	2
2	Pelaksanaan Tugas dan Tanggung Jawab Direksi *Implementation of Duties and Responsibilities of the Board of Directors*	1	2

REMUNERASI DAN NOMINASI DIREKSI DAN DEWAN KOMISARIS

REMUNERATION AND NOMINATION OF THE BOARD OF COMMISSIONERS AND THE BOARD OF DIRECTORS

Pengangkatan anggota Dewan Komisaris dan Direksi serta penetapan besaran remunerasi bagi anggota Dewan Komisaris dan Direksi merupakan wewenang pemegang saham melalui mekanisme Rapat Umum Pemegang Saham (RUPS).

The appointment of members of the Board of Commissioners and the Board of Directors, as well as the determination of the amount of remuneration for members of the Board of Commissioners and the Board of Directors, are under the authority of the shareholders through the mechanism of the General Meeting of Shareholders (GMS).

Prosedur Nominasi Dewan Komisaris dan Direksi

Nomination Procedure for the Board of Commissioners and the Board of Directors

Anggota Dewan Komisaris dan Direksi Bank Artha Graha Internasional diangkat dan diberhentikan oleh RUPS. Pemegang Saham Pengendali dapat mengusulkan nama-nama calon anggota Dewan Komisaris dan Direksi Bank untuk kemudian dilakukan pembahasan oleh Komite Remunerasi dan Nominasi. Selain itu, calon anggota Dewan Komisaris dan Direksi Bank Artha Graha Internasional juga dapat berasal dari sumber lainnya.

Members of the Board of Commissioners and the Board of Directors of Bank Artha Graha Internasional are appointed and dismissed by the GMS. The Controlling Shareholder may propose the names of candidates for members of the Board of Commissioners and the Board of Directors of the Bank, which are then discussed by the Remuneration and Nomination Committee. In addition, candidates for members of the Board of Commissioners and the Board of Directors of Bank Artha Graha Internasional may also originate from other sources.

Nama-nama yang diusulkan sebagai calon anggota Dewan Komisaris dan Direksi Bank Artha Graha Internasional harus memenuhi kriteria yang ditetapkan dalam Pedoman dan Tata Kerja Dewan Komisaris dan Pedoman dan Tata Kerja Direksi, yaitu:

The names proposed as candidates for members of the Board of Commissioners and the Board of Directors of Bank Artha Graha Internasional must meet the criteria stipulated in the Guidelines and Rules of Procedure of the Board of Commissioners and the Guidelines and Rules of Procedure of the Board of Directors, as follows:

Kriteria Dewan Komisaris

Seluruh anggota Dewan Komisaris Bank Artha Graha Internasional wajib memenuhi kriteria sebagai berikut:

1. Anggota Dewan Komisaris diangkat oleh RUPS untuk jangka waktu 1 (satu) periode masa jabatan paling lama 5 (lima) tahun yang dimulai sejak tanggal efektif pengangkatan anggota Dewan Komisaris oleh RUPS, sesuai Anggaran Dasar Bank, serta menetapkan kondisi lain dalam pemenuhan jabatan anggota Dewan Komisaris.
2. Anggota Dewan Komisaris yang masa jabatannya telah berakhir dapat diangkat kembali;
3. Anggota Dewan Komisaris Independen harus memiliki:

Criteria for the Board of Commissioners

All members of the Board of Commissioners of Bank Artha Graha Internasional are required to meet the following criteria:

1. *Members of the Board of Commissioners are appointed by the General Meeting of Shareholders (GMS) for a term of 1 (one) period with a maximum duration of 5 (five) years, commencing from the effective date of appointment by the GMS, in accordance with the Bank's Articles of Association, and subject to other conditions stipulated for holding the position of Commissioner.*
2. *Members of the Board of Commissioners whose term of office has expired may be reappointed.*
3. *Independent Commissioners must have:*

a. Pengetahuan di bidang perbankan yang memadai dan relevan dengan jabatan sebagai Komisaris Independen; dan
b. Pengalaman di bidang perbankan dan/atau bidang keuangan.

4. Mantan anggota Direksi dan Pejabat Eksekutif atau pihak yang mempunyai hubungan dengan Bank yang dapat mempengaruhi kemampuan yang bersangkutan untuk bertindak independen wajib menjalani masa tunggu paling singkat 1 (satu) tahun sebelum menjadi Komisaris Independen pada Bank yang bersangkutan.
5. Masa tunggu sebagaimana dimaksud pada poin 4 bagi:
   a. Mantan Direktur Utama pada Bank; dan
   b. Mantan anggota Direksi yang membawahkan fungsi pengawasan atau Pejabat Eksekutif yang melakukan fungsi pengawasan pada Bank, paling singkat 6 (enam) bulan dengan masa kerja pada jabatan dimaksud paling sedikit 1 (satu) tahun sebelum menjadi Komisaris Independen pada Bank yang bersangkutan.
6. Komisaris Non Independen dapat beralih menjadi Komisaris Independen pada Bank atau kelompok usaha bank yang bersangkutan dengan memenuhi persyaratan sebagai Komisaris Independen.
7. Komisaris Non Independen yang akan beralih menjadi Komisaris Independen pada Bank yang bersangkutan sebagaimana dimaksud pada poin 6 wajib menjalani masa tunggu paling singkat 1 (satu) tahun.
8. Peralihan dari Komisaris Non Independen menjadi Komisaris Independen wajib memperoleh persetujuan Otoritas Jasa Keuangan melalui penilaian kemampuan dan kepatutan sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai penilaian Kemampuan dan Kepatutan bagi lembaga jasa keuangan.
9. Komisaris Independen menjabat untuk jangka waktu tertentu dan dapat diangkat kembali setelah mendapatkan persetujuan RUPS, paling banyak untuk 2 (dua) periode masa jabatan secara berturut-turut.

a. Adequate knowledge in the banking sector that is relevant to the position of Independent Commissioner; and
b. Experience in the banking sector and/or the financial sector.

4. Former members of the Board of Directors and Executive Officers, or parties having relationships with the Bank that may affect their ability to act independently, are required to observe a cooling-off period of at least 1 (one) year before becoming an Independent Commissioner of the relevant Bank.

5. The cooling-off period as referred to in point 4 for:

a. Former President Directors of the Bank; and
b. Former members of the Board of Directors overseeing supervisory functions or Executive Officers performing supervisory functions at the Bank, shall be at least 6 (six) months with a tenure in the said position of at least 1 (one) year prior to becoming an Independent Commissioner at the respective Bank.

6. A Non-Independent Commissioner may transition to become an Independent Commissioner of the relevant Bank or banking group, provided that the requirements for an Independent Commissioner are fulfilled.
7. A Non-Independent Commissioner who intends to transition to become an Independent Commissioner of the relevant Bank as referred to in point 6 is required to observe a cooling-off period of at least 1 (one) year.
8. The transition from a Non-Independent Commissioner to an Independent Commissioner must obtain approval from the Financial Services Authority through a fit and proper test in accordance with the Financial Services Authority regulations on Fit and Proper Assessments for financial services institutions.
9. An Independent Commissioner serves for a specific term and may be reappointed upon approval of the GMS, for a maximum of 2 (two) consecutive terms of office.

10. Komisaris Independen yang telah menjabat selama 2 (dua) periode masa jabatan secara berturut-turut dapat diangkat kembali pada periode selanjutnya sebagai Komisaris Independen dengan mempertimbangkan:
    a. Hasil penilaian Kinerja Komisaris Independen;
    b. Hasil penilaian rapat Dewan Komisaris yang menyatakan bahwa Komisaris Independen tetap dapat bertindak independen;
    c. Hasil penilaian oleh kepala satuan kerja audit *intern* dan Pejabat Eksekutif yang membawahkan fungsi sumber daya manusia yang menyatakan bahwa Komisaris Independen tetap dapat bertindak independen; dan
    d. Pernyataan Komisaris Independen dalam RUPS mengenai independensi yang bersangkutan.

Kriteria Direksi

Sesuai dengan ketentuan dalam Pedoman dan Tata Tertib Kerja Direksi, calon anggota Direksi Bank diwajibkan memenuhi kriteria sebagai berikut:

1. Anggota Direksi wajib memenuhi integritas seperti:
    a. Memiliki akhlak dan moral yang baik;
    b. Memiliki komitmen untuk mematuhi peraturan perundang-undangan termasuk ketentuan dan peraturan Bank serta mendukung kebijakan Otoritas Jasa Keuangan;
    c. Memiliki komitmen terhadap pengembangan kegiatan usaha Bank yang sehat;
    d. Tidak sedang menjalani konsekuensi hasil akhir dari penilaian kembali pihak utama dengan predikat tidak lulus dan/atau tidak termasuk dalam daftar tidak lulus; dan
    e. Cakap dalam melakukan perbuatan hukum.
2. Kompetensi yang paling kurang terdiri dari:
    a. Memiliki pengetahuan dan/atau kompetensi (keahlian) yang memadai di bidang yang dibutuhkan dalam pengelolaan Bank dan relevan dengan jabatannya;
    b. Melakukan pengelolaan strategis dalam rangka pengembangan Bank yang sehat, antara lain:

10. An Independent Commissioner who has served for 2 (two) consecutive terms of office may be reappointed for the subsequent term as an Independent Commissioner, subject to consideration of:
    a. The results of the Independent Commissioner's performance evaluation;
    b. The results of the Board of Commissioners' meeting assessment stating that the Independent Commissioner remains able to act independently;
    c. The results of assessments by the Head of the Internal Audit Unit and the Executive Officer responsible for the human resources function stating that the Independent Commissioner remains able to act independently; and
    d. A statement by the Independent Commissioner at the GMS regarding his or her independence.

Criteria for the Board of Directors

In accordance with the provisions set out in the Guidelines and Rules of Procedure of the Board of Directors, candidates for members of the Bank's Board of Directors are required to meet the following criteria:
1. Members of the Board of Directors must demonstrate integrity, including:
    a. Having good character and moral conduct;
    b. Having a commitment to comply with prevailing laws and regulations, including the Bank's rules and policies, and to support the policies of the Financial Services Authority;
    c. Having a commitment to the development of sound banking business activities;
    d. Not currently being subject to the final consequences of a re-assessment of key parties with an "unfit" result and/or not being included in the unfit list; and
    e. Having legal capacity to perform legal acts.
2. Competence, which at a minimum consists of:
    a. Having adequate knowledge and/or competence (expertise) in fields required for the management of the Bank and relevant to the position;
    b. Carrying out strategic management for the development of a sound Bank, including:

i. Menjalankan peran kepemimpinan dalam mencapai penciptaan nilai yang berkelanjutan (*value creation*) melalui upaya sebagai berikut:
   - Kompetitif dan visioner yang ditunjukkan dengan memiliki komitmen pada kinerja jangka panjang;
   - Memiliki sikap beretika dan bertanggung jawab dalam menjalankan kegiatan bisnis, operasional, dan layanan Bank;
   - Berkontribusi terhadap masyarakat dan lingkungan; dan
   - Memiliki kemampuan dalam beradaptasi, bertahan, dan bertumbuh.

ii. Mengelola dan menjalankan rencana strategis Bank (jangka panjang, menengah, dan pendek) dengan inovasi dan pemanfaatan teknologi informasi terkini secara efektif, berdaya saing, dan mengedepankan prinsip kehati-hatian;

iii. Menjalankan dan memimpin penerapan manajemen risiko dan sistem pengendalian internal secara efektif dan efisien yang selaras dengan visi, misi, dan strategi Bank serta mematuhi peraturan perundang-undangan dan standar yang berlaku;

iv. Mendukung dan melaksanakan pengembangan kualitas sumber daya manusia Bank;

v. Memastikan akuntabilitas dan integritas sistem keuangan dan pelaporan, termasuk laporan keuangan berkelanjutan, secara tepat waktu dan akurat yang sesuai ketentuan dan standar yang berlaku; dan

vi. Memastikan dukungan terhadap kewenangan dan perangkat pendukung dewan pengawas syariah agar dapat melaksanakan tugas dengan efektif.

c. Memiliki pengetahuan tentang Indonesia, terutama mengenai ekonomi, budaya, dan bahasa Indonesia, bagi anggota Direksi yang merupakan tenaga kerja asing sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai pemanfaatan tenaga kerja asing dan program alih pengetahuan di sektor perbankan.

i. Performing a leadership role in achieving sustainable value creation through the following efforts:
   - *Being competitive and visionary, as demonstrated by a commitment to long-term performance;*
   - *Acting ethically and responsibly in conducting the Bank's business, operational, and service activities;*
   - *Contributing to society and the environment; and*
   - *Having the ability to adapt, remain resilient, and grow;*

ii. Managing and implementing the Bank's strategic plans (long-term, medium-term, and short-term) with innovation and effective utilization of the latest information technology, in a competitive manner and in accordance with the prudential principle;

iii. Implementing and leading effective and efficient risk management and internal control systems aligned with the Bank's vision, mission, and strategy, and in compliance with prevailing laws, regulations, and standards;

iv. Supporting and implementing the development of the quality of the Bank's human resources;

v. Ensuring accountability and integrity of the financial and reporting systems, including sustainability reports, in a timely and accurate manner in accordance with applicable provisions and standards; and

vi. Ensuring support for the authority and supporting instruments of the Sharia Supervisory Board to enable it to perform its duties effectively.

c. Having knowledge of Indonesia, particularly regarding the economy, culture, and Indonesian language, for members of the Board of Directors who are foreign workers, in accordance with Financial Services Authority regulations on the utilization of foreign workers and knowledge transfer programs in the banking sector.

3. Reputasi keuangan yang paling kurang yaitu:
   a. Tidak memiliki kredit dan/atau pembiayaan macet;
   b. Tidak pernah dinyatakan pailit;
   c. Tidak pernah menjadi anggota Direksi dan/atau anggota Dewan Komisaris yang dinyatakan bersalah menyebabkan suatu perusahaan dinyatakan pailit;
   d. Tidak pernah dihukum karena melakukan tindak pidana yang merugikan keuangan negara dan/atau yang berkaitan dengan sektor keuangan;
   e. Menyelenggarakan RUPS tahunan;
   f. Pertanggungjawabannya sebagai anggota Direksi dan/atau anggota Dewan Komisaris selalu diterima oleh RUPS atau selalu memberikan pertanggungjawaban sebagai anggota Direksi dan/atau anggota Dewan Komisaris kepada RUPS;
   g. Tidak pernah menyebabkan perusahaan yang memperoleh izin, persetujuan, atau pendaftaran dari Otoritas Jasa Keuangan tidak memenuhi kewajiban menyampaikan laporan tahunan dan/atau laporan keuangan kepada Otoritas Jasa Keuangan dan/atau laporan tahunan dan/atau laporan keuangan tidak disetujui dan/atau disahkan oleh RUPS;
   h. Mendukung pelaksanaan pengelolaan Bank yang sehat; dan
   i. Menjaga reputasi bank.
4. Tidak termasuk dalam daftar orang yang dilarang menjadi Pemegang Saham dan/atau pengurus Bank dan/atau Bank Perkreditan Rakyat sesuai dengan ketentuan yang ditetapkan oleh Otoritas Jasa Keuangan.
5. Tidak pernah melakukan tindakan tercela di bidang perbankan, keuangan dan usaha lainnya, tidak pernah dihukum karena terbukti melakukan tindak pidana kejahatan, dan tidak sedang dalam masa pengenaan sanksi untuk dilarang menjadi pengurus Bank atau Bank Perkreditan Rakyat sebagaimana diatur dalam ketentuan Penilaian Kemampuan dan Kepatuhan (*Fit & Proper Test*) yang ditetapkan Otoritas Jasa Keuangan.

3. Financial reputation, at a minimum, including:
   a. Not having non-performing loans and/or financing;
   b. Never having been declared bankrupt;
   c. Never having served as a member of the Board of Directors and/or the Board of Commissioners who was found guilty of causing a company to be declared bankrupt;
   d. Never having been convicted of a criminal offense that harmed state finances and/or was related to the financial sector;
   e. Having conducted annual General Meetings of Shareholders;
   f. Having accountability as a member of the Board of Directors and/or the Board of Commissioners consistently accepted by the GMS or consistently providing accountability to the GMS;
   g. Hever having caused a company that obtained a license, approval, or registration from the Financial Services Authority to fail to fulfill its obligation to submit annual reports and/or financial statements to the Financial Services Authority and/or having such reports not approved and/or ratified by the GMS;
   h. Supporting the implementation of sound Bank management; and
   i. Maintaining the Bank's reputation.
4. Not being included in the list of persons prohibited from becoming shareholders and/or management of a Bank and/or Rural Bank in accordance with provisions stipulated by the Financial Services Authority.
5. Never having committed improper acts in the banking, financial, or other business sectors, never having been convicted of a criminal offense, and not currently being subject to sanctions prohibiting the individual from serving as management of a Bank or Rural Bank as regulated under the Fit and Proper Test provisions issued by the Financial Services Authority.

6. Mayoritas anggota Direksi dilarang saling memiliki hubungan keluarga sampai derajat kedua dengan sesama anggota Direksi dan/atau dengan anggota Dewan Komisaris.

7. Tidak pernah dinyatakan pailit dan tidak pernah menjadi pemegang saham, anggota Direksi atau anggota Dewan Komisaris yang dinyatakan bersalah menyebabkan suatu perseroan dinyatakan pailit berdasarkan ketetapan pengadilan dalam waktu 5 (lima) tahun sebelum tanggal pengajuan atau tanggal pencalonan sebagai anggota Direksi.
8. Khusus bagi Direktur Utama, merupakan pihak yang independen terhadap pemilik Bank atau pemegang saham pengendali.
9. Tidak pernah menjadi anggota Direksi dan/atau anggota Dewan Komisaris yang selama menjabat:

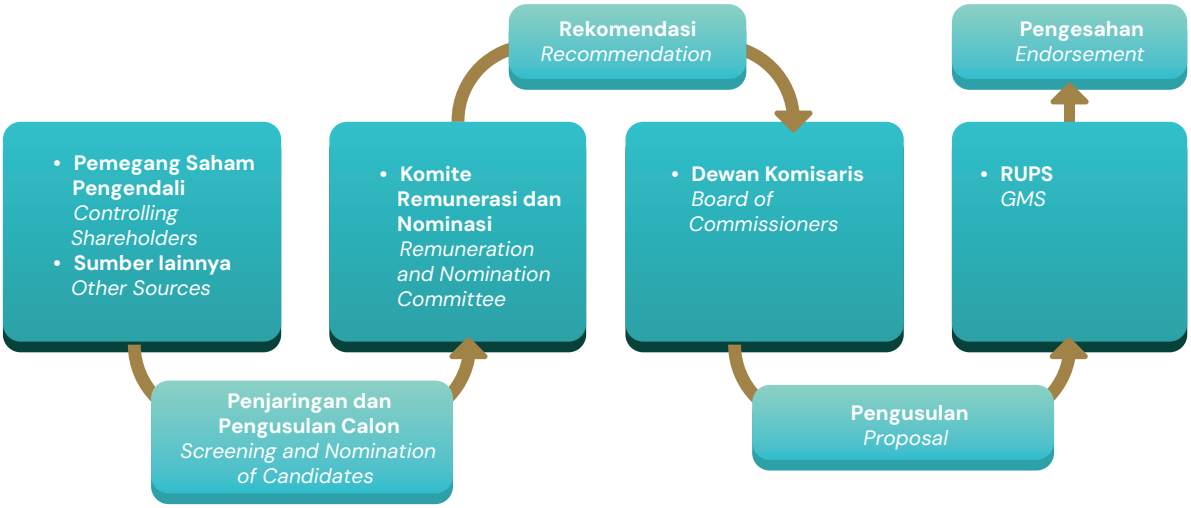
    a. Pernah tidak menyelenggarakan RUPS Tahunan;

    b. Pertanggungjawabannya sebagai anggota Direksi dan/atau anggota Dewan Komisaris pernah tidak diterima oleh RUPS atau pernah tidak memberikan pertanggungjawabannya sebagai anggota Direksi dan/atau anggota Dewan Komisaris kepada RUPS; dan
    c. Pernah menyebabkan perusahaan yang memperoleh izin, persetujuan, atau pendaftaran dari OJK tidak memenuhi kewajiban menyampaikan laporan tahunan dan/atau laporan keuangan kepada OJK. Persyaratan sebagaimana dimaksud dalam ketentuan ini wajib dipenuhi selama masa jabatan anggota Direksi.

6. The majority of members of the Board of Directors are prohibited from having family relationships up to the second degree with other members of the Board of Directors and/or members of the Board of Commissioners.
7. Never having been declared bankrupt and never having been a shareholder, member of the Board of Directors, or member of the Board of Commissioners who was found guilty of causing a company to be declared bankrupt based on a court ruling within 5 (five) years prior to the date of submission or nomination as a member of the Board of Directors.
8. Specifically for the President Director, the individual must be independent from the Bank's owners or controlling shareholders.
9. Never having served as a member of the Board of Directors and/or the Board of Commissioners who, during his or her tenure:
    a. Failed to convene an Annual General Meeting of Shareholders;
    b. Had accountability as a member of the Board of Directors and/or the Board of Commissioners not accepted by the GMS or failed to provide accountability to the GMS; and
    c. Caused a company that obtained a license, approval, or registration from the Financial Services Authority to fail to fulfill its obligation to submit annual reports and/or financial statements to the Financial Services Authority. The requirements as referred to above must be fulfilled throughout the term of office of members of the Board of Directors.

Mekanisme Nominasi Dewan Komisaris dan Direksi

Nomination Mechanism for the Board of Commissioners and Directors



Setelah dilakukan pembahasan oleh Komite Remunerasi dan Nominasi, kemudian nama calon anggota Dewan Komisaris dan Direksi diajukan kepada Dewan Komisaris untuk dimintakan persetujuannya pada saat RUPS.

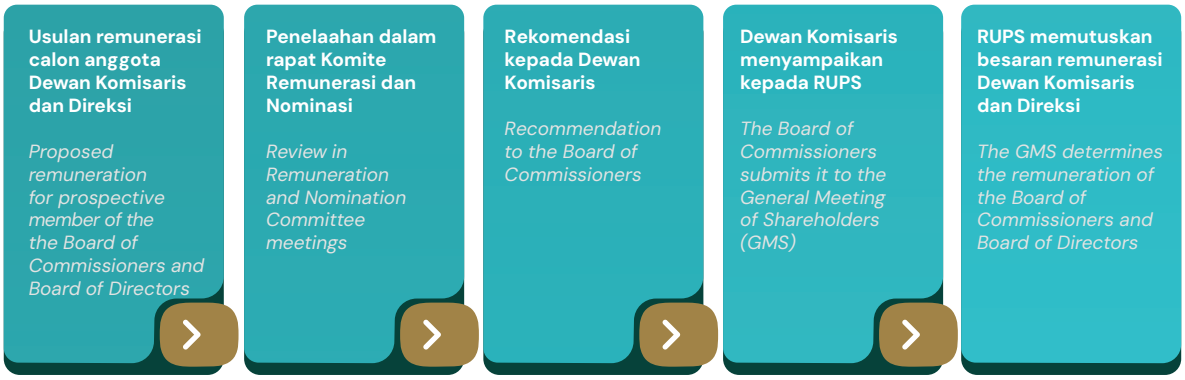
After being discussed by the Remuneration and Nomination Committee, the names of candidates for members of the Board of Commissioners and the Board of Directors are then submitted to the Board of Commissioners for approval at the GMS.

Prosedur Pengusulan dan Penetapan Remunerasi Dewan Komisaris dan Direksi

Procedure for the Proposal and Determination of Remuneration for the Board of Commissioners and the Board of Directors

Besaran remunerasi serta fasilitas lain yang diberikan bagi Dewan Komisaris dan Direksi ditetapkan oleh RUPS Tahunan dengan memperhatikan rekomendasi dari Komite Remunerasi dan Nominasi. Komite Remunerasi dan Nominasi memberikan kajian dan rekomendasi atas remunerasi bagi Dewan Komisaris dan Direksi Bank Artha Graha Internasional untuk selanjutnya akan ditinjau ulang oleh RUPS sebagai organ tertinggi untuk penentuan dan persetujuannya. Remunerasi Direksi yang telah disetujui RUPS akan didelegasikan implementasinya kepada Dewan Komisaris.

The amount of remuneration and other facilities provided to members of the Board of Commissioners and the Board of Directors are determined by the Annual General Meeting of Shareholders, taking into account the recommendations of the Remuneration and Nomination Committee. The Remuneration and Nomination Committee provides assessments and recommendations regarding the remuneration for the Board of Commissioners and the Board of Directors of Bank Artha Graha Internasional, which are subsequently reviewed by the GMS as the highest governing body for determination and approval. Remuneration for the Board of Directors that has been approved by the GMS is delegated to the Board of Commissioners for implementation.



Dasar Penetapan Remunerasi Dewan Komisaris dan Direksi

Bank Artha Graha Internasional telah menetapkan remunerasi Dewan Komisaris dan Direksi berdasarkan Peraturan Otoritas Jasa Keuangan No. 45/POJK.03/2015 dan Surat Edaran Otoritas Jasa Keuangan No. 40/SEOJK.03/2016 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi bagi Bank Umum.

Basis for Determining the Remuneration of the Board of Commissioners and the Board of Directors

Bank Artha Graha Internasional has determined the remuneration of the Board of Commissioners and the Board of Directors in accordance with Financial Services Authority Regulation No. 45/POJK.03/2015 and Financial Services Authority Circular Letter No. 40/SEOJK.03/2016 on the Implementation of Good Corporate Governance in the Provision of Remuneration for Commercial Banks.

Pengungkapan Indikator Penetapan Remunerasi Dewan Komisaris dan Direksi

Beberapa indikator yang menjadi dasar penetapan remunerasi Dewan Komisaris dan Direksi Bank Artha Graha Internasional yang mengacu kepada pencapaian kinerja Bank dan individual adalah sebagai berikut:

1. Kinerja keuangan dan pemenuhan cadangan, sebagaimana diatur dalam peraturan perundang-undangan;
2. Prestasi kerja individu;
3. Kewajaran dengan *peer group*; dan
4. Pertimbangan dan strategi jangka panjang Bank.

Disclosure of Indicators for Determining the Remuneration of the Board of Commissioners and the Board of Directors

Several indicators that form the basis for determining the remuneration of the Board of Commissioners and the Board of Directors of Bank Artha Graha Internasional, which refer to the achievement of the Bank's and individual performance, are as follows:

1. *Financial performance and fulfillment of reserves, as regulated under the prevailing laws and regulations;*
2. *Individual performance achievements;*
3. *Fairness in comparison with peer groups; and*
4. *The Bank's long-term considerations and strategies.*

Penangguhan atau Penarikan Kembali Remunerasi Dewan Komisaris dan Direksi

Dalam hal Bank mengalami kerugian, penangguhan atau penarikan kembali remunerasi Dewan Komisaris dan Direksi dapat dilakukan apabila kondisi tersebut

Deferral or Clawback of Remuneration of the Board of Commissioners and the Board of Directors

In the event that the Bank incurs losses, the deferral or clawback of remuneration of the Board of Commissioners and the Board of Directors may be implemented if

mengakibatkan ketidakmampuan Bank untuk membayarkan remunerasi secara penuh dan/atau remunerasi yang bersifat variabel dengan nilai tertentu, sebagaimana diatur dalam ketentuan pemberian remunerasi bagi Bank Umum.

such conditions result in the Bank's inability to pay remuneration in full and/or variable remuneration of a certain amount, as regulated under the provisions governing remuneration for Commercial Banks.

Selain itu, Bank juga wajib menangguhkan pembayaran remunerasi Dewan Komisaris dan Direksi yang bersifat variabel (*malus*) atau menarik kembali remunerasi yang bersifat variabel yang sudah dibayarkan (*clawback*), jika kondisi Bank mengalami kerugian. Kerugian yang dimaksud dalam hal ini adalah yang berdampak negatif terhadap keuangan Bank, seperti *fraud* yang dilakukan oleh pihak yang menjadi *material risk takers* sehingga merugikan Bank, atau kondisi lainnya. Penangguhan dapat dilaksanakan dengan jangka waktu minimal selama 3 (tiga) tahun dan dapat disesuaikan menjadi lebih panjang, sesuai dengan jangka waktu risiko. Apabila hal tersebut terjadi, maka Dewan Komisaris dan Direksi dilarang melakukan tindakan lindung nilai atas remunerasi yang bersifat variabel yang ditangguhkan.

In addition, the Bank is required to defer the payment of variable remuneration (malus) or claw back variable remuneration that has already been paid (clawback) to members of the Board of Commissioners and the Board of Directors if the Bank experiences losses. Losses referred to herein are those that have a negative impact on the Bank's financial condition, such as fraud committed by parties categorized as material risk takers that causes losses to the Bank, or other similar conditions. The deferral may be implemented for a minimum period of 3 (three) years and may be extended in accordance with the risk horizon. Should such circumstances occur, members of the Board of Commissioners and the Board of Directors are prohibited from undertaking hedging actions on deferred variable remuneration

Kaitan Remunerasi Dewan Komisaris dan Direksi Dengan Risiko dan Kinerja

Sebagaimana telah dijelaskan dalam penangguhan atau penarikan kembali remunerasi Dewan Komisaris dan Direksi, Remunerasi Dewan Komisaris dan Direksi erat kaitannya dengan risiko dan kinerja Bank. Risiko-risiko akan selalu ada, akan tetapi tergantung dari seberapa besar dampak yang ditimbulkan dan lamanya jangka waktu risiko tersebut.

Pengungkapan *Material Risk-Taker*

Mengacu pada ketentuan POJK No.45/POJK.03/2015 tentang Penerapan Tata Kelola dalam pemberian Remunerasi bagi Bank Umum, pihak yang menjadi *material risk taker* sesuai Pedoman Kebijakan Perusahaan No. 0033.02.1 tanggal 21 Februari 2020 perihal Penerapan Tata Kelola Dalam Pemberian Remunerasi PT Bank Artha Graha Internasional Tbk sebagai berikut:

1. Seluruh Direksi.
2. Pejabat dan *business unit*, yaitu:

Linkage between the Remuneration of the Board of Commissioners and the Board of Directors with Risk and Performance

As explained in the deferral or clawback of remuneration of the Board of Commissioners and the Board of Directors, the remuneration of the Board of Commissioners and the Board of Directors is closely linked to the Bank's risk profile and performance. Risks will always exist; however, the impact and the duration of such risks depend on their magnitude and risk horizon.

Disclosure of Material Risk Takers

Referring to Financial Services Authority Regulation No. 45/POJK.03/2015 on the Implementation of Good Corporate Governance in the Provision of Remuneration for Commercial Banks, the parties classified as material risk takers in accordance with Company Policy Guideline No. 0033.02.1 dated February 21, 2020 concerning the Implementation of Good Corporate Governance in the Provision of Remuneration at PT Bank Artha Graha Internasional Tbk are as follows:

1. *All members of the Board of Directors.*
2. *Officers and business units, namely:*

a. Business UMKM & Konsumer (*Regional Head & Executive Officer*);
b. Business Korporasi & Komersial dan *Treasury (Regional Head, Deputy Director & Executive Officer);*

3. *Deputy Director, Executive Officer,* dan *Senior Officer* KPNO maupun cabang yang memiliki BWMK (Batas Wewenang Memutus Kredit) di luar daftar pejabat pada poin 2 (dua) di atas.

a. *MSME & Consumer Business (Regional Head and Executive Officer);*
b. *Corporate & Commercial Business and Treasury (Regional Head, Deputy Director, and Executive Officer);*

3. *Deputy Directors, Executive Officers, and Senior Officers at Head Office or branches who hold Credit Approval Authority (BWMK) beyond the list of officials referred to in point 2 above.*

Struktur Remunerasi Dewan Komisaris dan Direksi

Bank Artha Graha Internasional menentukan struktur remunerasi Dewan Komisaris dan Direksi yang terdiri dari honorarium, *benefit* yang sesuai dengan ketentuan Bank yang besarannya pada tahun 2025 adalah sebagai berikut:

Remuneration Structure of the Board of Commissioners and the Board of Directors

Bank Artha Graha Internasional determines the remuneration structure of the Board of Commissioners and the Board of Directors, which consists of honorarium and benefits in accordance with the Bank's provisions. The amounts applicable in 2025 are as follows:

Remunerasi dan Fasilitas *Remuneration and Facilities*	Dewan Komisaris *Board of Commissioners*		Direksi *Board of Directors*	
	Jumlah *Total*	Rp (Juta) *IDR (Million)*	Jumlah *Total*	Rp (Juta) *IDR (Million)*
Remunerasi (gaji, bonus, tunjangan rutin, tantiem, dan fasilitas lainnya dalam bentuk non-natura) *Remuneration (salary, bonuses, regular allowances, tantiem, and other non-cash benefits)*	5	17.413	7	16.605
Fasilitas lain dalam bentuk natura (perumahan, transportasi dan sebagainya) dalam ekuivalen Rupiah yang: *Other facilities in kind (housing, transportation, etc.) in Rupiah equivalent that:*				
a. Dapat dimiliki *Can be owned*	-	-	-	-
b. Tidak dimiliki *Not owned*	-	-	-	-
i. Perumahan *Housing*	-	-	-	-
ii. Transportasi *Transportation*	4	1.281	6	1.201
iii. Asuransi Kesehatan *Health Insurance*	5	548	4	880

Kisaran Jumlah Remunerasi per Tahun *Range of Remuneration Amount per Year*	Jumlah Dewan Komisaris *Number of Board of Commissioners*	Jumlah Direksi *Number of Board of Directors*
Di atas Rp2 miliar *Above IDR2 billion*	5	4
Di atas Rp1 miliar - Rp2 miliar *Above IDR1 billion - IDR2 billion*	-	3
Di atas Rp500 juta - Rp1 miliar *Above IDR500 million - IDR1 billion*	-	-
Rp500 juta ke bawah *IDR500 million and below*	-	-

No.	Keterangan *Description*	Rasio *Ratio*
1	Rasio Gaji Pegawai yang Tertinggi dan Terendah *Ratio of the Highest to the Lowest Employee Salaries*	36,02 : 1
2	Rasio Gaji Direksi yang Tertinggi dan Terendah *Ratio of the Highest to the Lowest Directors' Salaries*	4,47 : 1
3	Rasio Gaji Dewan Komisaris yang Tertinggi dan Terendah *Ratio of the Highest to the Lowest Commissioners' Salaries*	1,79 : 1
4	Rasio Gaji Direksi yang Tertinggi dan Pegawai Tertinggi *Ratio of the Highest Directors' Salary to the Highest Employee Salary*	2,68 : 1

ORGAN PENDUKUNG DEWAN KOMISARIS
SUPPORTING ORGANS OF THE BOARD OF COMMISSIONERS

Sesuai peraturan perundang-undangan, Dewan Komisaris dapat membentuk organ di bawah Dewan Komisaris untuk meningkatkan efektivitas pengawasan yang dijalankan. Hingga akhir tahun 2025, Dewan Komisaris Bank Artha Graha Internasional telah membentuk 3 (tiga) Komite dengan bidang pengawasan yang berbeda untuk membantu pelaksanaan tugas Dewan Komisaris, yaitu:

1. Komite Audit;
2. Komite Pemantau Risiko ; dan
3. Komite Remunerasi dan Nominasi.

In accordance with prevailing laws and regulations, the Board of Commissioners may establish organs under the Board of Commissioners to enhance the effectiveness of its supervisory function. As of the end of 2025, the Board of Commissioners of Bank Artha Graha Internasional had established 3 (three) Committees with different areas of oversight to assist in the performance of the duties of the Board of Commissioners, namely:

1. *Audit Committee;*
2. *Risk Monitoring Committee; and*
3. *Remuneration and Nomination Committee.*

KOMITE AUDIT
AUDIT COMMITTEE

Komite Audit merupakan Komite yang dibentuk dan bertanggung jawab kepada Dewan Komisaris, Komite Audit bertugas membantu dan mendukung Dewan Komisaris dalam memenuhi tugas dan fungsi pengawasan terhadap hal-hal yang berhubungan dengan informasi keuangan, sistem pengendalian internal, serta efektivitas pemeriksaan yang dilakukan oleh auditor internal maupun eksternal.

The Audit Committee is a committee established by and accountable to the Board of Commissioners. The Audit Committee assists and supports the Board of Commissioners in fulfilling its supervisory duties and functions related to financial information, internal control systems, and the effectiveness of examinations conducted by both internal and external auditors.

Dasar Hukum

- Peraturan Otoritas Jasa Keuangan No. 55/POJK.04/2015 tentang Pembentukan dan Pedoman Pelaksanaan Kerja Komite Audit.
- Peraturan Otoritas Jasa Keuangan No. 17 Tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum.
- Surat Edaran Otoritas Jasa Keuangan No. 14/SEOJK.03/2025 tentang Penerapan Tata Kelola bagi Bank Umum.

Legal Basis

- *Financial Services Authority Regulation No. 55/POJK.04/2015 on the Establishment and Guidelines for the Implementation of Audit Committee Work.*
- *Financial Services Authority Regulation No. 17 of 2023 on the Implementation of Good Corporate Governance for Commercial Banks.*
- *Financial Services Authority Circular Letter No. 14/SEOJK.03/2025 on the Implementation of Good Corporate Governance for Commercial Banks.*

Pedoman dan Tata Tertib Kerja Komite Audit

Bank Artha Graha Internasional telah memiliki Pedoman dan Tata Tertib Kerja Komite Audit yang memuat penjelasan umum hal-hal yang berkenaan dengan tugas dan tanggung jawab Komite Audit dalam membantu pelaksanaan tugas pengawasan Dewan Komisaris. Bank memiliki Pedoman dan Tata Tertib Kerja Komite Audit No. 0003.02.0 tanggal 9 Desember 2016 mencakup dasar hukum, wewenang, tugas, tanggung jawab, struktur organisasi komite hingga tata cara pelaksanaan rapat.

Guidelines and Rules of Procedure of the Audit Committee

Bank Artha Graha Internasional has established Guidelines and Rules of Procedure of the Audit Committee, which provide a general explanation of matters relating to the duties and responsibilities of the Audit Committee in assisting the Board of Commissioners in carrying out its supervisory function. The Bank has Guidelines and Rules of Procedure of the Audit Committee No. 0003.02.0 dated December 9, 2016, which cover the legal basis, authorities, duties, responsibilities, committee organizational structure, and procedures for conducting meetings.

Kriteria Anggota Komite Audit

Kriteria yang harus dimiliki Anggota Komite Audit antara lain:

1. Wajib memiliki integritas yang tinggi, kemampuan, pengetahuan, pengalaman sesuai dengan bidang pekerjaannya, serta mampu berkomunikasi dengan baik;
2. Wajib memahami laporan keuangan, bisnis perusahaan khususnya yang terkait dengan layanan jasa atau kegiatan usaha Emiten atau Perusahaan

Criteria for Audit Committee Members

The criteria to be met by members of the Audit Committee include the following:

1. *Must possess high integrity, capability, knowledge, and experience relevant to their field of work, and be able to communicate effectively;*
2. *Must have an understanding of financial statements, the Company's business—particularly those related to the services or business activities of the Issuer or*

Publik, proses audit, manajemen risiko, dan peraturan perundang-undangan di bidang Pasar Modal serta peraturan perundang-undangan terkait lainnya;

3. Wajib mematuhi kode etik Komite Audit yang ditetapkan oleh Emiten atau Perusahaan Publik;
4. Bersedia meningkatkan kompetensi secara terus menerus melalui pendidikan dan pelatihan;
5. Wajib memiliki paling sedikit 1 (satu) anggota yang berlatar belakang pendidikan dan keahlian di bidang akuntansi dan keuangan;
6. Bukan merupakan orang dalam Kantor Akuntan Publik, Kantor Konsultan Hukum, Kantor Jasa Penilai Publik atau pihak lain yang memberi jasa asuransi, jasa non-asuransi, jasa penilai dan/atau jasa konsultasi lain kepada Emiten atau Perusahaan Publik yang bersangkutan dalam waktu 6 (enam) bulan terakhir;
7. Bukan merupakan orang yang bekerja atau mempunyai wewenang dan tanggung jawab untuk merencanakan, memimpin, mengendalikan, atau mengawasi kegiatan Emiten atau Perusahaan Publik tersebut dalam waktu 6 (enam) bulan terakhir, kecuali Komisaris Independen;
8. Tidak mempunyai saham langsung maupun tidak langsung pada Emiten atau Perusahaan Publik;
9. Dalam hal anggota Komite Audit memperoleh saham Emiten atau Perusahaan Publik baik langsung maupun tidak langsung akibat suatu peristiwa hukum, saham tersebut wajib dialihkan kepada pihak lain dalam jangka waktu paling lama 6 (enam) bulan setelah diperolehnya saham tersebut;
10. Tidak mempunyai hubungan Afiliasi dengan anggota Dewan Komisaris, anggota Direksi, atau Pemegang Saham Utama Emiten atau Perusahaan Publik; dan
11. Tidak mempunyai hubungan usaha baik langsung maupun tidak langsung yang berkaitan dengan kegiatan usaha Emiten atau Perusahaan Publik.

Public Company—audit processes, risk management, and capital market laws and regulations as well as other related prevailing laws and regulations;

3. *Must comply with the Audit Committee's code of ethics as established by the Issuer or Public Company;*
4. *Must be willing to continuously enhance competence through education and training;*
5. *Must include at least 1 (one) member with an educational background and expertise in accounting and finance;*
6. *Must not be an insider of a Public Accounting Firm, Law Firm, Public Appraisal Firm, or other parties providing assurance services, non-assurance services, appraisal services, and/or other consulting services to the relevant Issuer or Public Company within the last 6 (six) months;*
7. *Must not be a person who has worked or had authority and responsibility to plan, lead, control, or supervise the activities of the relevant Issuer or Public Company within the last 6 (six) months, except for an Independent Commissioner;*
8. *Must not own shares, either directly or indirectly, in the Issuer or Public Company;*
9. *In the event that an Audit Committee member acquires shares of the Issuer or Public Company, either directly or indirectly, as a result of a legal event, such shares must be transferred to another party within a maximum period of 6 (six) months after the acquisition of such shares;*
10. *Must not have any affiliate relationship with members of the Board of Commissioners, members of the Board of Directors, or the Major Shareholders of the Issuer or Public Company; and*
11. *Must not have any business relationship, either directly or indirectly, related to the business activities of the Issuer or Public Company.*

Susunan, Jumlah, Komposisi, dan Dasar Pengangkatan Komite Audit

Komite Audit paling sedikit terdiri dari 3 (tiga) orang anggota yang berasal dari Komisaris Independen dan pihak dari luar perusahaan dengan komposisi sebagai berikut:

- 1 (satu) orang Komisaris Independen sebagai ketua merangkap anggota;
- 1 (satu) orang pihak independen yang memiliki keahlian di bidang keuangan atau akuntansi;
- 1 (satu) orang pihak independen yang memiliki keahlian di bidang hukum atau perbankan.

Susunan Komite Audit per tanggal 31 Desember 2025 ditetapkan berdasarkan Surat Keputusan Komisaris No. 002/BAGI-KOM/XII/2023 tanggal 6 Desember 2023, sebagai berikut:

Composition, Number, and Basis for Appointment of the Audit Committee

The Audit Committee shall consist of at least 3 (three) members originating from an Independent Commissioner and external parties, with the following composition:

- *1 (one) Independent Commissioner serving as Chairperson and concurrently as a member;*
- *1 (one) independent party with expertise in finance or accounting;*
- *1 (one) independent party with expertise in law or banking.*

The composition of the Audit Committee as of December 31, 2025 was determined based on the Decree of the Board of Commissioners No. 002/BAGI-KOM/XII/2023 dated December 6, 2023, as follows:

Nama *Name*	Jabatan *Position*	Dasar Pengangkatan *Basis of Appointment*	Periode *Period*	Keahlian *Expertise*	Keterangan *Description*
Pesta Uli Sitanggang	Ketua *Chairperson*	• Surat Keputusan Komisaris No. 002/BAGI-KOM/XII/2023 tanggal 6 Desember 2023; dan • Surat Keputusan Direksi No. SK-MT/HC/0007/XII/2023 tanggal 6 Desember 2023 • *Board of Commissioner Decree No. 002/BAGI KOM/ XII/2023 dated December 6, 2023* • *Board of Director Decree No. SK-MT/HC/0007/XII/2023 dated December 6, 2023*	2023-2026	Akuntansi *Accounting*	Komisaris Independen *Independent Commissioner*
Suryani Purwita	Anggota *Member*	• Surat Keputusan Komisaris No. 002/BAGI-KOM/XII/2023 tanggal 6 Desember 2023; dan • Surat Keputusan Direksi No. SK-MT/HC/0008/XII/2023 tanggal 6 Desember 2023 • *Commissioner's Decree No. 002/BAGI-KOM/XII/2023 dated December 6, 2023; and* • *Board of Directors Decree No. SK-MT/HC/0008/XII/2023 dated December 6, 2023*	2023-2026	Akuntansi *Accounting*	Pihak Independen *Independent Party*
Anas Latief	Anggota *Member*	• Surat Keputusan Komisaris No. 002/BAGI-KOM/XII/2023 tanggal 6 Desember 2023; dan • Surat Keputusan Direksi No. SK-MT/HC/0009/XII/2023 tanggal 6 Desember 2023 • *Commissioner's Decree No. 002/BAGI-KOM/XII/2023 dated December 6, 2023; and* • *Board of Directors Decree No. SK-MT/HC/0009/XII/2023 dated December 6, 2023*	2023-2026	Perbankan/ Manajemen Risiko *Banking/ Risk Management*	Pihak Independen *Independent Party*

Profil Komite Audit

Profil Pesta Uli Sitanggang sebagai Ketua Komite Audit telah disampaikan pada bab Profil Perusahaan dalam buku Laporan Tahunan ini. Adapun profil Suryani Purwita dan Anas Latief adalah sebagai berikut:

Audit Committee Profile

The profile of Pesta Uli Sitanggang as Chair of the Audit Committee has been presented in the Company Profile section of this Annual Report. Meanwhile, the profiles of Suryani Purwita and Anas Latief are as follows:

Nama ***Name***	**Suryani Purwita**
Jabatan *Position*	Anggota Komite Audit *Member of the Audit Committee*
Dasar Hukum Penunjukan *Legal Basis of Appointment*	• Surat Keputusan Komisaris No. 002/BAGI-KOM/XII/2023, tanggal 6 Desember 2023 • Surat Keputusan Direksi No. SK-MT/SDM/0002/XI/2022, tanggal 1 November 2022 • Surat Keputusan Direksi No. SK-MT/SDM/0006/X/2021, tanggal 25 Oktober 2021 • *Board of Commissioner's Decree No. 002/BAGI-KOM/XII/2023, dated December 6, 2023* • *Board of Directors Decree No. SK-MT/SDM/0002/XI/2022, dated November 1, 2022* • *Board of Directors Decree No. SK-MT/SDM/0006/X/2021, dated October 25, 2021*
Usia *Age*	66 tahun *66 years old*
Kewarganegaraan dan Domisili *Nationality and Domicile*	Warga Negara Indonesia, Jakarta *Indonesian citizen, Jakarta*
Riwayat Pendidikan *Education*	Sarjana Ekonomi Jurusan Akuntansi Universitas Trisakti, Jakarta (1984) *Bachelor of Economics in Accounting, Trisakti University, Jakarta (1984)*
Riwayat Pekerjaan *Work Experience*	• Komisaris Independen PT Bank Artha Graha Internasional Tbk (2005-2012). • Komisaris PT Bank Artha Graha (2004-2005); • Direktur *Consumer Banking* PT Bank Artha Graha (1999-2004); dan • Direktur *Marketing* & SDM PT Bank Artha Pratama (1998-1999). • *Independent Commissioner of PT Bank Artha Graha Internasional Tbk (2005–2012);* • *Commissioner of PT Bank Artha Graha (2004–2005);* • *Director of Consumer Banking of PT Bank Artha Graha (1999–2004); and* • *Director of Marketing & Human Resources of PT Bank Artha Pratama (1998–1999).*

Nama ***Name***	**Anas Latief**
Jabatan *Position*	Anggota Komite Audit *Member of the Audit Committee*
Dasar Hukum Penunjukan *Legal Basis of Appointment*	Surat Keputusan Komisaris No. 002/BAGI-KOM/XII/2023, tanggal 6 Desember 2023 *Board of Commissioner's Decree No. 002/BAGI-KOM/XII/2023, dated December 6, 2023*
Usia *Age*	65 tahun *65 years old*
Kewarganegaraan dan Domisili *Nationality and Domicile*	Warga Negara Indonesia, Jakarta *Indonesian citizen, Jakarta*
Riwayat Pendidikan *Education*	Sarjana Ekonomi Jurusan Manajemen Universitas Hasanuddin, Makasar (1986). *Bachelor of Economics, Department of Management, Hasanuddin University, Makassar (1986).*

Nama *Name*	Anas Latief
Riwayat Pekerjaan *Work Experience*	• Direktur Kepatuhan & Direktur Independen PT Bank Artha Graha Internasional Tbk (2019-2023). • Direktur Operasional, *Finance*, *Accounting*, Sysdur dan Administrasi Kredit PT Bank Artha Graha Internasional Tbk (2014-2019); • Kepala Divisi diberbagai Bidang di PT Bank Artha Graha Internasional Tbk (2009-2014); dan • Direktur Utama Bank Pembangunan Daerah Sulawesi Tenggara (2005-2009). • *Compliance Director & Independent Director of PT Bank Artha Graha Internasional Tbk (2019–2023);* • *Director of Operations, Finance, Accounting, Sysdur and Credit Administration of PT Bank Artha Graha Internasional Tbk (2014–2019);* • *Head of Division in various functions at PT Bank Artha Graha Internasional Tbk (2009–2014); and* • *President Director of Bank Pembangunan Daerah Sulawesi Tenggara (2005–2009).*

Independensi Anggota Komite Audit

Setiap anggota Komite Audit diwajibkan dapat menunjukkan status maupun sikap independensi dalam menjalankan tugas sebagaimana telah diatur dalam peraturan OJK No. 55/POJK.04/2015 tentang Pembentukan dan Pedoman Pelaksanaan Kerja Komite Audit dengan tujuan agar anggota Komite Audit tidak terpengaruh oleh kepentingan pribadi atau pihak lain dalam menyampaikan pendapat dan melaksanakan tugasnya.

Independence of Audit Committee Members

Each member of the Audit Committee is required to demonstrate both independent status and an independent attitude in performing their duties, as stipulated in Financial Services Authority Regulation No. 55/POJK.04/2015 on the Establishment and Guidelines for the Implementation of Audit Committee Work. This requirement is intended to ensure that Audit Committee members are not influenced by personal interests or the interests of other parties in expressing opinions and carrying out their duties.

Kriteria *Criteria*	Anggota Komite Audit *Audit Committee Member*		
	Pesta Uli Sitanggang	Suryani Purwita	Anas Latief
Tidak memiliki hubungan keuangan dengan Dewan Komisaris dan Direksi *Has no financial relationship with the Board of Commissioners and the Board of Directors.*	✓	✓	✓
Tidak memiliki hubungan kepengurusan di perusahaan, anak perusahaan, maupun perusahaan afiliasi *Has no management relationship with the Company, its subsidiaries, or affiliated companies.*	✓	✓	✓
Tidak memiliki hubungan keluarga dengan Dewan Komisaris, Direksi, dan/atau sesama anggota Komite lainnya *Has no family relationship with members of the Board of Commissioners, the Board of Directors, and/or other Committee members.*	✓	✓	✓
Tidak menjabat sebagai pengurus partai politik, pejabat dan pemerintah *Does not hold any position as a political party official or as a government official.*	✓	✓	✓

Tugas dan Tanggung Jawab Komite Audit

Komite Audit memiliki tugas dan tanggung jawab antara lain:

1. Melakukan pemantauan dan evaluasi atas perencanaan dan pelaksanaan audit, serta pemantauan atas tindak lanjut hasil audit dalam rangka menilai kecukupan pengendalian internal termasuk kecukupan proses pelaporan keuangan;
2. Memberikan pendapat profesional yang independen kepada Dewan Komisaris terhadap laporan atau hal-hal yang disampaikan oleh Direksi kepada Dewan Komisaris dan Komite Audit, serta mengidentifikasi hal-hal yang memerlukan perhatian Dewan Komisaris; dan
3. Komite Audit bertanggung jawab kepada Dewan Komisaris atas pelaksanaan tugas yang telah ditentukan dan melaporkan kepada Dewan Komisaris secara berkala atau insidental apabila terdapat hal-hal penting yang dapat mengganggu jalannya Bank.

Komite Audit juga memiliki tugas dan tanggung jawab atas pemantauan serta evaluasi pada:

1. Pelaksanaan tugas Satuan Pengawas Internal (Satuan Kerja *Audit Intern*, Kontrol, dan Kepatuhan);
2. Kesesuaian pelaksanaan audit oleh kantor akuntan publik dengan standar audit yang berlaku; dan
3. Kesesuaian laporan keuangan dengan standar akuntansi yang berlaku.

Wewenang Komite Audit

Komite Audit memiliki wewenang sebagai berikut:

1. Mengakses dokumen, data, dan informasi Bank tentang karyawan, dana, aset, serta sumber daya Bank yang diperlukan;
2. Berkomunikasi langsung dengan karyawan, termasuk Direksi dan pihak yang menjalankan fungsi audit internal, manajemen risiko, dan akuntan terkait tugas dan tanggung jawab Komite Audit;
3. Melibatkan pihak independen di luar anggota Komite Audit yang diperlukan untuk membantu pelaksanaan tugasnya (jika diperlukan); dan
4. Melakukan kewenangan lain yang diberikan oleh Dewan Komisaris.

Duties and Responsibilities of the Audit Committee

The Audit Committee has the following duties and responsibilities:

1. *To monitor and evaluate the planning and implementation of audits, as well as to monitor the follow-up of audit results, in order to assess the adequacy of internal controls, including the adequacy of the financial reporting process;*
2. *To provide independent professional opinions to the Board of Commissioners on reports or matters submitted by the Board of Directors to the Board of Commissioners and the Audit Committee, and to identify matters requiring the attention of the Board of Commissioners; and*
3. *To be accountable to the Board of Commissioners for the performance of its assigned duties and to report to the Board of Commissioners on a periodic or incidental basis should there be material issues that may disrupt the Bank's operations.*

The Audit Committee also has duties and responsibilities to monitor and evaluate:

1. *The performance of the Internal Control Unit (Internal Audit Unit, Control, and Compliance);*
2. *The compliance of audits conducted by public accounting firms with prevailing auditing standards; and*
3. *The compliance of financial statements with applicable accounting standards.*

Authority of the Audit Committee

The Audit Committee has the following authorities:

1. *To access documents, data, and information of the Bank relating to employees, funds, assets, and other Bank resources as required;*
2. *To communicate directly with employees, including members of the Board of Directors and parties performing internal audit, risk management, and accounting functions, in relation to the duties and responsibilities of the Audit Committee;*
3. *To engage independent external parties, other than Audit Committee members, as necessary to assist in the performance of its duties (if required); and*
4. *To exercise other authorities as granted by the Board of Commissioners.*

Rapat Komite Audit

Komite Audit menyelenggarakan rapat sesuai dengan kebutuhan atau sekurang-kurangnya 1 (satu) kali dalam 1 (satu) bulan. Rapat tersebut dapat diselenggarakan apabila dihadiri oleh lebih dari 1/2 (satu per dua) jumlah anggota. Adapun jadwal pelaksanaan dan agenda rapat komite audit sepanjang tahun 2025 adalah sebagai berikut:

Audit Committee Meetings

The Audit Committee holds meetings as required or at least 1 (one) time in 1 (one) month. Meetings may be convened if attended by more than 1/2 (one half) of the total members. The schedule and agendas of the Audit Committee meetings throughout 2025 are as follows:

Tanggal Rencana *Planned Date*	Tanggal Realisasi *Realization Date*	Agenda *Agenda*	Kehadiran *Attendance*
21 Januari 2025 *January 21, 2025*	21 Januari 2025 *January 21, 2025*	Tindak Lanjut pembahasan Komite Audit periode sebelumnya, pembahasan pemeriksaan Operasional, Informasi Teknologi, dan *monitoring* pemenuhan komitmen ke OJK. *Follow-up on discussions from the previous Audit Committee period, discussion of operational and information technology audits, and monitoring of the fulfillment of commitments to OJK.*	Kuorum *Quorum*
11 Februari 2025 *February 11, 2025*	18 Februari 2025 *February 18, 2025*	Tindak Lanjut pembahasan Komite Audit periode sebelumnya, pembahasan pemeriksaan Kredit, Operasional, Informasi Teknologi, dan *monitoring* pemenuhan komitmen ke OJK. *Follow-up on discussions from the previous Audit Committee period, discussion of credit, operational, and information technology audits, and monitoring of the fulfillment of commitments to OJK.*	Kuorum *Quorum*
11 Maret 2025 *March 11, 2025*	18 Maret 2025 *March 18, 2025*	Tindaklanjut Lanjut pembahasan Komite Audit periode sebelumnya, pembahasan pemeriksaan Operasional, dan *monitoring* pemenuhan komitmen ke OJK. *Follow-up on discussions from the previous Audit Committee period, discussion of operational audits, and monitoring of the fulfillment of commitments to OJK.*	Kuorum *Quorum*
15 April 2025 *April 15, 2025*	15 April 2025 *April 15, 2025*	Tindak Lanjut pembahasan Komite Audit periode sebelumnya, pembahasan pemeriksaan Kredit, Operasional, Informasi Teknologi, dan *monitoring* pemenuhan komitmen ke OJK. *Follow-up on discussions from the previous Audit Committee period, discussion of credit, operational, and information technology audits, and monitoring of the fulfillment of commitments to OJK.*	Kuorum *Quorum*
12 Mei 2025 *May 12, 2025*	22 Mei 2025 *May 22, 2025*	Tindak Lanjut pembahasan Komite Audit periode sebelumnya, pembahasan pemeriksaan Operasional, Informasi Teknologi, dan *monitoring* pemenuhan komitmen ke OJK. *Follow-up on discussions from the previous Audit Committee period, discussion of operational and information technology audits, and monitoring of the fulfillment of commitments to OJK.*	Kuorum *Quorum*
17 Juni 2025 *June 17, 2025*	19 Juni 2025 *June 19, 2025*	Tindak Lanjut pembahasan Komite Audit periode sebelumnya, pembahasan pemeriksaan Kredit, Operasional, Informasi Teknologi, dan *monitoring* pemenuhan komitmen ke OJK. *Follow-up on discussions from the previous Audit Committee period, discussion of credit, operational, and information technology audits, and monitoring of the fulfillment of commitments to OJK.*	Kuorum *Quorum*
15 Juli 2025 *July 15, 2025*	22 Juli 2025 *July 22, 2025*	Tindak Lanjut pembahasan Komite Audit periode sebelumnya, pembahasan pemeriksaan Operasional, Informasi Teknologi, dan *monitoring* pemenuhan komitmen ke OJK. *Follow-up on discussions from the previous Audit Committee period, discussion of operational and information technology audits, and monitoring of the fulfillment of commitments to OJK.*	Kuorum *Quorum*

Tanggal Rencana *Planned Date*	Tanggal Realisasi *Realization Date*	Agenda *Agenda*	Kehadiran *Attendance*
12 Agustus 2025 *August 12, 2025*	19 Agustus 2025 *August 19, 2025*	Tindak Lanjut pembahasan Komite Audit periode sebelumnya, pembahasan pemeriksaan Operasional, Informasi Teknologi, dan *monitoring* pemenuhan komitmen ke OJK. *Follow-up on discussions from the previous Audit Committee period, discussion of operational and information technology audits, and monitoring of the fulfillment of commitments to OJK.*	Kuorum *Quorum*
16 September 2025 *September 16, 2025*	16 September 2025 *September 16, 2025*	Tindak Lanjut pembahasan Komite Audit periode sebelumnya, pembahasan pemeriksaan Kredit Operasional, Informasi Teknologi, dan *monitoring* pemenuhan komitmen ke OJK. *Follow-up on discussions from the previous Audit Committee period, discussion of credit, operational, and information technology audits, and monitoring of the fulfillment of commitments to OJK.*	Kuorum *Quorum*
14 Oktober 2025 *October 14, 2025*	15 Oktober 2025 *October 15, 2025*	Tindak Lanjut pembahasan Komite Audit periode sebelumnya, pembahasan Informasi Teknologi OJK. *Follow-up on discussions from the previous Audit Committee period, discussion of information technology.*	Kuorum *Quorum*
11 November 2025 *November 11, 2025*	11 November 2025 *November 11, 2025*	Tindak Lanjut pembahasan Komite Audit periode sebelumnya, pembahasan pemeriksaan Kredit Operasional, Informasi Teknologi, dan *monitoring* pemenuhan komitmen ke OJK. *Follow-up on discussions from the previous Audit Committee period, discussion of credit, operational, and information technology audits, and monitoring of the fulfillment of commitments to OJK.*	Kuorum *Quorum*
8 Desember 2025 *December 8, 2025*	10 Desember 2025 *December 10, 2025*	Tindak Lanjut pembahasan Komite Audit periode sebelumnya, pembahasan Informasi Teknologi. *Follow-up on discussions from the previous Audit Committee period, discussion of information technology.*	Kuorum *Quorum*

Pengembangan Kompetensi Komite Audit

Tahun 2025, anggota Komite Audit telah mengikuti Program pengembangan kompetensi dan telah diuraikan dalam bab Tata Kelola Perusahaan dalam buku Laporan Tahunan ini, baik yang diselenggarakan oleh internal Bank maupun yang diselenggarakan oleh pihak eksternal.

Audit Committee Competency Development

In 2025, members of the Audit Committee participated in competency development programs, as described in the Corporate Governance chapter of this Annual Report, both those organized internally by the Bank and those conducted by external parties.

Pelaksanaan Tugas Komite Audit

Sepanjang tahun 2025, Laporan Aktivitas Komite Audit yang harus disampaikan kepada Dewan Komisaris sebagai penerapan tata kelola perusahaan sesuai ruang lingkup aktivitas di antaranya adalah sebagai berikut:

1. Melakukan penelaahan atas informasi keuangan yang akan dikeluarkan oleh Bank, berdasarkan hasil pemantauan terhadap pos-pos dalam Laporan Keuangan Publikasi untuk posisi 31 Desember 2024,

Implementation of the Audit Committee's Duties

Throughout 2025, the Audit Committee Activity Report submitted to the Board of Commissioners, as part of the implementation of good corporate governance in accordance with the scope of activities, includes the following, among others:

1. *Conducting a review of the financial information to be released by the Bank, based on the results of monitoring the items in the Financial Statements as of December 31, 2024, March 31, 2025, June 30,*

posisi 31 Maret 2025, posisi 30 Juni 2025, posisi 30 September 2025 dan posisi 31 Desember 2025, dengan pencapaian sebagai berikut:

2025, September 30, 2025, and December 31, 2025, with the following findings::

Keterangan *Description*	31 Desember 2024 *December 31, 2024*	31 Maret 2025 *March 31, 2025*	30 Juni 2025 *June 30, 2025*	30 September 2025 *September 30, 2025*	31 Desember 2025 *December 31, 2025*
Total Aset *Total Assets*	30.126.393	30.301.544	30.168.060	33.242.692	27.573.818
Pinjaman yang Diberikan *Loans Granted*	10.605.479	10.289.063	10.212.136	9.355.977	9.792.435
Dana Pihak Ketiga *Third-Party Funds*	23.890.773	23.919.601	24.552.417	27.541.323	22.652.514
Total Modal *Total Capital*	3.965.698	3.972.777	4.006.790	3.977.181	3.771.243
Modal Inti *Core Capital*	3.591.911	3.595.577	3.634.737	3.615.127	3.437.834
*	75.026	(12.356)	1.256	(3.699)	481.647
AYDA	1.175.043	1.169.789	1.318.641	1.317.244	1.292.012
Laba Sebelum PPh *Profit Before Taxt*	189.755	18.658	50.589	55.674	(598.809)
KPMM	26,35%	25,34%	26,51%	28,12%	27,76%
ROA	0,55%	0,25%	0,33%	0,24%	(1,85%)
ROE	4,23%	2,07%	2,80%	2,05%	(15,86%)
NIM	4,07%	2,77%	2,70%	2,66%	2,78%
BOPO	90,32%	95,51%	94,91%	96,31%	124,31%
NPL Gross	2,40%	4,63%	1,84%	2,10%	2,27%
NPL Neto	0,77%	2,74%	0,96%	1,15%	0,85%

* Kerugian Penurunan Nilai Aset Keuangan dan Non Keuangan
** Impairment loss on financial and non-financial assets*

2. Melakukan penelaahan atas ketaatan terhadap peraturan perundang-undangan yang berhubungan dengan kegiatan Bank. Berdasarkan hasil penelaahan terhadap aktivitas yang dilakukan oleh Bank tidak terdapat pelanggaran/penyimpangan terhadap ketentuan internal ataupun ketentuan eksternal yang berlaku baik ketentuan Bank Indonesia, Otoritas Jasa Keuangan maupun perundang-undangan lainnya semua aktivitas bank dilaksanakan secara sehat dan aman berdasarkan prinsip kehati-hatian.

3. Melakukan evaluasi terhadap pelaksanaan pemberian jasa informasi keuangan oleh Akuntan Publik (AP) atau Kantor Akuntan Publik (KAP). Komite Audit telah menyampaikan Laporan Hasil Evaluasi atas pelaksanaan pemberian jasa audit oleh KAP untuk tahun buku berakhir 31 Desember 2024 kepada OJK

2. *The Bank conducted a review of compliance with applicable laws and regulations related to its business activities. Based on the results of the review of the Bank's activities, there were no violations or deviations from either internal policies or applicable external regulations, including those issued by Bank Indonesia, the Financial Services Authority (Otoritas Jasa Keuangan/OJK), and other prevailing laws and regulations. All of the Bank's activities were carried out in a sound and prudent manner in accordance with the prudential banking principles.*
3. *The Audit Committee conducted an evaluation of the provision of financial information audit services by the Public Accountant (AP) and/or Public Accounting Firm (KAP). The Audit Committee has submitted the Evaluation Report on the implementation of audit services performed by the Public Accounting Firm for the financial year ended 31*

sesuai dengan surat Bank No. SK/0004/KA/VI/2025 tanggal 12 Juni 2025 perihal Penyampaian Laporan Keuangan Publikasi Posisi 31 Desember 2024 oleh KAP Kanaka Puradiredja, Suhartono, dalam melaksanakan jasa audit tahun buku 2024 KAP Kanaka Puradiredja, Suhartono tidak terjadi perbedaan pendapat antara Manajemen dengan KAP.

4. Komite Audit telah memberikan rekomendasi kepada Dewan Komisaris untuk penunjukan Akuntan Publik (AP) atau Kantor Akuntan Publik (KAP) yang didasarkan pada independensi, ruang lingkup penugasan, dan imbalan jasa, bahwa Komite Audit merekomendasikan KAP Kanaka Puradiredja, Suhartono untuk melaksanakan jasa audit atas informasi keuangan Bank Artha Graha Internasional (BAGI) tahun buku yang berakhir pada tanggal 31 Desember 2025, sesuai surat Rekomendasi No. SK/0004/KA/VIII/2025 tanggal 22 Agustus 2025.

5. Dalam hal terjadi perbaikan/*maintenance system* **B**ank, saat ini nasabah sudah diinformasikan melalui *email*, *WhatsApp blast*, dan informasi pada *e-channel*.

6. Melakukan penelaahan atas pelaksanaan pemeriksaan oleh auditor internal dan mengawasi pelaksanaan tindak lanjut oleh Direksi atas temuan auditor internal, beberapa hal yang menjadi perhatian, seperti :

   a. Menindaklanjuti semua temuan yang terjadi melalui pembahasan/koordinasi dengan pihak-pihak terkait untuk dicarikan solusi penyelesaiannya sehingga meminimalkan temuan-temuan berulang tersebut.

   b. Melakukan pemantauan progres penyelesaian temuan-temuan yang masih *pending*.
   c. Meningkatkan pengawasan dan pengendalian intern pada seluruh aktivitas operasional Bank untuk meminimalkan terjadi pelanggaran pada operasional.
   d. Progres perbaikan pada sistem terus dilakukan pemantauan dan pemeriksaan secara periodik untuk memastikan sistem tersebut telah berjalan dengan baik.
   e. Temuan pada aspek *customer service* dan *teller* mendominasi pemeriksaan di bidang operasional,

December 2024 to the Financial Services Authority (Otoritas Jasa Keuangan/OJK) in accordance with the Bank's Letter No. SK/0004/KA/VI/2025 dated 12 June 2025 regarding the submission of the Published Financial Statements as of 31 December 2024, audited by KAP Kanaka Puradiredja, Suhartono. In carrying out the audit services for the 2024 financial year, there were no differences of opinion between Management and KAP Kanaka Puradiredja, Suhartono.

4. *The Audit Committee has provided a recommendation to the Board of Commissioners regarding the appointment of a Public Accountant (AP) and/or Public Accounting Firm (KAP), based on considerations of independence, scope of engagement, and professional fees. The Audit Committee recommended KAP Kanaka Puradiredja, Suhartono to perform audit services on the financial information of PT Bank Artha Graha Internasional Tbk (BAGI) for the financial year ending 31 December 2025, in accordance with the Recommendation Letter No. SK/0004/KA/VIII/2025 dated 22 August 2025.*
5. *In the event of system improvements or maintenance, the Bank informs customers through email notifications, WhatsApp blast messages, and announcements on the Bank's electronic channels (e-channels).*
6. *The Audit Committee conducted a review of the implementation of audits performed by the Internal Auditor and monitored the follow-up actions taken by the Board of Directors on the findings of the Internal Auditor. Several matters requiring attention include:*
   a. *Following up on all audit findings through discussions and coordination with the relevant parties to identify appropriate solutions, thereby minimizing the recurrence of similar findings.*
   b. *Monitoring the progress of the resolution of outstanding audit findings.*
   c. *Strengthening supervision and internal control over all operational activities of the Bank to minimize potential operational violations.*
   d. *Continuously monitoring and periodically reviewing system improvement progress to ensure that the systems operate properly.*
   e. *Findings related to customer service and teller functions dominated operational audit results;*

sehingga perlu dilakukan edukasi dan sosialisasi secara berkesinambungan untuk meningkatkan wawasan dan keterampilan petugas.

f. Melakukan pemantauan terhadap pemenuhan Persyaratan Komite Kredit atas fasilitas yang sudah diberikan oleh KC/KCP.

g. Penilaian atau *Rating* Internal Audit terhadap cabang dilakukan berdasarkan *Risk Based* Audit (RBA) yang tertuang didalam Pedoman Pengawasan *Intern* (PPI) yang berlaku.

h. Melakukan pemantauan atas *progress* terkait adanya UPS di KC/KCP yang sudah tidak berfungsi/rusak pada ruang ATM dan *teller*, serta pemeliharaan genset yang belum dilakukan secara konsisten.

i. Sosialisasi *Anti Fraud* dilakukan kepada seluruh karyawan untuk menumbuh kembangkan budaya risiko dan budaya *anti fraud*, sehingga memiliki *awareness* serta memahami hal-hal yang harus dilakukan dalam mencegah terjadinya *fraud*.

7. Melakukan penelaahan atas pelaksanaan pemeriksaan OJK dan mengawasi pelaksanaan tindak lanjut atas temuan pemeriksaan tersebut:
   a. Komitmen tindaklanjut pemeriksaan OJK untuk dilakukan monitoring secara menyeluruh baik yang terkait pemenuhan pembayaran maupun dokumen administrasi lainnya serta terhadap komitmen agar segera dimintakan pemenuhannya sesuai *target date* yang telah disepakati sehingga tidak ada lagi komitmen yang belum terpenuhi.
   b. Melakukan *review* hasil temuan pemeriksaan OJK, untuk dijadikan masukan bagi *Internal Audit* dalam melakukan pemeriksaan baik Kantor Pusat maupun Kantor Cabang dan pemantauan terhadap temuan-temuan yang menjadi *concern* pemeriksaan OJK agar tidak menjadi temuan yang berulang.

therefore, continuous education and socialization are required to enhance the knowledge and skills of officers.

f. Monitoring compliance with the Credit Committee's requirements for credit facilities that have been granted by Branch Offices and Sub-Branch Offices (KC/KCP).

g. Internal Audit assessments or ratings of branches are conducted based on a Risk-Based Audit (RBA) approach as stipulated in the applicable Internal Audit Guidelines (Pedoman Pengawasan Intern/PPI).

h. Monitoring the progress related to UPS units at Branch Offices and Sub-Branch Offices (KC/KCP) that are no longer functioning or are damaged in ATM and teller areas, as well as the maintenance of generators that has not been carried out consistently.

i. Anti-Fraud socialization is conducted for all employees to foster a risk culture and anti-fraud culture, thereby increasing awareness and understanding of preventive measures to mitigate fraud risks.

7. Conducting a review of the implementation of OJK inspections and overseeing the follow-up on the findings of those inspections:
   a. Ensuring that commitments arising from OJK examinations are comprehensively monitored, including those related to payment obligations and administrative documentation, as well as other commitments that must be fulfilled in accordance with the agreed target dates, so that no outstanding commitments remain unresolved.
   b. Reviewing the findings from OJK examinations to serve as input for the Internal Audit function in conducting audits at both the Head Office and Branch Offices, and monitoring findings that are of concern to OJK in order to prevent the recurrence of similar findings.

KOMITE REMUNERASI DAN NOMINASI
REMUNERATION AND NOMINATION COMMITTEE

Komite Remunerasi dan Nominasi dibentuk dan bertanggung jawab kepada Dewan Komisaris untuk membantu Dewan Komisaris dalam melaksanakan tugas dan tanggung-jawabnya terkait dengan pemberian

The Remuneration and Nomination Committee is established by and accountable to the Board of Commissioners to assist the Board of Commissioners in carrying out its duties and responsibilities related to

rekomendasi atas Remunerasi dan Nominasi dari anggota Dewan Komisaris, Direksi, dan anggota Komite-Komite di tingkat Dewan Komisaris, beserta kerangka secara keseluruhan remunerasi Pejabat Eksekutif dan pegawai sesuai dengan prinsip-prinsip GCG.

providing recommendations on the remuneration and nomination of members of the Board of Commissioners, the Board of Directors, and members of committees at the Board of Commissioners level, as well as the overall remuneration framework for Executive Officers and employees in accordance with the principles of (GCG).

Dasar Hukum

1. Peraturan Otoritas Jasa Keuangan No. 34/POJK.04/2014 tanggal 8 Desember 2014 tentang Komite Remunerasi dan Nominasi Emiten atau Perusahaan Publik.
2. Peraturan Otoritas Jasa Keuangan No. 45/POJK.03/2015 tentang penerapan tata Kelola dalam pemberian remunerasi bagi Bank Umum.
3. Peraturan Otoritas Jasa Keuangan No. 17 tahun 2023 tentang penerapan tata kelola bagi Bank Umum.

Legal Basis

1. *Financial Services Authority Regulation No. 34/POJK.04/2014 dated December 8, 2014 on Remuneration and Nomination Committees of Issuers or Public Companies.*
2. *Financial Services Authority Regulation No. 45/POJK.03/2015 on the Implementation of Good Corporate Governance in the Provision of Remuneration for Commercial Banks.*
3. *Financial Services Authority Regulation No. 17 of 2023 on the Implementation of Good Corporate Governance for Commercial Banks.*

Pedoman dan Tata Tertib Kerja

Dalam menjalankan tugasnya Komite Remunerasi dan Nominasi mengacu kepada Pedoman dan Tata Tertib Kerja Komite Remunerasi dan Nominasi No. 0005.02.1 tanggal 14 November 2019.

Guidelines and Rules of Procedure

In performing its duties, the Remuneration and Nomination Committee refers to the Guidelines and Rules of Procedure of the Remuneration and Nomination Committee No. 0005.02.1 dated November 14, 2019.

Kriteria Anggota Komite Remunerasi dan Nominasi

Komite Remunerasi dan Nominasi membutuhkan kualifikasi pendidikan dan pengalaman kerja yang sesuai dengan kebutuhan Bank untuk menunjang pelaksanaan tugas dan tanggung jawab Dewan Komisaris.

Criteria for Members of the Remuneration and Nomination Committee

Members of the Remuneration and Nomination Committee are required to have educational qualifications and work experience that are appropriate to the Bank's needs in order to support the performance of the duties and responsibilities of the Board of Commissioners.

Susunan, Jumlah, Komposisi, dan Dasar Pengangkatan Komite Remunerasi dan Nominasi

Komite Remunerasi dan Nominasi paling sedikit terdiri dari 3 (tiga) orang anggota, dengan susunan sesuai ketentuan berikut:

1. Seorang ketua merangkap anggota, yang merupakan Komisaris Independen; dan

Composition, Number, and Basis for Appointment of the Remuneration and Nomination Committee

The Remuneration and Nomination Committee shall consist of at least 3 (three) members, with the composition in accordance with the following provisions:

1. *A Chairperson who concurrently serves as a member and is an Independent Commissioner; and*

2. Anggota lainnya yang dapat berasal dari:
   a. Anggota Dewan Komisaris;
   b. Pihak yang berasal dari luar Bank; dan
   c. Pihak yang menduduki jabatan manajerial di bawah Direksi yang membidangi *Human Capital*.

2. *Other members who may come from:*
   a. *Members of the Board of Commissioners;*
   b. *External parties; and*
   c. *Parties holding managerial positions under the Board of Directors responsible for the Human Capital function.*

Susunan Komite Remunerasi dan Nominasi per tanggal 31 Desember 2025 ditetapkan berdasarkan Surat Keputusan Dewan Komisaris No. 002/BAGI-KOM/XII/2023 tanggal 6 Desember 2023, sebagai berikut:

The composition of the Remuneration and Nomination Committee as of December 31, 2025 was determined based on the Decree of the Board of Commissioners No. 002/BAGI-KOM/XII/2023 dated December 6, 2023, as follows:

Nama *Name*	Jabatan *Position*	Dasar Pengangkatan *Basis of Appointment*	Periode *Period*	Keahlian *Expertise*	Keterangan *Description*
Kiki Syahnakri	Ketua *Chairman*	• Surat Keputusan Komisaris No. 002/BAGI-KOM/XII/2023 tanggal 6 Desember 2023 • Surat Keputusan Direksi No. SK-MT/HC/0013/XII/2023 tanggal 6 Desember 2023 • *Board of Commissioner's Decree No. 002/BAGI-KOM/XII/2023 dated December 6, 2023* • *Board of Director's Decree No. SK-MT/HC/0013/XII/2023 dated December 6, 2023*	2023-2026	Perbankan *Banking*	Komisaris Utama/ Komisaris Independen *President Commissioner/ Independent Commissioner*
Tomy Winata	Anggota *Member*	• Surat Keputusan Komisaris No. 002/BAGI-KOM/XII/2023 tanggal 6 Desember 2023 • Surat Keputusan Direksi No. SK-MT/HC/0014/XII/2023 tanggal 6 Desember 2023 • *Board of Commissioner's Decree No. 002/BAGI-KOM/XII/2023 dated December 6, 2023* • *Board of Director's Decree No. SK-MT/HC/0014/XII/2023 dated December 6, 2023*	2023-2026	Manajemen *Management*	Wakil Komisaris Utama *Vice President Commissioner*
Marlene Gunawan	Anggota *Member*	• Surat Keputusan Komisaris No. 002/BAGI-KOM/XII/2023 tanggal 6 Desember 2023 • Surat Keputusan Direksi No. SK-MT/HC/0015/XII/2023 tanggal 6 Desember 2023 • *Board of Commissioner's Decree No. 002/BAGI-KOM/XII/2023 dated December 6, 2023* • *Board of Director's Decree No. SK-MT/HC/0015/XII/2023 dated December 6, 2023*	2023-2026	Manajemen *Management*	*Deputy Director* *Deputy Director*

Profil Komite Remunerasi dan Nominasi

Profil Kiki Syahnakri sebagai Ketua Komite Remunerasi dan Nominasi dan Profil Tomy Winata sebagai Anggota Komite Remunerasi dan Nominasi telah disampaikan pada bab Profil Perusahaan dalam buku Laporan Tahunan ini. Adapun profil Marlene Gunawan adalah sebagai berikut:

Remuneration and Nomination Committee Profile

The profiles of Kiki Syahnakri as Chair of the Remuneration and Nomination Committee and Tomy Winata as Member of the Remuneration and Nomination Committee are presented in the Company Profile chapter of this Annual Report. Marlene Gunawan's profile is as follows:

Nama *Name*	Marlene Gunawan
Jabatan *Position*	Anggota *Member*
Usia *Age*	40 tahun *40 years old*
Kewarganegaraan dan Domisili *Nationality and Domicile*	Warga Negara Indonesia, Jakarta *Indonesian citizen, Jakarta*
Riwayat Pendidikan *Education*	• Sarjana Ekonomi Akuntansi dari Universitas Tarumanagara (2008). • Magister Manajemen Universitas Tarumanagara (2010). • *Bachelor's Degree in Accounting from Tarumanagara University (2008).* • *Master's Degree in Management from Tarumanagara University (2010).*
Riwayat Pekerjaan *Work Experience*	• *Executive Officer* Kredit Korporasi Bank (2017); • Deputi Direktur Bisnis 3 (2018); • Deputi Direktur Korporasi & FI (2020); • Deputi Direktur KPO Sudirman (2021); • *Corporate Secretary* (2021); dan • *Deputy Director Human Capital* (2023-saat ini). • *Executive Officer of Corporate Credit at the Bank (2017);* • *Deputy Director of Business 3 (2018);* • *Deputy Director of Corporate & Financial Institutions (2020);* • *Deputy Director of KPO Sudirman (2021);* • *Corporate Secretary (2021); and* • *Deputy Director Human Capital (2023-present).*

Independensi Anggota Komite Remunerasi dan Nominasi

Dalam rangka mendukung fungsi pengawasan Dewan Komisaris secara efektif, Komite Remunerasi dan Nominasi menjalankan tugas dan tanggung jawabnya dengan menjunjung tinggi prinsip independensi dan profesionalitas. Pemenuhan kriteria independensi anggota Komite Remunerasi dan Nominasi disampaikan dalam tabel sebagai berikut:

Independence of Members of the Remuneration and Nomination Committee

In order to support the effective supervisory function of the Board of Commissioners, the Remuneration and Nomination Committee carries out its duties and responsibilities by upholding the principles of independence and professionalism. Compliance with the independence criteria of members of the Remuneration and Nomination Committee is presented in the following table:

Kriteria *Criteria*	Anggota Komite Remunerasi dan Nominasi *Remuneration and Nomination Committee Member*		
	Kiki Syahnakri	Tomy Winata	Marlene
Tidak memiliki hubungan keuangan dengan Dewan Komisaris dan Direksi *Has no financial relationship with the Board of Commissioners and the Board of Directors.*	✓	-	✓
Tidak memiliki hubungan kepengurusan di perusahaan, anak perusahaan, maupun perusahaan afiliasi *Has no management relationship in the Company, subsidiaries, or affiliated companies.*	✓	-	✓
Tidak memiliki hubungan keluarga dengan Dewan Komisaris, Direksi, dan/atau sesama anggota Komite lainnya *Has no family relationship with members of the Board of Commissioners, the Board of Directors, and/or other Committee members.*	✓	✓	✓
Tidak menjabat sebagai pengurus partai politik, pejabat dan pemerintah *Does not hold any position as a political party official or as a government official.*	✓	✓	✓

Tugas dan Tanggung Jawab

Tugas dan tanggung jawab Komite Remunerasi dan Nominasi adalah sebagai berikut:

Terkait dengan fungsi Remunerasi:

1. Melaksanakan evaluasi terhadap kebijakan remunerasi;
2. Memberikan masukan kepada Dewan Komisaris mengenai:
   a. Kebijakan remunerasi bagi Dewan Komisaris dan Direksi untuk disampaikan kepada RUPS; serta
   b. Kebijakan remunerasi bagi Pejabat Eksekutif dan karyawan secara keseluruhan untuk disampaikan kepada Direksi.

Terkait dengan fungsi Nominasi:

1. Menyusun dan memberikan rekomendasi mengenai sistem, serta prosedur pemilihan atau penggantian anggota Dewan Komisaris dan Direksi kepada Dewan Komisaris untuk disampaikan dalam RUPS;
2. Merekomendasikan calon anggota Dewan Komisaris atau Direksi kepada Dewan Komisaris untuk disampaikan dalam RUPS;

Duties and Responsibilities

The duties and responsibilities of the Remuneration and Nomination Committee are as follows:

With regard to the Remuneration function:

1. *To conduct evaluations of remuneration policies;*
2. *To provide input to the Board of Commissioners regarding:*
   a. *Remuneration policies for the Board of Commissioners and the Board of Directors to be submitted to the GMS; and*
   b. *Remuneration policies for Executive Officers and employees as a whole to be submitted to the Board of Directors.*

With regard to the Nomination function:

1. *To formulate and provide recommendations on the system and procedures for the selection or replacement of members of the Board of Commissioners and the Board of Directors to the Board of Commissioners for submission to the GMS;*
2. *To recommend candidates for members of the Board of Commissioners or the Board of Directors to the Board of Commissioners for submission to the GMS;*

3. Merekomendasikan pihak independen yang akan menjadi anggota Komite Audit dan Komite Pemantau Risiko kepada Dewan Komisaris;
4. Merekomendasikan usulan penggantian atau pengangkatan anggota Dewan Komisaris dalam RUPS; dan
5. Merekomendasikan usulan penggantian atau pengangkatan anggota Direksi oleh Dewan Komisaris dalam RUPS.

3. To recommend independent parties to serve as members of the Audit Committee and the Risk Monitoring Committee to the Board of Commissioners;
4. To recommend proposals for the replacement or appointment of members of the Board of Commissioners at the GMS; and
5. To recommend proposals for the replacement or appointment of members of the Board of Directors by the Board of Commissioners at the GMS.

Komite Remunerasi dan Nominasi Bank wajib memastikan kebijakan tersebut telah sesuai dengan:
1. Kinerja keuangan dan pemenuhan cadangan sebagaimana diatur dalam peraturan perundang-undangan yang berlaku;
2. Prestasi kerja individual;
3. Kewajaran dengan *peer group*; dan
4. Pertimbangan dan strategi jangka panjang Bank.

The Bank's Remuneration and Nomination Committee is required to ensure that such policies are in line with:
1. Financial performance and fulfillment of reserves as regulated under prevailing laws and regulations;
2. Individual performance achievements;
3. Fairness in comparison with peer groups; and
4. The Bank's long-term considerations and strategies.

Rapat Komite Remunerasi dan Nominasi

Remuneration and Nomination Committee Meetings

Komite Remunerasi dan Nominasi menyelenggarakan rapat sesuai dengan kebutuhan atau sekurang-kurangnya 1 (satu) kali dalam 4 (empat) bulan. Rapat Komite Remunerasi dan Nominasi dapat diselenggarakan apabila dihadiri oleh mayoritas dari jumlah anggota Komite Remunerasi dan Nominasi dan salah satu dari mayoritas jumlah anggota Komite Remunerasi dan Nominasi merupakan Ketua Komite Remunerasi dan Nominasi.

The Remuneration and Nomination Committee holds meetings as required or at least 1 (one) time every 4 (four) months. Meetings of the Remuneration and Nomination Committee may be convened if attended by a majority of the total members of the Committee, provided that one of the majority members present is the Chairperson of the Remuneration and Nomination Committee.

Selama tahun 2025, Komite Remunerasi dan Nominasi telah melaksanakan rapat sebanyak 3 (tiga) kali. Adapun agenda dan rekapitulasi kehadiran anggota Komite Remunerasi dan Nominasi dalam rapat di tahun 2025 adalah sebagai berikut:

Throughout 2025, the Remuneration and Nomination Committee held a total of 3 (three) meetings. The agendas and the summary of attendance of the members of the Remuneration and Nomination Committee at meetings in 2025 are as follows:

Nama *Nama*	Jabatan *Position*	Jumlah Rapat *Number of Meetings*	Jumlah Kehadiran *Total Attendance*	% Kehadiran *% Attendance*
Kiki Syahnakri	Ketua *Chairman*	3	3	100
Marlene Gunawan	Anggota *Member*	3	3	100

Agenda Rapat

Meeting Agenda

No	Tanggal *Date*	Agenda *Agenda*
1	16 Januari 2025 *January 16, 2025*	Laporan Aktivitas Komite Remunerasi dan Nominasi Tahun 2024. *Report on the Activities of the Remuneration and Nomination Committee in 2024.*
2	23 Juni 2025 *June 23, 2025*	• Rekomendasi pengangkatan kembali Anggota Dewan Komisaris yang jatuh tempo dan Calon Anggota Direksi. • Usulan Calon Anggota Dewan Komisaris dan Direksi kepada Dewan Komisaris untuk disampaikan kepada RUPS. • *Recommendation for the reappointment of members of the Board of Commissioners whose term of office has expired and candidates for members of the Board of Directors.* • *Proposal of candidates for members of the Board of Commissioners and the Board of Directors to the Board of Commissioners to be submitted to the GMS.*
3	26 September 2025 *September 26, 2025*	• Kepengurusan Hasil RUPS Juni 2025. • Evaluasi Direksi. • Employee Benefit Program. • *Management Structure Based on the Results of the June 2025 GMS.* • *Evaluation of the Board of Directors.* • *Employee Benefit Program*

Pengembangan Kompetensi Komite Remunerasi dan Nominasi

Competency Development of the Remuneration and Nomination Committee

Bank Artha Graha Internasional memberikan kesempatan kepada anggota Komite Remunerasi dan Nominasi untuk mengikuti program pelatihan dan pengembangan kompetensi, baik yang diselenggarakan oleh internal Bank atau yang diselenggarakan oleh pihak eksternal. Adapun program pengembangan kompetensi yang diikuti oleh Komite Remunerasi dan Nominasi di tahun 2025 adalah sebagai berikut:

Bank Artha Graha Internasional provides opportunities for members of the Remuneration and Nomination Committee to participate in training and competency development programs, whether organized internally by the Bank or by external parties. The competency development programs attended by the Remuneration and Nomination Committee in 2025 are as follows:

Nama Peserta *Participant*	Jabatan *Position*	Program Pengembangan Kompetensi *Competency Development Program*	Penyelenggara *Organizer*	Tempat dan Waktu *Venue and Date*
Kiki Syahnakri	Ketua *Chairman*	*Refreshment* Sertifikasi Manajemen Risiko *Risk Management Certification Refreshment*	Risiko Manajemen Gagasan (RMG)	Jakarta, 9-19 Agustus 2025 *Jakarta,* *August 9–19, 2025*
Marlene Gunawan	Anggota *Member*	*Refreshment* Sertifikasi Manajemen Risiko *Risk Management Certification Refreshment*	Risiko Manajemen Gagasan (RMG)	Jakarta, 16–26 April 2025 *Jakarta,* *April 16–26, 2025*
		Motivation for Talent : Strengthening Talent for Artha Graha's Rise	Red Avenue dan LPPI	Jakarta, 30 Mei 2025 *Jakarta,* *May 30, 2025*
		Motivation for Talent : Decode & Connect - BAGI Self Awareness Challenge	Red Avenue	Jakarta, 21 Juni 2025 *Jakarta, June 21, 2025*

Pelaksanaan Tugas Komite Remunerasi dan Nominasi

Implementation of Duties of the Remuneration and Nomination Committee

No	Tanggal *Date*	Agenda *Agenda*
1	16 Januari 2025 *January 16, 2025*	Penyusunan Laporan Aktivitas Komite Remunerasi dan Nominasi Tahun 2024. *Preparation of the Remuneration and Nomination Committee Activity Report for 2024.*
2	23 Juni 2025 *June 23, 2025*	Rapat pembahasan Rekomendasi pengangkatan kembali Anggota Dewan Komisaris yang jatuh tempo dan Calon Anggota Direksi serta Usulan Anggota Dewan Komisaris dan Direksi kepada Dewan Komisaris untuk disampaikan kepada RUPS. *Meeting to discuss the recommendation for the reappointment of members of the Board of Commissioners whose term of office has expired and candidates for members of the Board of Directors, as well as the proposal of candidates for the Board of Commissioners and Board of Directors to the Board of Commissioners to be submitted to the GMS.*
3	26 September 2025 *September 26, 2025*	Rapat pembahasan Kepengurusan hasil RUPS Juni 2025, Evaluasi Direksi serta *Employee Benefit Program*. *Management Structure Based on the Results of the June 2025 General Meeting of Meeting to discuss the management structure based on the results of the June 2025 GMS, the evaluation of the Board of Directors, and the Employee Benefit Program*

Kebijakan Suksesi Direksi

Succession Policy of the Board of Directors

Komite Remunerasi dan Nominasi dalam menjalankan tugasnya mengacu kepada pedoman dan tata tertib yang disediakan Bank. Komite Remunerasi dan Nominasi menyusun dan memberikan rekomendasi mengenai sistem serta prosedur pemilihan dan/atau penggantian anggota Dewan Komisaris dan Direksi kepada Dewan Komisaris untuk disampaikan kepada RUPS. Komite juga bertanggung jawab dalam menentukan kriteria dan mengidentifikasi para calon, mengkaji, menyetujui nominasi sesuai dengan kriteria yang ditentukan. Dalam rangka mempersiapkan jajaran eksekutif Bank agar mendapatkan pengetahuan dan pengalaman yang utuh sebagai pejabat di kantor pusat atau kantor cabang, maka beberapa jajaran eksekutif yang dinilai memiliki potensi untuk dikembangkan lebih jauh akan mendapatkan rotasi.

In carrying out its duties, the Remuneration and Nomination Committee refers to the guidelines and rules of procedure established by the Bank. The Remuneration and Nomination Committee formulates and provides recommendations on the system and procedures for the selection and/or replacement of members of the Board of Commissioners and the Board of Directors to the Board of Commissioners for submission to the GMS. The Committee is also responsible for determining criteria and identifying candidates, as well as reviewing and approving nominations in accordance with the established criteria. In order to prepare the Bank's executive management to acquire comprehensive knowledge and experience as officials at the head office or branch offices, certain executives assessed as having the potential for further development are provided with rotation opportunities.

KOMITE PEMANTAU RISIKO
RISK MONITORING COMMITTEE

Komite Pemantau Risiko merupakan Komite yang dibentuk dan bertanggung jawab kepada Dewan Komisaris untuk membantu Dewan Komisaris dalam melaksanakan tanggung jawab pengawasan risiko sesuai dengan peraturan yang berlaku. Komite Pemantau Risiko bertugas memonitor dan

The Risk Monitoring Committee is a committee established by and accountable to the Board of Commissioners to assist the Board of Commissioners in carrying out its risk oversight responsibilities in accordance with prevailing regulations. The Risk Monitoring Committee is tasked with monitoring

menilai risiko yang dapat diambil oleh Bank untuk memastikan telah dilakukannya pengelolaan risiko dengan baik, terutama pada pengelolaan risiko kredit, risiko pasar, risiko likuiditas, risiko operasional, risiko hukum, risiko stratejik, risiko kepatuhan, dan risiko reputasi.

Dasar Hukum

Komite Pemantau Risiko Bank Artha Graha Internasional dibentuk sesuai dengan ketentuan Peraturan Otoritas Jasa Keuangan No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum.

Pedoman dan Tata Tertib Kerja

Sebagai acuan pelaksanaan tugas dan tanggung jawab, Komite Pemantau Risiko berpedoman pada Pedoman Kebijakan Perusahaan No. 0004.02.0 tanggal 20 Juni 2024 tentang Pedoman dan Tata Tertib Kerja Komite Pemantau Risiko.

Kriteria Anggota Komite Pemantau Risiko

Penetapan Anggota Komite Pemantau Risiko dilakukan dengan memperhatikan kriteria yang telah ditentukan oleh Regulator, sebagai berikut:

1. Anggota Komite Pemantau Risiko paling kurang terdiri dari 1 (satu) orang Komisaris Independen sebagai Ketua merangkap anggota, 1 (satu) orang Pihak Independen yang memiliki keahlian di bidang keuangan dan 1 (satu) orang Pihak Independen yang memiliki keahlian di bidang manajemen risiko;
2. Komisaris independen dan pihak independen yang menjadi anggota Komite Pemantau Risiko paling sedikit berjumlah 51% dari jumlah anggota Komite Pemantau Risiko;
3. Ketua Komite hanya dapat merangkap jabatan sebagai Ketua Komite paling banyak pada 1 (satu) Komite lainnya pada Perseroan yang sama; dan
4. Anggota Komite wajib memiliki integritas, akhlak dan moral yang baik.

and assessing the risks that may be undertaken by the Bank to ensure that risk management has been properly implemented, particularly in the management of credit risk, market risk, liquidity risk, operational risk, legal risk, strategic risk, compliance risk, and reputational risk.

Legal Basis

The Risk Monitoring Committee of Bank Artha Graha Internasional was established in accordance with Financial Services Authority Regulation No. 17 of 2023 on the Implementation of Good Corporate Governance for Commercial Banks.

Guidelines and Rules of Procedure

As a reference for the performance of its duties and responsibilities, the Risk Monitoring Committee adheres to Company Policy Guideline No. 0004.02.0 dated June 20, 2024 on the Guidelines and Rules of Procedure of the Risk Monitoring Committee.

Criteria for Members of the Risk Monitoring Committee

The appointment of members of the Risk Monitoring Committee is carried out with due regard to the criteria stipulated by the Regulator, as follows:

1. *The Risk Monitoring Committee shall consist of at least 1 (one) Independent Commissioner serving as Chairperson and concurrently as a member, 1 (one) Independent Party with expertise in finance, and 1 (one) Independent Party with expertise in risk management;*
2. *Independent Commissioners and Independent Parties serving as members of the Risk Monitoring Committee shall account for at least 51% of the total members of the Risk Monitoring Committee;*
3. *The Chairperson of the Committee may concurrently serve as Chairperson of no more than 1 (one) other Committee within the same Company; and*
4. *Members of the Committee must possess integrity, good character, and good moral conduct.*

Susunan, Jumlah, Komposisi, dan Dasar Pengangkatan Komite Pemantau Risiko

Komposisi Komite Pemantau Risiko Bank paling sedikit terdiri dari:

1. Seorang Komisaris Independen yang menjabat sebagai Ketua Komite;
2. Seorang dari pihak independen yang memiliki keahlian di bidang keuangan; dan
3. Seorang dari pihak independen yang memiliki keahlian di bidang manajemen risiko.

Susunan Komite Pemantau Risiko per tanggal 31 Desember 2025 ditetapkan berdasarkan Surat Keputusan Dewan Komisaris No. 002/BAGI-KOM/XII/2023 tanggal 6 Desember 2023, sebagai berikut:

Composition, Number, and Basis for Appointment of the Risk Monitoring Committee

The composition of the Bank's Risk Monitoring Committee shall consist of at least:

1. *An Independent Commissioner serving as the Chairperson of the Committee;*
2. *An independent party with expertise in the field of finance; and*
3. *An independent party with expertise in the field of risk management.*

The composition of the Risk Monitoring Committee as of December 31, 2025 was determined based on the Decree of the Board of Commissioners No. 002/BAGI-KOM/XII/2023 dated December 6, 2023, as follows:

Nama *Name*	Jabatan *Position*	Dasar Pengangkatan *Basis of Appointment*	Periode *Period*	Keahlian *Expertise*	Keterangan *Description*
Elizawatie Simon	Ketua *Chairperson*	• Surat Keputusan Komisaris No. 002/BAGI- KOM/XII/2023 tanggal 6 Desember 2023 • Surat Keputusan Direksi No. SK-MT/HC/0010/XII/2023 tanggal 6 Desember 2023 • *Board of Commissioner's Decree No. 002/BAGI-KOM/XII/2023 dated December 6, 2023* • *2. Board of Director's Decree No. SK-MT/HC/0010/XII/2023 dated December 6, 2023*	2023-2026	Hukum Perdata *Civil Law*	Komisaris Independen *Independent Commissioner*
Suryani Purwita	Anggota *Member*	• Surat Keputusan Komisaris No. 002/BAGI-KOM/XII/2023 tanggal 6 Desember 2023 • Surat Keputusan Direksi No. SK-MT/HC/0011/XII/2023 tanggal 6 Desember 2023 • *Board of Commissioner's Decree No. 002/BAGI-KOM/XII/2023 dated December 6, 2023* • *Board of Director's Decree No. SK-MT/HC/0011/XII/2023 dated December 6, 2023*	2023-2026	Akuntansi *Accounting*	Pihak Independen *Independent Party*
Anas Latief	Anggota *Member*	• Surat Keputusan Komisaris No. 002/BAGI-KOM/XII/2023 tanggal 6 Desember 2023 • Surat Keputusan Direksi No. SK-MT/HC/0012/XII/2023 tanggal 6 Desember 2023 • *Board of Commissioner's Decree No. 002/BAGI-KOM/XII/2023 dated December 6, 2023* • *Board of Director's Decree No. SK-MT/HC/0012/XII/2023 dated December 6, 2023*	2023-2026	Perbankan/ Manajemen Risiko *Banking/Risk Management*	Pihak Independen *Independent Party*

Profil Komite Pemantau Risiko

Profil Ketua Komite Pemantau Risiko yang menjabat sebagai Komisaris dapat dilihat pada bab Profil Perusahaan dalam buku Laporan Tahunan ini.

Profil Suryani Purwita dan Anas Latief sebagai anggota Komite Pemantau Risiko dapat dilihat pada sub-bab Komite Audit dalam pembahasan sebelumnya.

Risk Monitoring Committee Profile

The profile of the Chair of the Risk Monitoring Committee, who also serves as a Commissioner, can be found in the Company Profile section of this Annual Report.

The profiles of Suryani Purwita and Anas Latief as members of the Risk Monitoring Committee can be found in the Audit Committee subsection in the preceding section.

Independensi Anggota Komite Pemantau Risiko

Dalam rangka mendukung fungsi pengawasan Dewan Komisaris secara efektif, Komite Pemantau Risiko menjalankan tugas dan tanggung jawabnya dengan menjunjung tinggi prinsip independensi dan profesionalitas. Pemenuhan kriteria independensi anggota Komite Pemantau Risiko disampaikan dalam tabel sebagai berikut:

Independence of Members of the Risk Monitoring Committee

In order to support the effective supervisory function of the Board of Commissioners, the Risk Monitoring Committee carries out its duties and responsibilities by upholding the principles of independence and professionalism. Compliance with the independence criteria of members of the Risk Monitoring Committee is presented in the following table:

Kriteria *Criteria*	Anggota Komite Pemantau Risiko *Risk Monitoring Committee Member*		
	Elizawatie Simon	Suryani Purwita	Anas Latief
Tidak memiliki hubungan keuangan dengan Dewan Komisaris dan Direksi. *Has no financial relationship with the Board of Commissioners and the Board of Directors.*	✓	✓	✓
Tidak memiliki hubungan kepengurusan di perusahaan, anak perusahaan, maupun perusahaan afiliasi. *Has no management relationship with the Company, its subsidiaries, or affiliated companies.*	✓	✓	✓
Tidak memiliki hubungan keluarga dengan Dewan Komisaris, Direksi, dan/atau sesama anggota Komite lainnya. *Has no family relationship with members of the Board of Commissioners, the Board of Directors, and/or other Committee members.*	✓	✓	✓
Tidak menjabat sebagai pengurus partai politik, pejabat dan pemerintah. *Does not hold any position as a political party official or as a government official.*	✓	✓	✓

Tugas dan Tanggung Jawab Komite Pemantau Risiko

Berdasarkan Peraturan Otoritas Jasa Keuangan No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum, tugas dan tanggung jawab Komite Pemantau Risiko Bank Artha Graha Internasional adalah sebagai berikut:

1. Mengevaluasi kesesuaian antara kebijakan manajemen risiko dengan pelaksanaan kebijakan tersebut; dan
2. Memantau dan mengevaluasi pelaksanaan tugas Komite Manajemen Risiko dan Satuan Kerja Manajemen Risiko.

Duties and Responsibilities of the Risk Monitoring Committee

Based on Financial Services Authority Regulation No. 17 of 2023 on the Implementation of Good Corporate Governance for Commercial Banks, the duties and responsibilities of the Risk Monitoring Committee of Bank Artha Graha Internasional are as follows:

1. *To evaluate the alignment between risk management policies and their implementation; and*
2. *To monitor and evaluate the performance of the Risk Management Committee and the Risk Management Work Unit.*

Rapat Komite Pemantau Risiko

Sesuai dengan ketentuan Peraturan Otoritas Jasa Keuangan No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum, Komite Pemantau Risiko menyelenggarakan rapat sesuai dengan kebutuhan atau sekurang-kurangnya 1 (satu) kali dalam 1 (satu) bulan. Rapat Komite hanya dapat dilaksanakan apabila dihadiri oleh sekurang-kurangnya 51% dari seluruh jumlah anggota termasuk 1 (satu) orang Komisaris Independen dan 1 (satu) Pihak Independen.

Risk Monitoring Committee Meetings

In accordance with Financial Services Authority Regulation No. 17 of 2023 on the Implementation of Good Corporate Governance for Commercial Banks, the Risk Monitoring Committee holds meetings as required or at least 1 (one) time in 1 (one) month. Meetings of the Committee may only be convened if attended by at least 51% of the total members, including 1 (one) Independent Commissioner and 1 (one) Independent Party.

Selama tahun 2025, Komite Pemantau Risiko menyelenggarakan rapat sebanyak 12 kali, dengan agenda dan frekuensi kehadiran anggota rapat dapat dilihat dalam tabel berikut ini:

Throughout 2025, the Risk Monitoring Committee held a total of 12 meetings. The agendas and attendance frequency of meeting members are presented in the following table.

Nama *Nama*	Jabatan *Position*	Jumlah Rapat *Number of Meetings*	Jumlah Kehadiran *Total Attendance*	% Kehadiran *% Attendance*
Elizawatie Simon	Ketua *Chairperson*	12	12	100
Suryani Purwita	Anggota *Member*	12	12	100
Anas Latief	Anggota *Member*	12	12	100

Agenda Rapat Komite Pemantau Risiko *Risk Monitoring Committee Meeting Agenda*

No	Tanggal *Date*	Agenda *Agenda*
1	17 Januari 2025 *January 17, 2025*	• Profil Risiko Desember 2024 vs September 2024 (Laporan triwulan IV tahun 2024 untuk OJK). • Rekomendasi KHP OJK 2024 atas Pelaksanaan Tugas Komite Pemantau Risiko terkait Risiko Kredit. • Pemantauan *Risk Appetite & Risk Tolerance* Risiko Kredit periode Desember 2024. • *Risk Profile: December 2024 vs September 2024 (Fourth Quarter 2024 report submitted to the Financial Services Authority/OJK).* • *Recommendation on the OJK Examination Result Report (KHP) 2024 regarding the implementation of the duties of the Risk Monitoring Committee related to Credit Risk.* • *Monitoring of Risk Appetite and Risk Tolerance for Credit Risk as of December 2024.*
2	21 Februari 2025 *February 21, 2025*	• Profil Risiko periode Januari 2025 vs Desember 2024. • Laporan *Risk Appetite & Risk Tolerance* Bidang Kredit periode Januari 2025. • *Risk Profile: January 2025 vs December 2024.* • *Report on Risk Appetite and Risk Tolerance for the Credit Sector as of January 2025.*
3	21 Maret 2025 *March 21, 2025*	• Pembahasan Profil Risiko BAGI periode Februari 2025 vs Januari 2025. • Pemantauan *Risk Appetite & Risk Tolerance* Risiko Kredit periode Februari 2025. • *Stress Test* terkait Kebijakan Efisiensi Anggaran Pemerintah tahun 2025. • Usulan *Risk Appetite & Risk Tolerance* tahun 2025 . • *Discussion on BAGI Risk Profile: February 2025 vs January 2025.* • *Monitoring of Risk Appetite and Risk Tolerance for Credit Risk as of February 2025.* • *Stress Testing related to the 2025 Government Budget Efficiency Policy.* • *Proposal for Risk Appetite and Risk Tolerance for 2025.*
4	22 April 2025 *April 22, 2025*	• Pembahasan Profil Risiko periode Maret 2025 vs Desember 2024 (Triwulan). • Pemantauan *Risk Appetite & Risk Tolerance* Bidang Kredit periode Maret 2025. • *Stress Testing* Risiko Kredit. • *Discussion on Risk Profile: March 2025 vs December 2024 (Quarterly).* • *Monitoring of Risk Appetite and Risk Tolerance for the Credit Sector as of March 2025.* • *Credit Risk Stress Testing.*
5	23 Mei 2025 *May 23, 2025*	• Pembahasan Profil Risiko periode April 2025 vs Maret 2025. • Pemantauan *Risk Appetite & Risk Tolerance* Bidang Kredit periode April 2025. • *Discussion on Risk Profile: April 2025 vs March 2025.* • *Monitoring of Risk Appetite and Risk Tolerance for the Credit Sector as of April 2025.*
6	20 Juni 2025 *June 20, 2025*	• Pembahasan Profil Risiko periode Mei 2025 vs April 2025. • Pemantauan *Risk Appetite & Risk Tolerance* Bidang Kredit periode Mei 2025. • *Discussion on Risk Profile: May 2025 vs April 2025.* • *Monitoring of Risk Appetite and Risk Tolerance for the Credit Sector as of May 2025.*
7	25 Juli 2025 *July 25, 2025*	• Pengukuran Profil Risiko tahun 2025 periode Juni vs Maret (triwulan) sesuai Matriks OJK. • Portofolio *Risk Appetite & Risk Tolerance* per Juni 2025. • *Monitoring Threshold Recovery Plan* Realisasi Juni 2025. • *Risk Profile Measurement for 2025: June vs March (Quarterly) based on the OJK Matrix.* • *Risk Appetite and Risk Tolerance Portfolio as of June 2025.* • *Monitoring of Recovery Plan Threshold Realization as of June 2025.*
8	21 Agustus 2025 *August 21, 2025*	• Pengukuran Profil Risiko Tahun 2025 periode Juli vs Juni sesuai Matriks OJK. • Portofolio *Risk Appetite & Risk Tolerance* per Juli 2025. • *Monitoring Threshold Recovery Plan* Realisasi Juli 2025. • *Risk Profile Measurement for 2025: July vs June based on the OJK Matrix.* • *Risk Appetite and Risk Tolerance Portfolio as of July 2025.* • *Monitoring of Recovery Plan Threshold Realization as of July 2025.*

No	Tanggal *Date*	Agenda *Agenda*
9	19 September 2025 *September 19, 2025*	• Pengukuran Profil Risiko BAGI periode Agustus 2025 vs Juli 2025 sesuai Matriks Penilaian OJK. • Portofolio *Risk Appetite & Risk Tolerance* Bidang Kredit, Pasar, Likuiditas, dan Operasional periode Agustus 2025. • *Monitoring Threshold Recovery Plan* Realisasi 31 Agustus 2025 • *Stress Testing* Risiko Likuiditas. • *BAGI Risk Profile Measurement: August 2025 vs July 2025 based on the OJK Assessment Matrix.* • *Risk Appetite and Risk Tolerance Portfolio for Credit, Market, Liquidity, and Operational Risks as of August 2025.* • *Monitoring of Recovery Plan Threshold Realization as of 31 August 2025.* • *Liquidity Risk Stress Testing.*
10	23 Oktober 2025 *October 23, 2025*	• Pengukuran Profil Risiko Tahun 2025 periode Juni vs September (triwulan) sesuai Matriks OJK. • Portofolio *Risk Appetite & Risk Tolerance* per September 2025. • *Monitoring Threshold Recovery Plan* Realisasi September 2025. • *Risk Profile Measurement for 2025: June vs September (Quarterly) based on the OJK Matrix.* • *Risk Appetite and Risk Tolerance Portfolio as of September 2025.* • *Monitoring of Recovery Plan Threshold Realization as of September 2025.*
11	19 November 2025 *November 19, 2025*	• Pengukuran Profil Risiko Tahun 2025 periode Oktober vs September Sesuai Matriks OJK • Portofolio *Risk Appetite & Risk Tolerance* per Oktober 2025 • *Monitoring Threshold Recovery Plan* Realisasi Oktober 2025 • *Risk Profile Measurement for 2025: October vs September based on the OJK Matrix.* • *Risk Appetite and Risk Tolerance Portfolio as of October 2025.* • *Monitoring of Recovery Plan Threshold Realization as of October 2025.*
12	16 Desember 2025 *December 16, 2025*	• Pengukuran Profil Risiko Tahun 2025 periode November vs Oktober Sesuai Matriks OJK • Portofolio *Risk Appetite & Risk Tolerance* per November 2025 • *Monitoring Threshold Recovery Plan* Realisasi November 2025 • *Risk Profile Measurement for 2025: November vs October based on the OJK Matrix.* • *Risk Appetite and Risk Tolerance Portfolio as of November 2025.* • *Monitoring of Recovery Plan Threshold Realization as of November 2025.*

Pengembangan Kompetensi Komite Pemantau Risiko

Bank Artha Graha Internasional memberikan kesempatan kepada anggota Komite Pemantau Risiko untuk mengikuti program pelatihan dan pengembangan kompetensi, baik yang diselenggarakan oleh internal Bank atau yang diselenggarakan oleh pihak eksternal. Adapun program pengembangan kompetensi yang diikuti oleh Komite Pemantau Risiko di tahun 2025 adalah sebagai berikut:

Competency Development of the Risk Monitoring Committee

Bank Artha Graha Internasional provides opportunities for members of the Risk Monitoring Committee to participate in training and competency development programs, whether organized internally by the Bank or by external parties. The competency development programs attended by the Risk Monitoring Committee in 2025 are as follows:

Nama Peserta *Participant*	Jabatan *Position*	Program Pengembangan Kompetensi *Competency Development Program*	Penyelenggara *Organizer*	Tempat dan Waktu *Venue and Date*
Elizawatie Simon	Ketua *Chairperson*	*Refreshment* Sertifikasi Manajemen Risiko *Risk Management Certification Refreshment*	Risiko Manajemen Gagasan (RMG)	Jakarta, 16-26 April 2025 *Jakarta, April 16–26, 2025*

Nama Peserta *Participant*	Jabatan *Position*	Program Pengembangan Kompetensi *Competency Development Program*	Penyelenggara *Organizer*	Tempat dan Waktu *Venue and Date*
		Webinar : Memahami Pentingnya Integritas dalam Pengelolaan Lembaga Keuangan *Webinar: Understanding the Importance of Integrity in the Management of Financial Institutions*	FKDKP	Jakarta, 16 Oktober 2025 *Jakarta, October 16, 2025*
Anas Latief	Anggota *Member*	*Refreshment* Sertifikasi Manajemen Risiko *Risk Management Certification Refreshment*	Risiko Manajemen Gagasan (RMG)	Jakarta, 16-26 April 2025 *Jakarta, April 16–26, 2025*

Pelaksanaan Tugas Komite Pemantau Risiko

Komite Pemantau Risiko Bank telah menjalankan tugas dan tanggung jawabnya sepanjang tahun 2025, sebagai berikut:

1. Anggota Komite terdiri dari 3 (tiga) orang: 1 (satu) orang Komisaris Independen; 1 (satu) orang Pihak Independen yang memiliki keahlian bidang manajemen risiko; 1 (satu) orang dari Pihak Independen yang memiliki keahlian Bidang Keuangan dan telah sesuai dengan POJK No. 17 Tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum;
2. Penyelenggaran rapat Komite Pemantau Risiko tahun 2025 telah dilakukan secara berkala sesuai dengan POJK No. 17 Tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum. Selama Tahun 2025 telah diselenggarakan Rapat Komite Pemantau Risiko sebanyak 12 (dua belas) kali dengan tingkat kehadiran ketua dan anggota komite sebesar 100% (Kuorum);
3. Melakukan penelaahan Profil Risiko periode bulan berjalan sesuai dengan penilaian matriks kualitatif OJK. Penilaian Profil Risiko Bank selama Tahun 2025 terjaga di Peringkat Komposit (PK) 2 (*Satisfactory*);
4. Melakukan pemantauan terhadap portofolio Kredit serta dampaknya terhadap 8 Risiko Bank;
5. Melakukan pemantauan terhadap *Risk Appetite* dan *Risk Tolerance* untuk 8 Risiko Bank;
6. Melakukan pemantauan *Threshold Recovery Plan*;
7. Merekomendasikan sektor ekonomi yang menjadi prioritas di tahun 2026 berdasarkan kajian dari Direktorat *Risk Management*;

Implementation of the Duties of the Risk Monitoring Committee

The Bank's Risk Monitoring Committee has carried out its duties and responsibilities throughout 2025 as follows:

1. *The Committee consists of 3 (three) members: 1 (one) Independent Commissioner; 1 (one) Independent Party with expertise in risk management; and 1 (one) Independent Party with expertise in finance, in accordance with POJK No. 17 of 2023 concerning the Implementation of Corporate Governance for Commercial Banks;*
2. *Risk Monitoring Committee meetings in 2025 were conducted regularly in accordance with POJK No. 17 of 2023 concerning the Implementation of Corporate Governance for Commercial Banks. Throughout 2025, the Risk Monitoring Committee held 12 (twelve) meetings, with an attendance rate of 100% (quorum) for the Chairman and members of the Committee;*
3. *Conducting a review of the Risk Profile for the current period based on the OJK qualitative matrix assessment. The Bank's Risk Profile rating throughout 2025 remained at Composite Rating (PK) 2 (Satisfactory);*
4. *Monitoring the credit portfolio and its impact on the Bank's 8 risk categories;*
5. *Monitoring the Risk Appetite and Risk Tolerance for the Bank's 8 risk categories;*
6. *Monitoring the Recovery Plan Threshold;*
7. *Recommending priority economic sectors for 2026 based on studies conducted by the Risk Management Directorate;*

8. Melakukan pemantauan terhadap potensi peningkatan NPL serta potensi penurunan modal inti yang disebabkan karena peningkatan PPANP AYDA berdasarkan hasil *Stress Testing* oleh Direktorat *Risk Management*;
9. Melakukan pemantauan terhadap Tingkat Kesehatan Bank;
10. Melakukan *Stress Testing* dan simulasi, beberapa diantaranya :
    - Dampak efisiensi anggaran pemerintah;
    - Dampak Perang tarif;
    - Dampak isu pengambilalihan BCA oleh Danantara;
    - Rencana penyelesaian AYDA.

8. *Monitoring the potential increase in Non-Performing Loans (NPL) and the potential decline in core capital resulting from the increase in PPANP for Foreclosed Assets (AYDA) based on the results of Stress Testing conducted by the Risk Management Directorate;*
9. *Monitoring the Bank's Soundness Level;*
10. *Conducting Stress Testing and simulations, including:*
    - *The impact of government budget efficiency policies;*
    - *The impact of tariff wars;*
    - *The impact of the issue regarding the potential acquisition of BCA by Danantara; and*
    - *The plan for the resolution of foreclosed assets (AYDA).*

ORGAN PENDUKUNG DIREKSI

SUPPORTING ORGANS OF THE BOARD OF DIRECTORS

Bank memiliki 7 (tujuh) Komite yang dibentuk dan ditunjuk oleh Direksi untuk membantu melaksanakan tugas Direksi dalam mengelola Bank. Komite ini bertugas untuk memberikan opini secara objektif kepada Direksi dan membantu meningkatkan efektivitas pelaksanaan tugas Direksi secara sistematis, serta memberikan kontribusi sesuai dengan bidang tugas dan tanggung jawabnya.

The Bank has 7 (seven) Committees established and appointed by the Board of Directors to assist in carrying out the Board of Directors' duties in managing the Bank. These Committees are tasked with providing objective opinions to the Board of Directors and helping to enhance the effectiveness of the Board of Directors' duties in a systematic manner, as well as contributing in accordance with their respective duties and responsibilities.

Komite di bawah Direksi terdiri dari:

1. Komite Kredit;
2. Komite *Asset* and *Liabilities*;
3. Komite Manajemen Risiko;
4. Komite Pengarah Teknologi Informasi;
5. Komite *Human Capital*;
6. Komite Kebijakan Perkreditan; dan
7. Komite Produk.

The Committees under the Board of Directors consist of:

1. *Credit Committee;*
2. *Asset and Liability Committee;*
3. *Risk Management Committee;*
4. *Information Technology Steering Committee;*
5. *Human Capital Committee;*
6. *Credit Policy Committee; and*
7. *Product Committee.*

KOMITE KREDIT
CREDIT COMMITTEE

Komite Kredit dibentuk untuk membantu Direksi dalam pengambilan keputusan terkait kebijakan kredit yang ditetapkan Bank, serta mengevaluasi dan memberikan keputusan kredit agar sesuai dengan batas wewenang yang ditetapkan. Setiap keputusan kredit pada prinsipnya tidak dapat diputuskan oleh satu orang saja melainkan harus merupakan hasil keputusan bersama yaitu hasil keputusan dari Komite Kredit untuk menjamin keputusan kredit yang objektif dengan kualitas kredit yang baik.
Fungsi pokok Komite Kredit adalah:

1. Memberikan pengarahan apabila perlu dilakukan analisis kredit yang lebih mendalam dan komprehensif; dan
2. Memberikan keputusan atau rekomendasi atas permohonan kredit yang diajukan.

The Credit Committee is established to assist the Board of Directors in making decisions related to the Bank's credit policies, as well as to evaluate and grant credit decisions in accordance with the established authority limits. In principle, credit decisions may not be made by a single individual, but must be the result of a collective decision of the Credit Committee to ensure objective credit decisions with sound credit quality.

The main functions of the Credit Committee are:

1. *To provide direction when more in-depth and comprehensive credit analysis is required; and*
2. *To grant decisions or provide recommendations on submitted credit applications.*

Dasar Hukum

Komite Kredit Bank Artha Graha Internasional dibentuk dengan mengacu pada Peraturan Otoritas Jasa Keuangan No. 42/POJK.03/2017 tentang Kewajiban Penyusunan dan Pelaksanaan Kebijakan Perkreditan atau Pembiayaan Bank bagi Bank Umum.

Legal Basis

The Credit Committee of Bank Artha Graha Internasional was established with reference to Financial Services Authority Regulation No. 42/POJK.03/2017 on the Obligation to Prepare and Implement Credit or Financing Policies for Commercial Banks.

Pedoman dan Tata Tertib Kerja Komite Kredit

Komite Kredit berpedoman pada Pedoman Kebijakan Perkreditan tentang Komite Kredit dalam menjalankan tugas dan tanggung jawabnya.

Guidelines and Rules of Procedure of the Credit Committee

In carrying out its duties and responsibilities, the Credit Committee adheres to the Credit Policy Guidelines concerning the Credit Committee.

Tugas dan Tanggung Jawab Komite Kredit

Komite Kredit memiliki tugas dan tanggung jawab antara lain:

1. Memberikan persetujuan atau penolakan atas usulan-usulan mengenai kredit secara objektif, jujur, cermat, dan sesuai dengan ketentuan yang tercantum di dalam Pedoman Kebijakan Perkreditan, Surat Edaran Kredit, memo-memo internal, ketentuan Bank Indonesia, Peraturan Otoritas Jasa Keuangan, serta peraturan perundang-undangan yang berlaku, sesuai dengan Batas Wewenang Memutus Kredit (BWMK) yang diberikan;

Duties and Responsibilities of the Credit Committee

The Credit Committee has the following duties and responsibilities:

1. *To approve or reject credit proposals objectively, honestly, and prudently, in accordance with the provisions stipulated in the Credit Policy Guidelines, Credit Circular Letters, internal memoranda, Bank Indonesia regulations, Financial Services Authority regulations, and other prevailing laws and regulations, within the granted Credit Approval Authority Limits (BWMK);*

2. Memberikan rekomendasi kepada Komite Kredit yang mempunyai BWMK yang lebih tinggi;
3. Menolak permintaan dan pengaruh dari pihak-pihak yang berkepentingan dengan pemohon kredit untuk memberikan persetujuan kredit yang hanya bersifat formalitas; dan
4. Melakukan koordinasi dengan *Asset and Liabilities Committee* (ALCO) dalam aspek pendanaan perkreditan.

2. To provide recommendations to Credit Committees with higher Credit Approval Authority Limits;
3. To reject requests and influence from parties with interests in the credit applicant that seek to obtain credit approval merely as a formality; and
4. To coordinate with the Asset and Liability Committee (ALCO) in aspects related to credit funding.

Struktur dan Keanggotaan Komite Kredit

Struktur dan keanggotaan Komite Kredit Bank Artha Graha Internasional terdiri dari:
1. Komite Kredit Komersil dan Korporasi;
2. Komite Kredit SME & Konsumer (untuk limit > Rp5 miliar); dan
3. Komite Kredit Restrukturisasi.

Structure and Membership of the Credit Committee

The structure and membership of the Credit Committee of Bank Artha Graha Internasional consist of:
1. Commercial and Corporate Credit Committee;
2. SME & Consumer Credit Committee (for limits exceeding Rp5 billion); and
3. Restructuring Credit Committee.

Profil Komite Kredit

Profil anggota Komite Kredit yang menjabat sebagai Direksi dapat dilihat pada bab Profil Perusahaan dalam buku Laporan Tahunan ini.

Credit Committee Profile

The profiles of Credit Committee members who serve as members of the Board of Directors are presented in the Company Profile chapter of this Annual Report.

Pernyataan Independensi Komite Kredit

Komite Kredit dalam menjalankan tugasnya berkomitmen untuk menjaga independensi dan anggota Komite Kredit diatur dalam kebijakan tersendiri mengenai Komite Kredit Kantor Pusat.

Statement of Independence of the Credit Committee

In carrying out its duties, the Credit Committee is committed to maintaining independence, and the members of the Credit Committee are governed by a separate policy concerning the Head Office Credit Committee.

Rapat Komite Kredit

Hingga akhir tahun 2025, Komite Kredit telah melaksanakan rapat sebanyak 104 kali dengan agenda sebagai berikut:

Credit Committee Meetings

Up to the end of 2025, the Credit Committee held a total of 104 meetings with the following agendas:

Rapat Komite Kredit *Credit Committee Meeting*	Jumlah Agenda *Number of Agendas*
Perpanjangan Fasilitas Kredit *Extension of Credit Facilities*	42
Perpanjangan Fasilitas FI *Extension of Financial Institution (FI) Facilities*	26

Rapat Komite Kredit *Credit Committee Meeting*	Jumlah Agenda *Number of Agendas*
Penambahan Fasilitas Kredit *Increase in Credit Facilities*	5
Penambahan Fasilitas FI *Increase in Financial Institution (FI) Facilities*	-
Permohonan Baru atau Sounding *New Applications or Sounding*	30
Permohonan Relaksasi/Restruktur/Perubahan Fasilitas *Requests for Relaxation/Restructuring/Amendment of Facilities*	1
Permohonan Lainnya (kerja sama Pembiayaan, Perubahan syarat, perubahan Pricing, dll) *Other Requests (financing cooperation, changes in terms, pricing adjustments, etc.)*	-
Jumlah ***Total***	**104**

Pelaksanaan Kegiatan Komite Kredit

Tahun 2025, Komite Kredit telah menjalankan fungsi dalam pemberian keputusan atas usulan pengajuan fasilitas kredit dengan mengacu pada Batas Wewenang Memutus Kredit (BWMK) yang telah ditetapkan dengan tetap mempertimbangkan risiko dan prinsip kehati-hatian. Untuk seluruh pengajuan fasilitas kredit, sebelum diputuskan oleh komite kredit harus direview oleh Direktorat *Credit Analyst*.

Keputusan kredit diberikan atas pengajuan fasilitas baik untuk kredit baru, perpanjangan fasilitas kredit, penambahan fasilitas kredit, restrukturisasi/relaksasi fasilitas kredit dan hal lainnya yang terkait dengan fasilitas kredit.

Pengembangan Kompetensi

Pada tahun 2025, Komite Kredit telah mengikuti pengembangan kompetensi dengan materi terkait *Refreshment* Sertifikasi Manajemen Risiko Jenjang 7, *Refreshment* Sertifikasi Manajemen Risiko, *Climate Risk Management & Scenario Analysis* (CRMS), *Credit Analysis & Loan Monitoring, Motivation for Talent: Strengthening Talent for Artha Graha's Rise, The Foundation of Leadership Journey, Negotiation Skills*.

Implementation of Credit Committee Activities

In 2025, the Credit Committee carried out its function in granting decisions on proposed credit facilities by referring to the established Credit Approval Authority Limits (BWMK), while consistently considering risk aspects and applying the prudential principle. For all credit facility applications, prior to being decided by the Credit Committee, such applications must be reviewed by the Credit Analyst Directorate.

Credit decisions were granted for applications covering new credit facilities, extensions of credit facilities, increases in credit facilities, restructuring/relaxation of credit facilities, and other matters related to credit facilities.

Competency Development

In 2025, the Credit Committee participated in competency development programs covering the following topics: Risk Management Certification Refreshment Level 7, Risk Management Certification Refreshment, Climate Risk Management & Scenario Analysis (CRMS), Credit Analysis & Loan Monitoring, Motivation for Talent: Strengthening Talent for Artha Graha's Rise, The Foundation of Leadership Journey, and Negotiation Skills.

KOMITE ASET DAN LIABILITAS
ASSET AND LIABILITY COMMITTEE

Komite *Asset and Liabilities* (ALCO) dibentuk untuk mencapai tingkat profitabilitas Bank secara optimal, serta memastikan risiko likuiditas, risiko suku bunga, dan risiko pasar terkendali serta meminimalisasi *idle funds* melalui penetapan kebijakan dan strategi aset dan liabilitas *(asset and liabilities management)*.

The Asset and Liability Committee (ALCO) is established to achieve optimal levels of the Bank's profitability, while ensuring that liquidity risk, interest rate risk, and market risk are well controlled, and to minimize idle funds through the determination of asset and liability management policies and strategies.

Pedoman dan Tata Tertib Kerja Komite ALCO

Pedoman dan Tata Tertib Kerja Komite ALCO tertuang dalam Pedoman ALCO (ALMA) No. 00004.02.0 tanggal 15 Mei 2023.

Guidelines and Rules of Procedure of the ALCO Committee

The Guidelines and Rules of Procedure of the ALCO Committee are set out in the ALCO (ALMA) Guidelines No. 00004.02.0 dated May 15, 2023.

Struktur dan Keanggotaan Komite ALCO

Struktur dan keanggotaan ALCO tahun 2025 adalah sebagai berikut:

1. Ketua I merangkap anggota: Direktur Utama
2. Ketua II merangkap anggota: Wakil Direktur Utama
3. Ketua III merangkap anggota: Direktur yang membawahi Bidang *Treasury*
4. Anggota: Seluruh anggota Direksi
5. ALCO *Supporting Team*:
   - Koordinator: *Deputy Director Treasury & Fixed Income*
   - Deputy Director:
     i. Direktorat *Wholesale Banking*
     ii. Direktorat *Financial Institutiton*
     iii. Direktorat *Regional Head*
     iv. Direktorat *Asset Consumer & Retail*
     v. Direktorat *Asset Corp & Comm*
     vi. Direktorat *Fincon*
     viii. Direktorat *Operation 1*
     vii. Direktorat *Risk & Management*
     viii. Direktorat *Internal Audit (SKAI)*
     ix. Direktorat *Compliance*
   - *Executive Officer* Cabang Induk dan Pembantu

Structure and Membership of the ALCO Committee

The structure and membership of the ALCO Committee in 2025 are as follows:

1. *Chairperson I concurrently serving as a member: President Director*
2. *Chairperson II concurrently serving as a member: Vice President Director*
3. *Chairperson III concurrently serving as a member: Director in charge of the Treasury function*
4. *Members: All members of the Board of Directors*
5. *ALCO Supporting Team:*
   - *Coordinator: Deputy Director Treasury & Fixed Income*
   - *Deputy Directors:*
     i. Wholesale Banking Directorate
     ii. Financial Institution Directorate
     iii. Regional Head Directorate
     iv. Asset Consumer & Retail Directorate
     v. Asset Corporate & Commercial Directorate
     vi. Financial Control Directorate Operation 1
     vii. Operation 1 Directorate
     viii. Risk Management Directorate
     ix. Internal Audit Directorate (SKAI)
     x. Compliance Directorate
   - *Executive Officers of Main and Sub-Branch Offices*

Tugas dan Tanggung Jawab Komite ALCO

Komite ALCO memiliki tugas dan tanggung jawab sebagai berikut:

1. Menata portofolio di kedua sisi neraca berupa aset dan kewajiban untuk mencapai hasil *net interest margin/spread* yang optimal dengan tingkat risiko yang dapat diukur dan dikendalikan ke level yang dapat diterima oleh Pemangku Kepentingan Bank;
2. Menentukan arah kebijakan dan strategi pengembangan usaha Bank, antara lain mengenai struktur tingkat bunga pendanaan *(funding)* serta pinjaman atau penempatan *(lending)*, rencana ekspansi usaha, dan lain-lain;
3. Mengurangi kemungkinan terjadinya *mismatch* atas likuiditas Bank, melalui penetapan keputusan atas rencana ekspansi di sisi aset dengan penghimpunan dana di sisi kewajiban;
4. Penetapan strategi pendanaan, termasuk penetapan suku bunga dana pihak ketiga dan suku bunga antar kantor (rekening antar kantor);
5. Mengambil keputusan atas suku bunga pinjaman dengan mempertimbangkan tingkat biaya dana *(cost of fund)*, serta hal-hal lain yang dianggap perlu untuk memperlancar operasional Bank;
6. Menetapkan batas dan pedoman pengelolaan serta pengendalian risiko khusus yang berdampak pada risiko likuiditas, risiko suku bunga, dan risiko valuta asing;
7. Melakukan evaluasi terhadap posisi risiko suku bunga Bank dan strategi *Asset and Liability Management* (ALMA) guna memastikan bahwa hasil *risk taking* position Bank telah konsisten dengan tujuan pengelolaan risiko suku bunga serta sesuai dengan *risk limit* Bank;
8. Penetapan jenis dan alokasi aset yang diklasifikasikan sebagai aset likuiditas berkualitas tinggi;
9. Penetapan strategi *hedging*;
10. Melakukan kaji ulang deviasi antara hasil realisasi dengan proyeksi anggaran dan rencana bisnis bank (RBB);
11. Melakukan pengembangan, kaji ulang dan modifikasi strategi manajemen likuiditas (ALMA) pada berbagai jenis valuta, wilayah, serta lini bisnis;

Duties and Responsibilities of the ALCO Committee

The ALCO Committee has the following duties and responsibilities:

1. *To structure the portfolio on both sides of the balance sheet, namely assets and liabilities, in order to achieve an optimal net interest margin/spread with measurable and controllable risk levels that are acceptable to the Bank's stakeholders;*
2. *To determine the direction of the Bank's business development policies and strategies, including those related to the structure of funding interest rates and lending or placement interest rates, business expansion plans, and other related matters;*
3. *To reduce the likelihood of liquidity mismatches by determining decisions on asset-side expansion plans aligned with fund mobilization on the liability side;*
4. *To determine funding strategies, including the setting of third-party fund interest rates and inter-office interest rates (inter-office accounts);*
5. *To make decisions on lending interest rates by considering the cost of funds, as well as other matters deemed necessary to support the Bank's operations;*
6. *To establish limits and guidelines for the management and control of specific risks that impact liquidity risk, interest rate risk, and foreign exchange risk;*
7. *To evaluate the Bank's interest rate risk position and Asset and Liability Management (ALMA) strategies to ensure that the Bank's risk-taking positions are consistent with interest rate risk management objectives and in accordance with the Bank's risk limits;*
8. *To determine the types and allocation of assets classified as high-quality liquid assets;*
9. *To determine hedging strategies;*
10. *To review deviations between actual results and budget projections and the Bank Business Plan (RBB);*
11. *To develop, review, and modify liquidity management (ALMA) strategies across various currencies, regions, and business lines;*

12. Melakukan evaluasi dan mitigasi risiko segera terhadap kondisi likuiditas dan profil risiko Bank, jika terjadi perubahan yang berdampak signifikan;
13. Melakukan evaluasi terhadap pengendalian risiko likuiditas yang dilaksanakan melalui strategi pendanaan, pengelolaan posisi likuiditas, gap likuiditas dan risiko likuiditas harian, pengelolaan *maturity profile* dan *net cash flow projection*, pengelolaan posisi likuiditas dan risiko likuiditas, pengelolaan aktiva likuiditas berkualitas tinggi, serta rencana pendanaan darurat;
14. Melakukan penyesuaian kebijakan dan strategi manajemen risiko untuk risiko likuiditas yang diperlukan berdasarkan hasil evaluasi terkini;
15. Melakukan penetapan dan evaluasi terhadap indikator utama yang merupakan indikator peringatan dini *(early warning indicator)* untuk risiko likuiditas;
16. Penyampaian informasi kepada Direksi mengenai tiap perkembangan ketentuan dan peraturan terkait yang memengaruhi strategi dan kebijakan ALMA; dan
17. Menyusun laporan ALCO untuk disampaikan kepada Direksi.

12. To conduct immediate evaluation and risk mitigation of the Bank's liquidity condition and risk profile in the event of significant changes;
13. To evaluate liquidity risk controls implemented through funding strategies, liquidity position management, liquidity gaps and daily liquidity risk, maturity profile management and net cash flow projections, management of liquidity positions and liquidity risk, management of high-quality liquid assets, and contingency funding plans;
14. To make necessary adjustments to liquidity risk management policies and strategies based on the results of the latest evaluations;
15. To establish and evaluate key indicators that serve as early warning indicators for liquidity risk;
16. To convey information to the Board of Directors regarding developments in relevant regulations and provisions that affect ALMA strategies and policies; and
17. To prepare ALCO reports for submission to the Board of Directors.

Profil Komite ALCO

Profil ketua dan anggota Komite ALCO yang menjabat sebagai Direksi dapat dilihat pada bab Profil Perusahaan dalam buku Laporan Tahunan ini.

ALCO Committee Profile

The profiles of the Chairperson and members of the ALCO Committee who serve as members of the Board of Directors are presented in the Company Profile chapter of this Annual Report.

Pernyataan Independensi Komite ALCO

Komite ALCO dalam menjalankan tugasnya berkomitmen untuk menjaga independensi meskipun sampai saat ini pernyataan independensi belum tersedia.

Statement of Independence of the ALCO Committee

In carrying out its duties, the ALCO Committee is committed to maintaining independence, although as of now a formal statement of independence is not yet available.

Rapat Komite ALCO

Komite ALCO melaksanakan rapat sebanyak 11 (sebelas) kali di sepanjang tahun 2025, dengan agenda sebagai berikut:

ALCO Committee Meetings

Throughout 2025, the ALCO Committee held a total of 11 (eleven) meetings, with the following agendas:

No	Tanggal *Date*	Agenda *Agenda*
1	23 Januari 2025 *January 23, 2025*	Penentuan RAK, Target BAGI 2025 *Determination of RAK and BAGI 2025 Targets*
2	25 Februari 2025 *February 25, 2025*	Penentuan RAK, Performance Cabang *Determination of RAK and Branch Performance*
3	20 Maret 2025 *March 20, 2025*	Penentuan RAK, Target Q1 Cabang dan Direktorat *Determination of RAK and Q1 Targets for Branches and Directorates*
4	29 April 2025 *April 29, 2025*	Penentuan RAK, Update Makro Ekonomi terkait Tarif Trump *Determination of RAK and Macroeconomic Update related to Trump Tariffs*
5	28 Mei 2025 *May 28, 2025*	Penentuan RAK, Pengelolaan Likuiditas Bank *Determination of RAK and Bank Liquidity Management*
6	30 Juni 2025 *June 30, 2025*	Penentuan RAK, Pemantauan Pra NPL & NPL *Determination of RAK and Monitoring of Pre-NPL and NPL*
7	30 Juli 2025 *July 30, 2025*	Penentuan RAK, Makro Ekonomi dalam negeri di tengah penurunan BI Rate dan pelemahan nilai tukar rupiah *Determination of RAK and Domestic Macroeconomic Conditions amid BI Rate Cuts and Rupiah Depreciation*
8	30 September 2025 *September 30, 2025*	Penentuan RAK, Peningkatan CASA Rasio untuk menekan COF *Determination of RAK and Increasing CASA Ratio to Reduce COF*
9	30 Oktober 2025 *October 30, 2025*	Penentuan RAK, Cost Efisiensi *Determination of RAK and Cost Efficiency*
10	27 November 2025 *November 27, 2025*	Penentuan RAK, Peningkatan rasio RIM dan LDR *Determination of RAK and Improvement of RIM and LDR Ratios*
11	30 Desember 2025 *December 30, 2025*	Penentuan RAK, Finalisasi RBB dan Plan 2026 *Determination of RAK, Finalization of the Bank Business Plan (RBB) and 2026 Plan*

Pelaksanaan Kegiatan ALCO

Pada tahun 2025, pelaksanaan tugas dan wewenang komite ALCO meliputi penentuan strategi dan *pricing* suku bunga pendanaan, kredit dan rekening antar kantor, mengkaji *maturity profile* pendanaan dan pembiayaan beserta membahas tren likuiditas perbankan selama 2025. Disisi lain Komite ALCO juga membahas dan mengkaji dampak dari Konflik Geopolitik terhadap ekonomi nasional dan global beserta dampaknya terhadap kinerja perbankan.

Implementation of ALCO Activities

In 2025, the implementation of the duties and authorities of the ALCO Committee included determining strategies and pricing for funding interest rates, loans, and inter-office accounts, reviewing the maturity profile of funding and financing, and discussing trends in banking liquidity throughout 2025. In addition, the ALCO Committee also discussed and reviewed the impact of geopolitical conflicts on the national and global economy, as well as their implications for banking performance.

Pengembangan Kompetensi

Pada tahun 2025, Komite Kredit telah mengikuti pengembangan kompetensi dengan materi terkait *Refreshment* Sertifikasi Manajemen Risiko Jenjang 7, *Refreshment* Sertifikasi Manajemen Risiko.

Competency Development

In 2025, the Credit Committee participated in competency development programs covering Risk Management Certification Refreshment Level 7 and Risk Management Certification Refreshment.

KOMITE MANAJEMEN RISIKO
RISK MANAGEMENT COMMITTEE

Komite Manajemen Risiko yang dibentuk untuk memastikan kerangka kerja manajemen risiko telah memberikan perlindungan yang memadai terhadap seluruh risiko Bank. Selain itu, Komite Manajemen Risiko juga menyusun kebijakan, strategi dan pedoman penerapan manajemen risiko, serta menyempurnakan penerapan manajemen risiko.

The Risk Management Committee is established to ensure that the risk management framework provides adequate protection against all risks faced by the Bank. In addition, the Risk Management Committee formulates risk management policies, strategies, and implementation guidelines, as well as enhances the implementation of risk management practices.

Dasar Pembentukan Komite Manajemen Risiko

Komite Manajemen Risiko Bank Artha Graha Internasional dibentuk berdasarkan:

1. Anggaran Dasar PT Bank Artha Graha Internasional Tbk;
2. Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum;
3. Surat Edaran Otoritas Jasa Keuangan No. 34/ SEOJK.03/2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum;
4. Peraturan Otoritas Jasa Keuangan No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum; dan
5. Surat Keputusan Direksi PT Bank Artha Graha Internasional Tbk No. DIR-COM & RM/01557/X/2019 tentang Pembentukan Komite Manajemen Risiko PT Bank Artha Graha Internasional Tbk.

Basis for the Establishment of the Risk Management Committee

The Risk Management Committee of Bank Artha Graha Internasional was established based on:

1. *The Articles of Association of PT Bank Artha Graha Internasional Tbk;*
2. *Financial Services Authority Regulation No. 18/POJK.03/2016 on the Implementation of Risk Management for Commercial Banks;*
3. *Financial Services Authority Circular Letter No. 34/ SEOJK.03/2016 on the Implementation of Risk Management for Commercial Banks;*
4. *Financial Services Authority Regulation No. 17 of 2023 on the Implementation of Good Corporate Governance for Commercial Banks; and*
5. *Decree of the Board of Directors of PT Bank Artha Graha Internasional Tbk No. DIR-COM & RM/01557/X/2019 on the Establishment of the Risk Management Committee of PT Bank Artha Graha Internasional Tbk.*

Pedoman dan Tata Tertib Kerja Komite Manajemen Risiko

Komite Manajemen Risiko Bank Artha Graha Internasional berpedoman pada Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum dan Peraturan Otoritas Jasa Keuangan No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum dalam menjalankan tugas dan wewenangnya.

Guidelines and Rules of Procedure of the Risk Management Committee

In carrying out its duties and authorities, the Risk Management Committee of Bank Artha Graha Internasional refers to Financial Services Authority Regulation No. 18/POJK.03/2016 on the Implementation of Risk Management for Commercial Banks and Financial Services Authority Regulation No. 17 of 2023 on the Implementation of Good Corporate Governance for Commercial Banks.

Struktur dan Keanggotaan Komite Manajemen Risiko

Pada tahun 2025, Struktur dan Keanggotaan Komite Manajemen Risiko Bank Artha Graha Internasional adalah sebagai berikut:

Structure and Membership of the Risk Management Committee

In 2025, the structure and membership of the Risk Management Committee of Bank Artha Graha Internasional were as follows:

Jabatan *Position*	Jumlah Personil *Number of Personnel*	Keahlian *Expertise*	Sertifikasi Profesi *Professional Certification*
Ketua *Chairperson*			
	1	Ahli di bidang perbankan dan keuangan *Expert in banking and finance*	Sertifikasi Manajemen Risiko Jenjang 7 *Risk Management Certification Level 7*
Anggota *Member*			
Seluruh Direksi *All Directors*	4	Ahli di bidang perbankan dan keuangan *Expert in banking and finance*	Sertifikasi Manajemen Risiko Jenjang 7 *Risk Management Certification Level 7*
Head of Bureau	1	Ahli di bidang *Human Capital* *Expert in the field of Human Capital*	Sertifikasi Manajemen Risiko sesuai Jenjang *Risk Management Certification (as per level)*
Corporate Secretary	1	Ahli di bidang perbankan *Expert in banking*	Sertifikasi Manajemen Risiko Jenjang 7 *Risk Management Certification Level 7*
Chief Financial Officer	1	Ahli di bidang Akuntansi *Expert in Accounting*	Sertifikasi Manajemen Risiko Jenjang 7 *Risk Management Certification Level 7*
Chief Operation Officer	1	Ahli di bidang perbankan *Expert in banking*	Sertifikasi Manajemen Risiko Jenjang 5 *Risk Management Certification Level 5*
Seluruh Associate Director *All Associate Directors*	2	Ahli di bidang perbankan *Expert in banking*	Sertifikasi Manajemen Risiko Jenjang 7 *Risk Management Certification Level 7*
Legal Bureau	1	Ahli di bidang Hukum *Expert in the field of law*	Sertifikasi Manajemen Risiko Jenjang 5 *Risk Management Certification Level 5*
Seluruh *Deputy Director* *All Deputy Directors*	20	Ahli di bidang perbankan *Expert in banking*	Sertifikasi Manajemen Risiko sesuai Jenjang *Risk Management Certification (as per level)*
Head of Internal Audit	1	Ahli di bidang perbankan dan keuangan *Expert in banking and finance*	Sertifikasi Manajemen Risiko Jenjang 7 *Risk Management Certification Level 7*

Profil Komite Manajemen Risiko

Profil ketua dan anggota Komite Manajemen Risiko yang menjabat sebagai Direksi dapat dilihat pada bab Profil Perusahaan dalam buku Laporan Tahunan ini.

Risk Management Committee Profile

The profiles of the Chairperson and members of the Risk Management Committee who serve as members of the Board of Directors are presented in the Company Profile chapter of this Annual Report.

Pernyataan Independensi Komite Manajemen Risiko

Bank berkomitmen untuk menjalankan tugasnya secara independen, objektif, dan profesional, sesuai dengan prinsip GCG serta regulasi yang berlaku. Dengan menghindari konflik kepentingan dan memastikan transparansi dalam evaluasi serta mitigasi risiko, Komite Manajemen Risiko bertanggung jawab untuk memberikan rekomendasi yang bebas dari intervensi pihak manapun guna menjaga stabilitas keuangan dan keberlanjutan operasional bank. Melalui peran ini, Komite Manajemen Risiko mendukung pertumbuhan bank yang sehat dan berkelanjutan serta menjaga kepercayaan *stakeholder*, termasuk nasabah, regulator, dan pemegang saham.

Statement of Independence of the Risk Management Committee

The Bank is committed to carrying out its duties independently, objectively, and professionally, in accordance with the principles of Good Corporate Governance and applicable regulations. By avoiding conflicts of interest and ensuring transparency in risk evaluation and mitigation, the Risk Management Committee is responsible for providing recommendations that are free from any form of intervention in order to maintain the Bank's financial stability and operational sustainability. Through this role, the Risk Management Committee supports the Bank's sound and sustainable growth and safeguards the trust of stakeholders, including customers, regulators, and shareholders.

Tugas dan Tanggung Jawab Komite Manajemen Risiko

Komite Manajemen Risiko memiliki tugas dan tanggung jawab sebagai berikut:

1. Memberikan rekomendasi kepada Direktur Utama mengenai hal-hal yang berkaitan dengan Penerapan Manajemen Risiko;
2. Menyusun kebijakan terkait manajemen risiko serta perubahannya, termasuk strategi manajemen risiko, tingkat risiko yang diambil *(risk appetite)* dan toleransi risiko *(risk tolerance)*, kerangka manajemen risiko, serta rencana kontinjensi untuk mengantisipasi terjadinya kondisi tidak normal;
3. Menyempurnakan proses manajemen risiko secara berkala maupun insidental sebagai akibat dari suatu perubahan kondisi eksternal dan internal Bank yang memengaruhi kecukupan permodalan, profil risiko Bank, dan efektivitas penerapan manajemen risiko berdasarkan hasil evaluasi; dan

Duties and Responsibilities of the Risk Management Committee

The Risk Management Committee has the following duties and responsibilities:

1. *To provide recommendations to the President Director on matters related to the implementation of risk management;*
2. *To formulate risk management policies and any amendments thereto, including risk management strategies, risk appetite and risk tolerance levels, the risk management framework, and contingency plans to anticipate abnormal conditions;*
3. *To enhance the risk management process on a periodic and/or incidental basis as a result of changes in the Bank's external and internal conditions that affect capital adequacy, the Bank's risk profile, or the effectiveness of risk management implementation based on evaluation results; and*

4. Menetapkan kebijakan dan keputusan bisnis yang menyimpang dari prosedur normal, seperti pelampauan ekspansi usaha yang signifikan dibandingkan dengan rencana bisnis Bank yang telah ditetapkan sebelumnya atau pengambilan posisi/eksposur risiko yang melampaui limit yang telah ditetapkan.

4. To determine policies and business decisions that deviate from normal procedures, such as business expansion exceeding the Bank Business Plan that has been previously established or the assumption of risk positions/exposures beyond the prescribed limits.

Rapat Komite Manajemen Risiko

Risk Management Committee Meetings

Komite Manajemen Risiko melaksanakan rapat sebanyak 3 (tiga) kali di sepanjang tahun 2025, dengan agenda sebagai berikut:

Throughout 2025, the Risk Management Committee held a total of 3 (three) meetings, with the following agendas:

No	Tanggal *Date*	Agenda *Agenda*
1	20 Maret 2025 *March 20, 2025*	a. Portofolio Kredit per Februari 2025 b. *Stress Test* Dampak Kebijakan Efisiensi Pemerintah tahun 2025 c. *Review Risk Appetite* dan *Risk Tolerance* tahun 2025 *a. Credit Portfolio as of February 2025* *b. Stress Test on the Impact of the 2025 Government Budget Efficiency Policy* *c. Review of Risk Appetite and Risk Tolerance for 2025*
2	22 September 2025 *September 22, 2025*	Rekomendasi Sektor Ekonomi untuk RBB *(Compliance & Risk)* *Recommendation of Economic Sectors for the Bank Business Plan (RBB) (Compliance & Risk)*
3	22 Desember 2025 *December 22, 2025*	*Stress Test* terhadap Profil Debitur korporasi dan MSME *Stress Test on Corporate and MSME Debtor Profiles*

Pelaksanaan Kegiatan Komite Manajemen Risiko

Implementation of Risk Management Committee Activities

Program Kerja *Work program*	Realisasi 2025 *2025 Realization*
Tingkat Profil Risiko di PK-2 *Risk Profile Level at PK-2*	Selama tahun 2025 Tingkat Profil Risiko terjaga di PK-2 *Throughout 2025, the Risk Profile Level was maintained at PK-2*
Pemantauan kredit bermasalah *Monitoring of non-performing loans*	Peningkatan/Penurunan rasio LaR dari 17,64% menjadi 18,13% *Increase/Decrease in the LaR ratio from 17.64% to 18.13%*
Penurunan eksposur risiko operasional *Reduction in operational risk exposure*	Penerapan Aplikasi Operational Risk Management (ORM) *Implementation of the Operational Risk Management (ORM) Application* *Penerapan Tata Kelola Pelindungan Data Pribadi* *Implementation of Personal Data Protection Governance*
Pembuatan laporan Rencana Aksi Keuangan Berkelanjutan (RAKB) tahun 2026 *Preparation of the 2026 Sustainable Finance Action Plan (RAKB) report*	Laporan Rencana Aksi Keuangan Berkelanjutan (RAKB) tahun 2026 tepat waktu di bulan November tahun 2025 *Timely submission of the 2026 Sustainable Finance Action Plan (RAKB) report in November 2025*

Program Kerja *Work program*	Realisasi 2025 *2025 Realization*
Rekomendasi sektor ekonomi prioritas untuk tahun 2026 *Recommendations for priority economic sectors for 2026*	Tinjauan dan rekomendasi sektor ekonomi prioritas untuk tahun 2026 *Review and recommendations of priority economic sectors for 2026*
Proyeksi Permodalan dan Tingkat Kesehatan Bank Akhir Tahun 2025 *Capital Projection and Bank Soundness Level at the End of 2025*	Laporan Proyeksi Permodalan dan Tingkat Kesehatan Bank terkait proyeksi rentabilitas Bank akhir 2025 *Report on Capital Projection and Bank Soundness Level related to the Bank's Profitability Projection at the End of 2025*

Pengembangan Kompetensi

Pada tahun 2025, Komite Kredit telah mengikuti pengembangan kompetensi dengan materi terkait *Refreshment* Sertifikasi Manajemen Risiko Jenjang 7, *Refreshment* Sertifikasi Manajemen Risiko, *Motivation for Talent: Strengthening Talent for Artha Graha's Rise, Motivation for Talent: Decode & Connect*-BAGI *Self Awareness Challenge, Climate Risk Management & Scenario Analysis* (CRMS), *Motivation for Talent: Motivational & People Development* dan *The Foundation of Leadership Journey*.

Competency Development

In 2025, the Credit Committee participated in competency development programs covering the following topics: Risk Management Certification Refreshment Level 7, Risk Management Certification Refreshment, Motivation for Talent: Strengthening Talent for Artha Graha's Rise, Motivation for Talent: Decode & Connect–BAGI Self Awareness Challenge, Climate Risk Management & Scenario Analysis (CRMS), Motivation for Talent: Motivational & People Development, and The Foundation of Leadership Journey.

KOMITE PENGARAH TEKNOLOGI INFORMASI
INFORMATION TECHNOLOGY STEERING COMMITTEE

Dasar Pembentukan Komite Pengarah Teknologi Informasi

Komite Pengarah Teknologi Informasi dibentuk berdasarkan pada Surat Edaran Otoritas Jasa Keuangan No. 21/SEOJK.03/2017 tentang Penerapan Manajemen Risiko dalam Penggunaan Teknologi Informasi oleh Bank Umum, Peraturan Otoritas Jasa Keuangan No. 13/POJK.03/2020 tentang Perubahan atas Peraturan Otoritas Jasa Keuangan No. 38/POJK.03/2016 tentang Penerapan Manajemen Risiko dalam Penggunaan Teknologi Informasi oleh Bank umum dan No. 11/POJK.03/2022 tentang Penyelenggaraan Teknologi Informasi oleh Bank Umum.

Basis for the Establishment of the Information Technology Steering Committee

The Information Technology Steering Committee was established based on Financial Services Authority Circular Letter No. 21/SEOJK.03/2017 on the Implementation of Risk Management in the Use of Information Technology by Commercial Banks, Financial Services Authority Regulation No. 13/POJK.03/2020 on Amendments to Financial Services Authority Regulation No. 38/POJK.03/2016 on the Implementation of Risk Management in the Use of Information Technology by Commercial Banks, and Financial Services Authority Regulation No. 11/POJK.03/2022 on the Implementation of Information Technology by Commercial Banks.

Struktur dan Keanggotaan Komite Pengarah Teknologi Informasi

Komite Pengarah Teknologi Informasi terdiri dari:

Ketua : Direktur *Compliance & Risk*
Anggota :
1. Direksi
2. Seluruh Direktorat yang berada dibawah:
   a. Direktur *Business;*
   b. Direktur *Compliance & Risk;*
   c. Direktur *Asset & Recovery;*
   d. *Head of Bureau;*
   e. *Corporate Secretary;*
   f. *Chief Financial Officer;* dan
   g. *Chief Operating Officer*.

Structure and Membership of the Information Technology Steering Committee

The Information Technology Steering Committee consists of:
Chairperson: Director of Compliance & Risk
Members:
1. *Board of Directors;*
2. *All Directorates under the coordination of:*
   a. *Director of Business;*
   b. *Director of Compliance & Risk;*
   c. *Director of Asset & Recovery;*
   d. *Head of Bureau;*
   e. *Corporate Secretary;*
   f. *Chief Financial Officer; and*
   g. *Chief Operating Officer.*

Tugas dan Tanggung Jawab Komite Pengarah Teknologi Informasi

Komite Pengarah Teknologi Informasi memiliki wewenang dan tanggung jawab dalam memberikan rekomendasi kepada Dewan Komisaris dan Direksi, sebagai berikut:

1. Mempersiapkan rencana strategis teknologi informasi sesuai dengan rencana strategis kegiatan usaha Bank;
2. Merumuskan kebijakan dan prosedur teknologi informasi yang utama seperti kebijakan pengamanan teknologi informasi dan manajemen risiko penggunaan teknologi informasi;
3. Memeriksa kesesuaian proyek teknologi informasi yang disetujui dengan rencana strategis teknologi informasi;
4. Memeriksa kesesuaian pelaksanaan proyek teknologi informasi dengan rencana proyek *(project charter)* yang disepakati dalam *Service Level Agreement;*
5. Memeriksa kesesuaian teknologi informasi dengan kebutuhan sistem informasi manajemen yang mendukung pengelolaan kegiatan usaha Bank;

Duties and Responsibilities of the Information Technology Steering Committee

The Information Technology Steering Committee has the authority and responsibility to provide recommendations to the Board of Commissioners and the Board of Directors as follows:
1. *To prepare the information technology strategic plan in line with the Bank's business strategic plan;*
2. *To formulate key information technology policies and procedures, including information technology security policies and risk management for the use of information technology;*
3. *To review the alignment of approved information technology projects with the information technology strategic plan;*
4. *To review the conformity of the implementation of information technology projects with the agreed project plans (project charters) as stipulated in the Service Level Agreement;*
5. *To review the alignment of information technology with the needs of management information systems that support the management of the Bank's business activities;*

6. Mengawasi investasi yang optimal atas penyelenggaraan dan penggunaan teknologi informasi sesuai dengan kegiatan usaha Bank;
7. Memantau kinerja teknologi informasi, risiko penyelenggaraan dan penggunaan teknologi informasi, serta upaya peningkatannya termasuk, mengevaluasi efektivitas biaya teknologi informasi terhadap penyelenggaraan kegiatan;
8. Mengupayakan penyelesaian berbagai masalah terkait teknologi informasi yang tidak dapat diselesaikan oleh satuan kerja pengguna dan satuan kerja penyelenggara secara efektif, efisien, dan tepat waktu; dan
9. Menetapkan skala prioritas proyek teknologi informasi yang bersifat kritis.

6. To oversee optimal investment in the implementation and use of information technology in accordance with the Bank's business activities;
7. To monitor information technology performance, risks related to the implementation and use of information technology, and improvement efforts, including evaluating the cost-effectiveness of information technology in supporting operations;
8. To facilitate the resolution of various information technology-related issues that cannot be effectively, efficiently, and timely resolved by user units and operating units; and
9. To determine the priority scale of critical information technology projects.

Profil Komite Teknologi Informasi

Profil ketua dan anggota Komite Teknologi Informasi yang menjabat sebagai Direksi dapat dilihat pada bab Profil Perusahaan dalam buku Laporan Tahunan ini.

Information Technology Committee Profile

The profiles of the Chairperson and members of the Information Technology Committee who serve as members of the Board of Directors are presented in the Company Profile chapter of this Annual Report.

Pernyataan Independensi Komite Teknologi Informasi

Komite Teknologi Informasi dalam menjalankan tugasnya berkomitmen untuk menjaga independensi meskipun sampai saat ini pernyataan independensi belum tersedia.

Statement of Independence of the Information Technology Committee

In carrying out its duties, the Information Technology Committee is committed to maintaining independence, although as of now a formal statement of independence is not yet available.

Mekanisme Pengangkatan dan Pemberhentian Komite Pengarah Teknologi Informasi

Pengangkatan dan perubahan Komite Pengarah Teknologi Informasi disesuaikan dengan struktur organisasi Bank Artha Graha Internasional yang berlaku dan disahkan oleh Direksi.

Mechanism for the Appointment and Dismissal of the Information Technology Steering Committee

The appointment and changes to the Information Technology Steering Committee are aligned with the prevailing organizational structure of Bank Artha Graha Internasional and are approved by the Board of Directors.

Rapat Komite Pengarah Teknologi Informasi

Information Technology Steering Committee Meetings

Komite Pengarah Teknologi Informasi telah melaksanakan rapat sebanyak 4 (empat) kali di sepanjang tahun 2025, dengan agenda sebagai berikut:

Throughout 2025, the Information Technology Steering Committee held a total of 4 (four) meetings, with the following agendas:

No	Tanggal *Date*	Agenda *Agenda*
1	10 Januari 2025 *January 10, 2025*	*1. Upgrade T24* *2. Migrasi DC – DRC* *3. LRPTI 2025 & Data Management* *4. Cost IT* *5. Cyber Security* *6. System Performance*
2	25 April 2025 *April 25, 2025*	*1. IT Security* *2. Update Project Progres* *3. Upgrade Go Live R23 Checklist*
3	02 Mei 2025 *May 02, 2025*	1. *Update Status Upgrade* T24 R23 2. Persiapan infrastruktur dan jaringan 3. Hasil pengujian *Channel & Surrounding* ORT 5 *1. T24 R23 Upgrade Status Update* *2. Infrastructure and Network Preparation* *3. Channel & Surrounding ORT 5 Testing Results*.
4	08 Desember 2025 *December 08, 2025*	*1. Progress* dan *update* keamanan *cyber* *2. Project* Migrasi dan *Milestone* 3. Rekomendasi dan Implementasi Keamanan *1. Cyber Security Progress and Updates* *2. Migration Project and Milestones* *3. Security Recommendations and Implementation.*

Pelaksanaan Kegiatan Komite Pengarah Teknologi Informasi

Implementation of Information Technology Steering Committee Activities

Komite Pengarah Teknologi Informasi melakukan pemantauan kinerja TI dan upaya peningkatannya melalui pengawasan dan evaluasi realisasi program kerja yang telah disepakati sesuai rencana strategis kegiatan usaha Bank, serta melakukan pemantauan atas penggunaan anggaran TI. Sehingga Teknologi Informasi dapat diterapkan sesuai dengan kebutuhan usaha Bank, dengan penjelasan sebagai berikut:

The Information Technology Steering Committee monitors information technology performance and improvement efforts through the supervision and evaluation of the realization of agreed work programs in accordance with the Bank's business strategic plan, as well as monitoring the utilization of the information technology budget. This ensures that information technology is implemented in line with the Bank's business needs, as explained below:

Program Kerja *Work program*	Realisasi 2025 *2025 Realization*
Pengembangan Fitur API *Management, Mobile Apps* dan *Internet Banking* *Development of API Management, Mobile Apps and Internet Banking Features*	1. AGI *Digital Apps* a. Deposito *Online* b. Tabungan Pintar 2. Penambahan fitur informasi Saldo Awal dan Saldo Akhir pada *Internet Banking Business* 3. Pengembangan QRIS MPM *(Merchant Presented Mode)* ALTO 4. Penambahan Agregator NAATA untuk provider Telkomsel 5. Metode *Whitelist* Rekening Tujuan untuk API Transfer Dana 6. Pengembangan fitur Bank *Wide Limit* pada MB dan IBB 7. Perubahan format MT ke MX (SWIFT) *1. AGI Digital Apps* *a. Online Time Deposit* *b. Smart Savings* *2. Addition of Beginning Balance and Ending Balance Information Features in Internet Banking Business* *3. Development of QRIS MPM (Merchant Presented Mode) – ALTO* *4. Addition of NAATA Aggregator for Telkomsel Provider* *5. Beneficiary Account Whitelist Method for Fund Transfer API* *6. Development of the Bank-Wide Limit feature in Mobile Banking (MB) and Internet Banking Business (IBB)* *7. Migration of SWIFT message format from MT to MX*
Pengembangan Fitur guna mendukung operasional dan pelaporan Bank *Feature Development to support Bank operations and reporting*	1. *Upgrade* sistem *switching* RINTIS 7.20 2. Implementasi platform PRIVASIMU sebagai bagian dari komitmen bank terhadap UU Perlindungan Data Pribadi 3. Pengembangan *Web Dashboard* SIKP dan Asuransi Untuk Fasilitas Pembiayaan KUR dan KPP 4. Sinkronisasi Sumber Data ADK R14 ke R23 dan Penyesuaian Aplikasi ADK 5. Pengembangan Aplikasi Simplifa untuk *Credit Analyst* 6. *Upgrade* Aplikasi APU PPT untuk *team Compliance* 7. Perubahan Judul Laporan *Reminder* dan Logo AGI pada aplikasi ADK 8. Pengembangan KPR FLPP *1. Upgrade of the RINTIS Switching System to Version 7.20* *2. Implementation of the PRIVASIMU Platform as Part of the Bank's Commitment to the Personal Data Protection Law* *3. Development of SIKP and Insurance Web Dashboard for KUR and KPP Financing Facilities* *4. Synchronization of ADK R14 Data Source to R23 and Adjustment of the ADK Application* *5. Development of the Simplifa Application for Credit Analysts* *6. Upgrade of the APU PPT Application for the Compliance Team* *7. Revision of Reminder Report Title and AGI Logo in the ADK Application* *8. Development of FLPP Mortgage (KPR FLPP)*

Program Kerja *Work program*	Realisasi 2025 *2025 Realization*
Penguatan infrastruktur dan peningkatan sistem keamanan di internal *Strengthening infrastructure and improving internal security systems*	1. *Refreshment* perangkat *Firewall* yang sudah *end of support* pada tahun 2025 2. *Refreshment* perangkat WAF yang sudah *end of support* pada tahun 2025 3. Penerapan strategi *anti fraud* dalam bentuk sistem deteksi/ pengendalian *fraud* pada tingkat transaksi dan akun 4. Pengkinian/ pelaksanaan *upgrade operating system* di *end user workstation* menggunakan Windows 11 5. Penguatan dan peningkatan kapabilitas *platform core banking* dan sistem pembayaran, melalui versi *platform* terkini, perubahan pada *middleware* dan ATM *Switching*, serta perkuatan infrastruktur. *1. Refreshment of Firewall Devices Reaching End of Support in 2025* *2. Refreshment of Web Application Firewall (WAF) Devices Reaching End of Support in 2025* *3. Implementation of Anti-Fraud Strategies through Fraud Detection and Control Systems at Transaction and Account Levels* *4. Upgrade of End-User Workstation Operating Systems to Windows 11* *5. Strengthening and Enhancement of Core Banking and Payment System Capabilities through the Latest Platform Versions, Middleware and ATM Switching Adjustments, and Infrastructure Reinforcement*

Pengembangan Kompetensi

Pada tahun 2025, Komite Kredit telah mengikuti pengembangan kompetensi dengan materi terkait Pembekalan & Ujian Sertifikasi Manajemen Risiko Jenjang 6, Pembekalan dan Ujian Sertifikasi Manajemen Risiko Jenjang 7.

Competency Development

In 2025, the Credit Committee participated in competency development programs covering Risk Management Certification Preparation and Examination Level 6 and Level 7.

KOMITE *HUMAN CAPITAL*
HUMAN CAPITAL COMMITTEE

Dalam upaya meningkatkan efektivitas proses pengambilan keputusan terkait *Human Capital,* diperlukan kajian materi yang komprehensif melalui pembahasan dalam rapat Komite *Human Capital*. Dengan demikian, manajemen dapat mengambil keputusan yang tepat demi tercapainya pengelolaan *Human Capital* yang berkualitas, konsisten, berkesinambungan sesuai dengan visi, misi, dan nilai-nilai perusahaan. *Human Capital* menjadi perhatian dan prioritas utama Bank mengingat *Human Capital* merupakan aset yang penting bagi Bank.

In an effort to enhance the effectiveness of decision-making processes related to Human Capital, comprehensive reviews of relevant matters are conducted through discussions in Human Capital Committee meetings. Through this process, Management is able to make appropriate decisions to achieve high-quality, consistent, and sustainable Human Capital management in line with the Company's vision, mission, and values. Human Capital is a key focus and top priority of the Bank, given that Human Capital is a vital asset for the Bank.

Fungsi Komite Human Capital

Mengacu pada penjelasan di atas, maka Direksi membentuk Komite *Human Capital* yang berfungsi untuk membantu Direksi dalam memberikan saran, pertimbangan, dan rekomendasi sebagai komitmen manajemen dalam pengelolaan *Human Capital* yang dapat menjadi acuan dalam pengambilan keputusan terkait pengelolaan *Human Capital*. Fungsi Komite *Human Capital* juga diperlukan dalam upaya mengakselerasi implementasi kebijakan-kebijakan *Human Capital* agar berdampak positif bagi karyawan dan Bank.

Function of the Human Capital Committee

Referring to the explanation above, the Board of Directors has established the Human Capital Committee, which functions to assist the Board of Directors by providing advice, considerations, and recommendations as part of management's commitment to Human Capital management. These inputs serve as a reference in decision-making related to Human Capital management. The function of the Human Capital Committee is also essential in accelerating the implementation of Human Capital policies so that they have a positive impact on employees and the Bank.

Dasar Hukum Komite Human Capital

Usulan Pembentukan Komite *Human Capital* telah disampaikan dalam Rapat Umum Pemegang Saham (RUPS) PT Bank Artha Graha Internasional Tbk pada tanggal 25 Juli 2022, usulan ini direalisasikan pada bulan September 2022. Kemudian pada tahun 2024 diperbarui dengan SK Direksi No. 007/KEP-DIR/IV/2024 tentang Komite *Human Capital* PT Bank Artha Graha Internasional Tbk tanggal 1 April 2024, untuk masa jabatan selama 3 (tiga) tahun sejak tanggal ditetapkan.

Legal Basis of the Human Capital Committee

The proposal for the establishment of the Human Capital Committee was submitted at the General Meeting of Shareholders (GMS) of PT Bank Artha Graha Internasional Tbk on July 25, 2022, and was realized in September 2022. Subsequently, in 2024, it was updated through the Decree of the Board of Directors No. 007/KEP-DIR/IV/2024 on the Human Capital Committee of PT Bank Artha Graha Internasional Tbk dated April 1, 2024, for a term of office of 3 (three) years from the date of issuance.

Komposisi Anggota Komite Human Capital

Komite *Human Capital* Informasi terdiri dari:

1. Ketua : *President Director*
2. Anggota :
   - *Vice President Director*
   - Jajaran Direksi
   - *Vice Head of Bureau Human Capital*
   - *Deputy Director Human Capital*
   - *Associate Director Retail Banking*

Composition of the Human Capital Committee

The Human Capital Committee consists of:

1. *Chairperson: President Director*
2. *Members:*
   - *Vice President Director*
   - *Members of the Board of Directors*
   - *Vice Head of Bureau of Human Capital*
   - *Deputy Director Human Capital*
   - *Associate Director of Retail Banking*

Tugas dan Tanggung Jawab Human Capital

Komite Human Capital memiliki tugas dan tanggung jawab sebagai berikut:

1. Memberikan arahan strategis dan memutuskan kebijakan umum dalam hal pengelolaan *Human Capital* termasuk perubahannya (jika diperlukan) yang meliputi bidang-bidang sebagai berikut:
   a. Strategi dan Kebijakan Umum tentang *Human Capital*;
   b. Kompensasi dan keuntungan (*benefit*) karyawan - termasuk gaji, bonus, program retensi, dll;
   c. Manajemen penilaian kinerja - termasuk promosi dan demosi jabatan;
   d. Manajemen talenta/kader - termasuk identifikasi kader, program pengembangan kader;
   e. Perencanaan Suksesi (*Succession Planning*);
   f. Struktur Organisasi;
   g. Jenjang Kepangkatan;
   h. Pelatihan dan Pengembangan karyawan;
   i. Budaya dan nilai-nilai perusahaan serta keterikatan karyawan;
   j. Pengembangan hubungan karyawan dan industri termasuk upaya antisipatif dan tindak lanjut penyelesaian kasus pelanggaran dan kejahatan Bank, *fraud*, masalah integritas, dll dalam upaya peningkatan kepatuhan karyawan dan pencegahan permasalahan karyawan;
   k. Perencanaan tenaga kerja dan mitigasi perubahan;
   l. Kesehatan dan keselamatan organisasi;
   m. Penyelarasan kebijakan dan sinergi *Human Capital* Bank dengan anak perusahaan/grup; dan
   n. Hal-hal lain sesuai kebutuhan bank.
2. Melaksanakan tugas-tugas dan tanggung jawab lain yang mungkin diberikan Direksi kepada Komite *Human Capital* sesuai kebutuhan dari waktu ke waktu.
3. Bertanggung jawab kepada Direksi dan secara rutin melaporkan kegiatan serta hasil rapat kepada Direksi.

Duties and Responsibilities of the Human Capital Committee

The Human Capital Committee has the following duties and responsibilities:

1. *To provide strategic direction and decide on general policies in relation to Human Capital management, including any amendments (if necessary), covering the following areas:*
   a. *Human Capital strategy and general policies;*
   b. *Employee compensation and benefits, including salaries, bonuses, retention programs, and others;*
   c. *Performance management, including promotions and demotions;*
   d. *Talent management/succession pipeline, including talent identification and development programs;*
   e. *Succession planning;*
   f. *Organizational structure;*
   g. *Career grading levels;*
   h. *Employee training and development;*
   i. *Corporate culture and values, as well as employee engagement;*
   j. *Employee relations and industrial relations development, including preventive efforts and follow-up actions in resolving cases of Bank violations and crimes, fraud, integrity issues, and other matters, in order to enhance employee compliance and prevent employee-related issues;*
   k. *Workforce planning and change mitigation;*
   l. *Organizational health and safety;*
   m. *Alignment of the Bank's Human Capital policies and synergies with subsidiaries/group companies; and*
   n. *Other matters as required by the Bank.*
2. *To carry out other duties and responsibilities as may be assigned by the Board of Directors to the Human Capital Committee from time to time.*
3. *The Human Capital Committee is accountable to the Board of Directors and regularly reports its activities and meeting outcomes to the Board of Directors.*

Pedoman Kebijakan dan Mekanisme Pelaksanaan Rapat Komite

1. Penyelenggaraan rapat Komite *Human Capital* diadakan paling sedikit 1 (satu) kali dalam 1 (satu) bulan atau sesuai kebutuhan;
2. Undangan rapat harus disampaikan kepada seluruh anggota Komite selambatnya 3 (tiga) hari sebelum pelaksanaan rapat;
3. Agenda dan materi rapat Komite *Human Capital* disampaikan kepada seluruh peserta rapat selambatnya 2 (dua) hari sebelum pelaksanaan rapat;
4. Rapat dinyatakan kuorum apabila dihadiri lebih dari 50% anggota Komite;
5. Keputusan diambil berdasarkan musyawarah untuk mufakat. Apabila keputusan dengan cara mufakat tidak tercapai, maka keputusan akan diambil dengan cara suara terbanyak (*voting*);
6. Seluruh proses pengambilan keputusan (termasuk apabila terdapat perbedaan pendapat) dibuat secara tertulis dalam risalah rapat termasuk alasan perbedaan pendapat dan didokumentasikan dengan baik dan lengkap;
7. Risalah rapat akan dibagikan kepada seluruh anggota Komite, anggota Direksi dan Sekretaris Perusahaan (jika diperlukan);
8. Setiap anggota Komite yang secara pribadi baik secara langsung maupun tidak langsung mempunyai kepentingan dalam suatu situasi, transaksi, kontrak atau hal lain yang diusulkan dalam hal mana Perseroan menjadi salah satu pihak, harus menyatakan/mendeklarasi hal ini dan tidak berhak ikut dalam pengambilan suara, kecuali rapat Komite menentukan lain. Hal ini untuk menghindari terjadinya konflik kepentingan; dan
9. Ketentuan dalam Kebijakan dan Mekanisme Pelaksanaan Rapat Komite ini dapat dikaji ulang dengan kebutuhan.

Policy Guidelines and Mechanism for Committee Meetings

1. *Meetings of the Human Capital Committee are held at least 1 (one) time per month or as required;*
2. *Meeting invitations must be delivered to all Committee members no later than 3 (three) days prior to the meeting;*
3. *Meeting agendas and materials of the Human Capital Committee are distributed to all meeting participants no later than 2 (two) days prior to the meeting;*
4. *A meeting may be convened and declared quorate if attended by more than 50% of the Committee members;*
5. *Decisions are made based on deliberation to reach consensus. If consensus cannot be reached, decisions shall be made by majority vote;*
6. *All decision-making processes (including any dissenting opinions) must be documented in writing in the meeting minutes, including the reasons for such dissenting opinions, and properly and completely documented;*
7. *Meeting minutes shall be distributed to all Committee members, members of the Board of Directors, and the Corporate Secretary (if required);*
8. *Any Committee member who personally, either directly or indirectly, has an interest in a situation, transaction, contract, or other matter proposed in which the Company is a party, must declare such interest and shall not be entitled to participate in voting, unless otherwise determined by the Committee meeting. This is to avoid conflicts of interest; and*
9. *The provisions in this Policy and Mechanism for Committee Meetings may be reviewed and revised as necessary.*

Pengembangan Kompetensi

Pada tahun 2025, Komite Kredit telah mengikuti pengembangan kompetensi dengan materi terkait *Certified Professional Legal Officer, Data Science & People Analytics with Statistics Modeling*, Seminar *Developing Emotional Intelligence* (EQ) *in the Workplace, Designing and Integrating Core HR System for Sustainable Performance, Refreshment* Sertifikasi Manajemen Risiko, *Motivation for Talent: Strengthening Talent for Artha Graha's Rise dan Motivation for Talent: Decode & Connect*–BAGI *Self Awareness Challenge*.

Competency Development

In 2025, the Credit Committee participated in competency development programs covering the following topics: Certified Professional Legal Officer, Data Science & People Analytics with Statistical Modeling, Seminar on Developing Emotional Intelligence (EQ) in the Workplace, Designing and Integrating Core HR Systems for Sustainable Performance, Risk Management Certification Refreshment, Motivation for Talent: Strengthening Talent for Artha Graha's Rise, and Motivation for Talent: Decode & Connect–BAGI Self Awareness Challenge

KOMITE KEBIJAKAN PERKREDITAN
CREDIT POLICY COMMITTEE

Komite Kebijakan Perkreditan (KKP) dibentuk untuk menerapkan prinsip kehati-hatian, menunjang bisnis Bank dan asas perkreditan atau pembiayaan yang sehat dalam melaksanakan kegiatan usaha perkreditan atau pembiayaan sejak dalam proses pemberian Kredit atau pembiayaan, pengawasan setelah Kredit atau Pembiayaan diberikan, maupun prosedur penyelesaian dalam hal terdapat Kredit atau Pembiayaan yang bermasalah. Selain itu komite juga berperan dalam rangka meningkatkan kinerja Bank, melindungi kepentingan Stakeholder dan meningkatkan kepatuhan terhadap peraturan perundang-undangan yang pelaksanaan *Good Corporate Governance*.

The Credit Policy Committee (KKP) was established to implement the prudential principles, support the Bank's business, and uphold sound credit or financing principles throughout the credit or financing business activities—from the initial lending or financing process, monitoring after credit or financing is granted, to the resolution procedures in the event of non-performing loans or financing. The Committee also aims to enhance the Bank's performance, protect the interests of stakeholders, and strengthen compliance with laws and regulations in the implementation of Good Corporate Governance.

Fungsi Komite Kebijakan Perkreditan

Mendukung efektivitas pelaksanaan tugas dan tanggung jawab Direksi dalam menyusun, *mengupdate* dan menerapkan kebijakan perkreditan yang disesuaikan dengan kepentingan Bank.

Function of the Credit Policy Committee

Supporting the effectiveness of the Board of Directors in formulating, updating, and implementing credit policies aligned with the Bank's interests.

Dasar Hukum Komite Kebijakan Perkreditan

Komite Kebijakan Perkreditan dibentuk berdasarkan:

1. Peraturan Otoritas Jasa Keuangan No. 42/POJK.03/2017 tanggal 12 Juli 2017 tentang Kewajiban Penyusunan dan Pelaksanaan Kebijakan Perkreditan atau Pembiayaan Bank bagi Bank Umum;
2. Peraturan Otoritas Jasa Keuangan No. 17 Tahun 2023 tanggal 14 September 2023 tentang Penerapan Tata Kelola Bagi Bank Umum;
3. Anggaran Dasar PT Bank Artha Graha Internasional Tbk; dan
4. Surat Keputusan Direksi PT Bank Artha Graha Internasional Tbk No. 006/KEP-DIR/IV/2024 tentang Komite Kebijakan Perkreditan PT Bank Artha Graha Internasional Tbk.

Legal Basis of the Credit Policy Committee

The Credit Policy Committee was established based on:

1. *Financial Services Authority Regulation No. 42/POJK.03/2017 dated July, 12 2017 on the Obligation to Prepare and Implement Credit or Financing Policies for Commercial Banks;*
2. *Financial Services Authority Regulation No. 17 of 2023 dated September 14, 2023 on the Implementation of Good Corporate Governance for Commercial Banks;*
3. *The Articles of Association of PT Bank Artha Graha Internasional Tbk; and*
4. *Decree of the Board of Directors of PT Bank Artha Graha Internasional Tbk No. 006/KEP-DIR/IV/2024 on the Credit Policy Committee of PT Bank Artha Graha Internasional Tbk.*

Komposisi Anggota Komite Kebijakan Perkreditan

Komite Kebijakan Perkreditan terdiri dari:
Ketua : Direktur Utama
Wakil Ketua : Direktur *Compliance & Risk*
Anggota :

- Wakil Direktur Utama
- Direktur *Business*
- Direktur *Asset Recovery*
- *Associate Director Credit Analyst*
- *Associate Director Retail Banking*

Composition of the Credit Policy Committee

The Credit Policy Committee consists of:
Chairperson: President Director
Vice Chairperson: Director of Compliance & Risk
Members:

- *Vice President Director*
- *Director of Business*
- *Director of Asset Recovery*
- *Associate Director of Credit Analyst*
- *Associate Director of Retail Banking*

Tugas dan Tanggung Jawab Komite Kebijakan Perkreditan

Komite Kebijakan Perkreditan memiliki tugas dan tanggung jawab sebagai berikut:

1. Memberikan masukan kepada Direksi dalam penyusunan Kebijakan Perkreditan Bank terutama yang berkaitan dengan prinsip kehati-hatian dalam perkreditan.
2. Mengawasi agar Kebijakan Perkreditan Bank dapat diterapkan dan dilaksanakan secara konsekuen dan konsisten serta merumuskan pemecahan dalam hal terdapat hambatan atau kendala dalam penerapan Kebijakan Perkreditan Bank.

Duties and Responsibilities of the Credit Policy Committee

The Credit Policy Committee has the following duties and responsibilities:

1. *To provide input to the Board of Directors in the formulation of the Bank's Credit Policy, particularly with regard to the application of prudential principles in lending.*
2. *To oversee the consistent and effective implementation of the Bank's Credit Policy and to formulate solutions in the event of obstacles or constraints in the implementation of the Credit Policy.*

3. Melakukan kajian berkala terhadap Kebijakan Perkreditan Bank dan memberikan saran kepada Direksi dalam hal diperlukan perubahan atau perbaikan.
   a. Kajian dan persetujuan terhadap perubahan kebijakan:
      i. *Wholesale Credit Policy;*
      ii. *Retail Credit Policy;*
      iii. *Consumer Credit Policy;*
      iv. *Problem Account Management Policy;* dan
      v. *Write-off and Restructuring Policy.*
   b. *Modeling*:
      Pengembangan, Validasi dan Kajian *Scorecard:*
      i. SME *Emerging Business Banking* (EBB) *Behaviour Scorecard;*
      ii. *Retail Banking Scorecard;*
      iii. *Credit Risk Rating;*
      iv. *Financial Institution Risk Assessment; dan*
      v. *Risk Acceptance Criteria.*
   c. Kajian atas Parameter Model Pencadangan Kerugian PSAK 71:
      i. Validasi *Model Value at Risk* (VaR) dan validasi model perhitungan Suku Bunga dalam *Banking Book* (IRRBB); dan
      ii. Penilaian hasil uji tuntas dan proses pemetaan untuk Aset Tertimbang Menurut Risiko (ATMR) Risiko Kredit.
   d. Melakukan kajian dan memberikan persetujuan dispensasi Kebijakan Kredit Memantau dan mengevaluasi:
      i Perkembangan dan kualitas portofolio perkreditan secara keseluruhan (termasuk distribusi peringkat rating, migrasi dan pelaporan eksposur);
      ii. Kebenaran pelaksanaan kewenangan memutus Kredit;
      iii. Kebenaran proses pemberian, perkembangan, dan kualitas Kredit yang diberikan kepada pihak terkait dengan Bank dan debitur besar tertentu;
      iv. Ketaatan pelaksanaan ketentuan BMPK;

3. To conduct periodic reviews of the Bank's Credit Policy and provide recommendations to the Board of Directors if changes or improvements are required, including:
   a. Review and approval of changes to policies:
      i. Wholesale Credit Policy;
      ii. Retail Credit Policy;
      iii. Consumer Credit Policy;
      iv. Problem Account Management Policy; and
      v. Write-off and Restructuring Policy.
   b. Modeling activities:
      Development, validation, and review of scorecards, including:
      i. SME Emerging Business Banking (EBB) Behaviour Scorecard;
      ii. Retail Banking Scorecard;
      iii. Credit Risk Rating;
      iv. Financial Institution Risk Assessment; and
      v. Risk Acceptance Criteria.
   c. Review of parameters for the PSAK 71 Expected Credit Loss provisioning model, including:
      i. Validation of the Value at Risk (VaR) model and validation of the Interest Rate Risk in the Banking Book (IRRBB) calculation model; and
      ii. Assessment of due diligence results and mapping processes for Risk-Weighted Assets for Credit Risk.
   d. Conducting reviews and granting approval for Credit Policy dispensations, as well as monitoring and evaluating:
      i. The development and quality of the overall credit portfolio (including rating distribution, migration, and exposure reporting);
      ii. The appropriateness of the exercise of credit approval authority;
      iii. The appropriateness of the credit approval process, development, and quality of credit extended to related parties of the Bank and certain large debtors;
      iv. Compliance with the Legal Lending Limit (BMPK);

v. Ketaatan terhadap ketentuan peraturan perundang-undangan dan peraturan lain dalam pelaksanaan pemberian Kredit;
vi. Upaya Bank dalam memenuhi kecukupan jumlah penyisihan penghapusan Kredit;
vii. Penyelesaian Kredit bermasalah sesuai dengan yang ditetapkan dalam Kebijakan Perkreditan Bank;
viii. Efektivitas struktur pengelolaan manajemen risiko kredit yang terukur;
ix. Kecukupan infrastruktur perkreditan yang dimiliki oleh Bank;
x. Penerapan dan pelaksanaan parameter risiko kredit, model dan *scorecard Internal Rating Based* (IRB) ataupun *Credit Risk Rating*;
xi. Memberikan saran dan langkah perbaikan atas hasil pemantauan dan evaluasi yang telah dijalankan; dan
xii. Pelaporan dan pengawasan atas dispensasi Kebijakan/Prosedur Kredit yang diperbolehkan dengan persetujuan pejabat yang berwenang.

v. Compliance with prevailing laws and regulations and other applicable provisions in credit granting;
vi. The Bank's efforts to ensure the adequacy of credit loss provisions;
vii. The resolution of non-performing loans in accordance with the Bank's Credit Policy;
viii. The effectiveness of the credit risk management structure;
ix. The adequacy of the Bank's credit infrastructure;
x. The implementation and application of credit risk parameters, models, and Internal Rating Based (IRB) or Credit Risk Rating;
xi. Providing recommendations and corrective actions based on the results of monitoring and evaluation conducted; and
xii. Reporting and oversight of permitted Credit Policy/Procedure dispensations approved by the authorized officials.

Tugas dan Tanggung Jawab Khusus Komite Kebijakan Perkreditan

Komite Kebijakan Perkreditan bertujuan menetapkan arah, prinsip, dan kerangka kebijakan perkreditan bank guna memastikan penyaluran kredit dilakukan secara *prudent*, terkontrol, patuh terhadap ketentuan regulator, serta mendukung pertumbuhan usaha sesuai Rencana Bisnis Bank yang berkelanjutan dengan tetap menjaga kualitas portofolio kredit.

Specific Duties and Responsibilities of the Credit Policy Committee

The Credit Policy Committee is responsible for establishing the direction, principles, and framework of the bank's credit policy to ensure that credit is extended in a prudent and controlled manner, in compliance with regulatory requirements, and in support of business growth in line with the Bank's Sustainable Business Plan, while maintaining the quality of the credit portfolio.

Tata Tertib Rapat dan Pengambilan Keputusan Komite Kebijakan Perkreditan

1. Rapat Komite Kebijakan Perkreditan dilaksanakan sesuai kebutuhan dan sedikitnya 1 (satu) kali dalam 1 (satu) tahun.
2. Rapat Komite Kebijakan Perkreditan kuorum apabila sedikitnya dihadiri oleh 2/3 (dua per tiga) jumlah anggota.

Rules of Procedure for Meetings and Decision-Making of the Credit Policy Committee

1. Meetings of the Credit Policy Committee are held as required and at least 1 (one) time in 1 (one) year.

2. A meeting of the Credit Policy Committee is deemed quorate if attended by at least 2/3 (two-thirds) of the total Committee members.

3. Apabila terdapat masalah mendesak untuk dibahas di dalam Komite Kebijakan Perkreditan maka Unit Kerja terkait dapat mengusulkan kepada Sekretaris Komite Kebijakan Perkreditan untuk melakukan Rapat Komite.
4. Pengambilan Keputusan dalam kaitan penggunaan wewenang Komite Kebijakan Perkreditan dapat dilakukan melalui edaran kepada anggota Komite Kebijakan Perkreditan atau melalui Rapat Komite Kebijakan Perkreditan yang sah.
5. Keputusan Rapat Komite diambil secara musyawarah dan mufakat. Dalam hal tidak tercapai kesepakatan maka keputusan Rapat Komite dianggap sah bila disetujui oleh 1/2 (satu per dua) dari jumlah Anggota Komite yang hadir ditambah 1 (satu) orang Anggota Komite.

3. In the event of urgent matters that need to be discussed by the Credit Policy Committee, the relevant Work Unit may propose to the Credit Policy Commitee Secretary that a Committee meeting be convened.
4. Decision-making related to the exercise of the Credit Policy Commitee's authority may be conducted through circular resolutions to Credit Policy Commitee members or through a duly convened Credit Policy Commitee meeting.
5. Decisions of the Committee meeting are made through deliberation to reach consensus. If consensus cannot be achieved, a Committee meeting decision shall be deemed valid if approved by 1/2 (one half) of the number of Committee members present plus 1 (one) additional Committee member.

Pengembangan Kompetensi Komite Kebijakan Perkreditan

Pada tahun 2025, Komite Kredit telah mengikuti pengembangan kompetensi dengan materi *Refreshment* Sertifikasi Manajemen Risiko dan *Climate Risk Management & Scenario Analysis* (CRMS).

Competency Development of the Credit Policy Committee

Pada tahun 2025, Komite Kredit telah mengikuti pengembangan kompetensi dengan materi Refreshment Sertifikasi Manajemen Risiko dan Climate Risk Management & Scenario Analysis (CRMS).

KOMITE PRODUK
PRODUCT COMMITTEE

Komite Produk merupakan suatu tim kerja dengan tugas pokok menilai kelayakan sesuatu usulan produk atau aktivitas baru, pengembangan produk atau aktivitas yang dimiliki maupun pengembangan program yang diajukan dan kemudian membuat rekomendasi terhadap usulan produk tersebut sebelum disetujui oleh Direksi.

The Product Committee is a working team whose main duty is to assess the feasibility of proposed new products or activities, the development of existing products or activities, as well as proposed program developments, and subsequently to provide recommendations on such product proposals prior to their approval by the Board of Directors.

Dasar Hukum Komite Produk

Komite Produk dibentuk berdasarkan Pedoman Kebijakan Perkreditan No. 590101.01.0

Legal Basis of the Product Committee

The Product Committee was established based on Credit Policy Guidelines No. 590101.01.0.

Komposisi Anggota Komite Produk

Komite Produk terdiri dari:
1. Ketua : Direktur *Business*
2. Wakil Ketua : *Associate Director Credit Analyst*
3. Sekretaris : *Deputy Director Corporate Relations*
4. Anggota disesuaikan dengan jenis produknya

Tugas, Tanggung Jawab dan Wewenang Komite Produk

Tugas dan Tanggung Jawab

Membantu Direksi dalam membuat perencanaan terkait pengembangan produk/aktivitas/program berorientasi bisnis (*Funding* maupun *Lending*) *existing* dan baru, termasuk:
1. Memastikan kelayakan (*feasibility*) teknis seperti infrastruktur, prosedur, *cost benefit analysis* dan lainnya;
2. Memberi dan memastikan solusi atas berbagai kendala teknis;
3. Melakukan *monitoring* dan menindaklanjuti progress pengembangan produk/aktivitas/program;
4. Membahas kerjasama dengan pihak ketiga terkait rencana pengembangan produk/aktivitas dan *joint program*/ promosi;
5. Memastikan produk/aktivitas/program sudah memenuhi ketentuan regulator;
6. Membuat konsep strategi komunikasi pemasaran di antaranya materi promosi, materi, *event*, dan *tools*/ perlengkapan;
7. Memberi rekomendasi usulan pengembangan dari unit kerja terkait sebelum diajukan ke Direksi;
8. Melakukan evaluasi pencapaian produk/aktivitas/ program;
9. Melakukan *review* produk/aktivitas/program;
10. Melakukan *review*/evaluasi terhadap info tarif;
11. Merumuskan strategi komunikasi pemasaran termasuk *design* dan isi (*content*) materi promosi;
12. Memberikan Keputusan terkait program promosi yang telah memiliki anggaran;

Composition of the Product Committee

The Product Committee consists of:
1. *Chairperson: Director of Business*
2. *Vice Chairperson: Associate Director of Credit Analyst*
3. *Secretary: Deputy Director of Corporate Relations*
4. *Members are appointed based on the type of product.*

Duties, Responsibilities, and Authorities of the Product Committee

Duties and Responsibilities

To assist the Board of Directors in planning the development of business-oriented products/activities/ programs (both Funding and Lending), whether existing or new, including:
1. *Ensuring technical feasibility, such as infrastructure readiness, procedures, cost–benefit analysis, and other related aspects;*
2. *Providing and ensuring solutions to various technical constraints;*
3. *Monitoring and following up on the progress of product/activity/program development;*
4. *Discussing cooperation with third parties related to plans for product/activity development and joint programs/promotions;*
5. *Ensuring that products/activities/programs comply with regulatory requirements;*
6. *Developing concepts for marketing communication strategies, including promotional materials, events, and tools/equipment;*
7. *Providing recommendations on development proposals from related work units before submission to the Board of Directors;*
8. *Evaluating the performance and achievements of products/activities/programs;*
9. *Conducting reviews of products/activities/programs;*
10. *Reviewing and evaluating tariff information;*
11. *Formulating marketing communication strategies, including the design and content of promotional materials;*
12. *Making decisions related to promotional programs that have an approved budget;*

13. Menyetujui kerjasama dengan pihak ketiga atas produk/aktivitas/*program existing*;
14. Memberikan *In Principle Approval* atas usulan produk/aktivitas/program baru;
15. Melakukan pengembangan produk/aktivitas *existing* yang memerlukan pengembangan dari sisi Teknologi Informasi dan/atau perubahan bisnis proses; dan
16. Memantau produk dan aktivitas yang memerlukan pengembangan dari sisi Teknologi Informasi dan/atau perubahan bisnis proses.

Wewenang Komite Produk

1. Memutuskan strategi komunikasi pemasaran termasuk *design* dan *content* materi promosi.
2. Memutuskan Info Tarif.
3. Memutuskan program promosi yang telah memiliki Anggaran.
4. Menyetujui kerjasama denqan pihak ketiga atas produk/aktivitas/program yang masih berlaku/ berjalan.
5. Memberikan *In Prinsip Approval* atas usulan produk/ aktivitas/program baru.

Pedoman Kebijakan dan Mekanisme Pelaksanaan Rapat Komite Produk

1. Dalam pengembangan produk tertentu, Komite Produk dapat mengundang unit kerja lain yang terkait (termasuk *Branch Director*)
2. Komite Produk mengadakan rapat minimal 1x (satu kali) dalam setahun ataupun secara *ad hoc* (bila perlu).
3. Dalam hal dilakukan pengambilan Keputusan oleh Komite Produk dilakukan mekanisme *voting* dengan ketentuan sebagai berikut:
   a. Rapat Komite Produk dipimpin oleh Ketua dan dalam hal Ketua berhalangan maka rapat dapat dipimpin oleh salah seorang Wakil Ketua.
   b. Rapat Komite Produk adalah sah dan berhak mengambil keputusan bila dihadiri oleh Ketua atau Wakil Ketua dan dihadiri lebih dari 50% (lima puluh persen) jumlah anggota Komite Produk.

13. *Approving cooperation with third parties for existing products/activities/programs;*
14. *Granting In-Principle Approval for proposed new products/activities/programs;*
15. *Developing existing products/activities that require enhancements in terms of Information Technology and/or changes to business processes; and*
16. *Monitoring products and activities that require development in terms of Information Technology and/or changes to business processes.*

Authority of the Product Committee

1. *To decide on marketing communication strategies, including the design and content of promotional materials;*
2. *To determine tariff information;*
3. *To decide on promotional programs that already have a budget;*
4. *To approve cooperation with third parties for existing/ongoing products, activities, or programs; and*
5. *To grant In-Principle Approval for proposed new products, activities, or programs.*

Policy Guidelines and Mechanism for Product Committee Meetings

1. *In the development of certain products, the Product Committee may invite other relevant work units (including Branch Directors).*
2. *The Product Committee holds meetings at least 1 (one) time per year or on an ad hoc basis (if necessary).*
3. *In the event that decisions are made by the Product Committee, a voting mechanism shall apply under the following provisions:*
   a. *Product Committee meetings are chaired by the Chairperson, and if the Chairperson is unable to attend, the meeting may be chaired by one of the Vice Chairpersons.*
   b. *A Product Committee meeting is deemed valid and authorized to make decisions if attended by the Chairperson or Vice Chairperson and more than 50% (fifty percent) of the total members of the Product Committee.*

c. Keputusan Rapat Komite Produk diambil berdasarkan musyawarah untuk mufakat.
d. Dalam hal musyarawah untuk mufakat tidak tercapai maka dilakukan pemungutan suara *(voting)* dengan mekanisme:
   i. Hak *voting* dimiliki oleh anggota Komite Produk setingkat *Deputy Director;*
   ii. Keputusan *voting* diambil berdasarkan *simple majority*; dan
   iii. Jika hasil *voting* seimbang maka Ketua Komite Produk yang akan menentukan keputusan.

4. Setiap usulan produk/aktivitas/program sudah harus memperoleh keputusan maksimal pada rapat berikutnya.
5. Tugas administratif terkait Komite Produk (termasuk di dalamnya, pembuatan notulen rapat) dilakukan secara bersamaan ataupun bergantian antara Direktorat *Digital Banking* dan Direktorat *Treasury*.
6. Setiap direktorat/sub direktorat dapat mengusulkan/menyampaikan agenda pembahasan kepada Ketua Komite.
7. Komite Produk dapat membentuk kelompok kerja (pokja) yang menampung ide-ide kreatif dari keseluruhan Bank (semua level di KPNO dan Cabang) terkait produk/aktivitas/program Bank, dengan tujuan untuk membahas ide-ide inovatif terkait produk/aktivitas/program serta membuatkan usulannya, mempersiapkan kebutuhan pendukung termasuk melakukan *benchmarking* (riset pasar) dan hal-hal lain yang dianggap perlu.

c. Decisions of the Product Committee meeting are made through deliberation to reach consensus.
d. If consensus cannot be reached, voting shall be conducted with the following mechanism:
   i. Voting rights are held by Product Committee members at the level of Deputy Director;
   ii. Voting decisions are taken based on a simple majority; and
   iii. In the event of a tied vote, the Chairperson of the Product Committee shall determine the decision.

4. Each proposal for a product/activity/program must obtain a decision no later than the subsequent meeting.
5. Administrative duties related to the Product Committee (including the preparation of meeting minutes) are carried out jointly or alternately by the Digital Banking Directorate and the Treasury Directorate.
6. Each directorate/sub-directorate may propose or submit discussion agendas to the Chairperson of the Committee.
7. The Product Committee may establish working groups to accommodate creative ideas from across the Bank (all levels at the Head Office and Branches) related to the Bank's products/activities/programs, with the aim of discussing innovative ideas, formulating proposals, preparing supporting requirements including benchmarking (market research), and other matters deemed necessary.

Pengembangan Kompetensi Komite Produk

Pada tahun 2025, Komite Kredit telah mengikuti pengembangan kompetensi dengan materi *Refreshment* Sertifikasi Manajemen Risiko Jenjang 7, *Refreshment* Sertifikasi Manajemen Risiko, *Climate Risk Management & Scenario Analysis* (CRMS), *Motivation for Talent: Strengthening Talent for Artha Graha's Rise*, *Motivation for Talent: Decode & Connect*–BAGI *Self Awareness Challenge* dan *The Foundation of Leadership Journey*.

Product Committee Competency Development

In 2025, the Credit Committee participated in competency development with materials on Level 7 Risk Management Certification Refreshment, Risk Management Certification Refreshment, Climate Risk Management & Scenario Analysis (CRMS), Motivation for Talent: Strengthening Talent for Artha Graha's Rise, Motivation for Talent: Decode & Connect-BAGI Self Awareness Challenge and The Foundation of Leadership Journey.

SEKRETARIS PERUSAHAAN
CORPORATE SECRETARY

Bank Artha Graha Internasional memiliki Sekretaris Perusahaan (*Corporate Secretary*) yang berperan penting dalam menjembatani komunikasi baik kepada pihak internal maupun eksternal Bank seperti komunikasi dengan pegawai, Regulator, para Pemegang Saham, Investor, dan Pemangku Kepentingan lainnya. Sekretaris Perusahaan juga berperan dalam memastikan bahwa Bank telah patuh pada peraturan dan ketentuan di bidang Pasar Modal.

Bank Artha Graha Internasional appoints a Corporate Secretary who serves as a key liaison between the Bank and its internal and external stakeholders, including employees, Regulators, Shareholders, Investors, and other relevant Stakeholders. The Corporate Secretary is also responsible for ensuring the Bank's compliance with applicable laws and regulations, particularly those related to the Capital Market.

Komunikasi yang dibangun Sekretaris Perusahaan diselenggarakan melalui berbagai saluran yang dimiliki Bank seperti kantor dan nomor kontak, situs perusahaan, media sosial, lembar *feedback*, dan lainnya. Hal ini untuk memastikan bahwa Bank telah menjalankan fungsi keterbukaan informasi kepada para Pemangku Kepentingan.

The Corporate Secretary facilitates communication through various official channels provided by the Bank, such as offices and contact numbers, the corporate website, social media platforms, feedback mechanisms, and other communication media. Through these channels, the Bank ensures the effective implementation of information disclosure and transparency for all Stakeholders.

Pedoman Kerja Sekretaris Perusahaan

Mengacu pada Peraturan Otoritas Jasa Keuangan No. 35/POJK.04/2014 tentang Sekretaris Perusahaan. Sekretaris Perusahaan harus menyampaikan kegiatan dan laporan Sekretaris Perusahaan yang meliputi:

1. Kegiatan Umum;
2. Kegiatan Tata Kelola dan Informasi Korporat;
3. Kegiatan Komunikasi Korporat; dan
4. Tanggung Jawab Sosial dan Pengamanan Perusahaan.

Guidelines for the Corporate Secretary

Referring to Financial Services Authority Regulation No. 35/POJK.04/2014 on Corporate Secretaries, the Corporate Secretary is required to submit reports on Corporate Secretary activities, which include:

1. *General Activities;*
2. *Corporate Governance and Corporate Information Activities;*
3. *Corporate Communication Activities; and*
4. *Corporate Social Responsibility and Corporate Security Activities.*

Pihak Yang Mengangkat dan Memberhentikan Sekretaris Perusahaan

Sekretaris Perusahaan bertanggung jawab langsung kepada Direksi serta diangkat dan diberhentikan berdasarkan Keputusan Direksi berdasarkan mekanisme internal Bank dan dilaporkan kepada Otoritas Jasa Keuangan dan Bursa Efek Indonesia. Pengangkatan Sekretaris Perusahaan dengan mempertimbangkan kemampuan profesional serta integritasnya di masyarakat dan bisnis.

Appointment and Dismissal of the Corporate Secretary

The Corporate Secretary reports directly to the Board of Directors and is appointed and dismissed based on a Resolution of the Board of Directors in accordance with the Bank's internal mechanisms, and such appointment and dismissal are reported to the Financial Services Authority (OJK) and the Indonesia Stock Exchange. The appointment of the Corporate Secretary takes into account professional competence as well as integrity within the community and business environment.

Profil Pejabat Sekretaris Perusahaan *Profile of the Corporate Secretary*

Nama *Name*	Rumi Kreshna Wibowo
Jabatan *Position*	Sekretaris Perusahaan *Corporate Secretary*
Dasar Hukum Penunjukan *Legal Basis of Appointment*	No. SK-MT/HC/0133/VI/2024 tanggal 26 Juni 2024 efektif per tanggal 26 Juni 2024 *No. SK-MT/HC/0133/VI/2024 dated June 26, 2024, effective as of June 26, 2024*
Usia *Age*	58 tahun *58 years old*
Kewarganegaraan dan Domisili *Nationality and Domicile*	Warga Negara Indonesia, Jakarta *Indonesian citizen, Jakarta*
Riwayat Pendidikan *Education*	• Sarjana Akuntansi dari STIE Bhakti Pembangunan (2016). • Program Pendidikan Singkat Angkatan (PPSA) Lemhanas RI (2018). • *Bachelor's Degree in Accounting from STIE Bhakti Pembangunan (2016).* • *Short Executive Education Program (PPSA) at Lemhanas RI (2018).*
Riwayat Pekerjaan *Work Experience*	• *Team Verifikator BPPN* (2000); • Staf Kredit (2000); • *Business Development* (2003); • Kabag Kredit UMKM & Kemitraan II (2008); • Staf Khusus Bidang Kemitraan & UMKM (2009); • Kadiv SAM & Remedial (2012); • Kepala SKAI (2014); • Staf Khusus Direktur SDM (2015); • *Deputy Director Corporate Secretary* (2017); • Deputi Direktur Admin Sekretaris Perusahaan (2018); • Kepala Divisi *Special Aset Management* (2019); dan • *Senior Officer Asset Recovery* (2024). • *BPPN Verification Team Member (2000);* • *Credit Staff (2000);* • *Business Development Staff (2003);* • *Head of the MSME & Partnership Credit Section II (2008);* • *Special Staff for Partnership & MSMEs (2009);* • *Head of the Special Asset Management & Remedial Division (2012);* • *Head of the Internal Audit Unit (2014);* • *Special Staff to the Director of Human Resources (2015);* • *Deputy Director of Corporate Secretary (2017);* • *Deputy Director of Corporate Secretary. Administration (2018);* • *Head of the Special Asset Management Division (2019); and* • *Senior Officer of Asset Recovery (2024).*

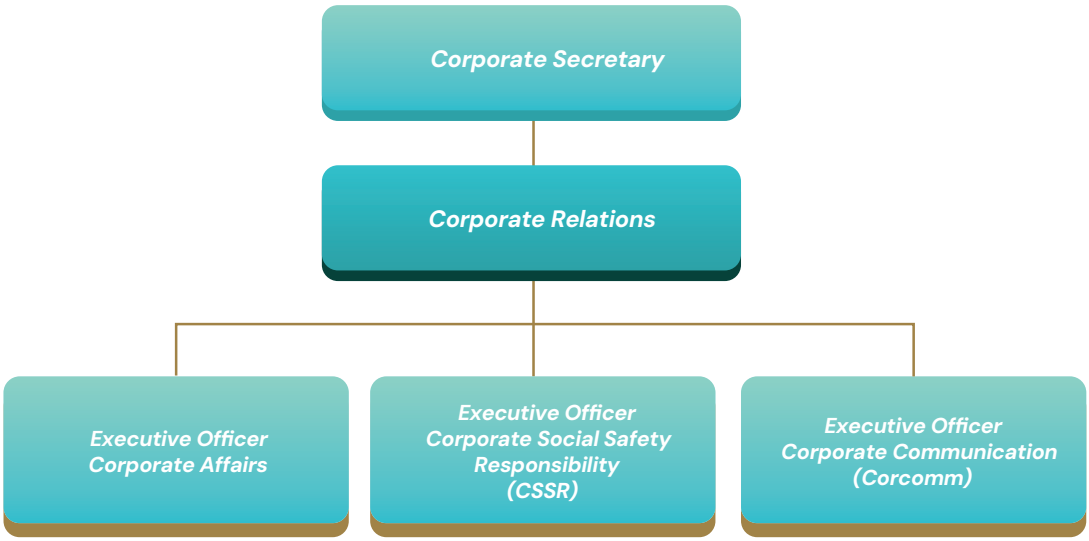
Struktur Organisasi Sekretaris Perusahaan *Corporate Secretary Organizational Structure*

Corporate Secretary berada langsung di bawah Direktur Utama sehingga tiap bentuk pelaksanaan tugasnya dipertanggungjawabkan secara langsung kepada Direktur Utama. Pelaksanaan fungsi dan peran *Corporate*

The Corporate Secretary reports directly to the President Director; therefore, all duties and responsibilities are directly accountable to the President Director. In carrying out its functions and roles, the Corporate

Secretary dibantu oleh *Deputy Director Corporate Relations, Executive Officer Corporate Affairs, Executive Officer Corporate Social Safety Responsibility (CSSR),* dan *Executive Officer Corporate Communication (Corcomm).*

Secretary is supported by the Deputy Director Corporate Relations, Executive Officer Corporate Affairs, Executive Officer Corporate Social Safety Responsibility (CSSR), and Executive Officer Corporate Communication (Corcomm).



Mekanisme Pengangkatan dan Pemberhentian Sekretaris Perusahaan

Direksi berwenang mengangkat dan memberhentikan Sekretaris Perusahaan sebagaimana yang tertuang dalam pedoman dan tata tertib Sekretaris Perusahaan.

1. Pengangkatan Sekretaris Perusahaan:
   a. Sekretaris Perusahaan diangkat berdasarkan keputusan Direksi;
   b. Sekretaris Perusahaan dapat dirangkap oleh seorang anggota Direksi;
   c. Sekretaris Perusahaan dilarang merangkap jabatan apapun pada Emiten atau Perusahaan Publik lain;
   d. Dalam hal terjadi kekosongan Sekretaris Perusahaan, Perseroan wajib menunjuk penggantinya dalam jangka waktu paling lama 60 (enam puluh) hariw sejak terjadinya kekosongan Sekretaris Perusahaan;
   e. Perseroan wajib menyampaikan laporan ke Bursa paling lambat pada Hari Bursa yang sama dengan dilakukannya penunjukan Sekretaris Perusahaan dan mengumumkan di Bursa;

Mechanism for the Appointment and Dismissal of the Corporate Secretary

The Board of Directors has the authority to appoint and dismiss the Corporate Secretary as stipulated in the Corporate Secretary Guidelines and Code of Conduct.

1. Appointment of the Corporate Secretary:
   a. The Corporate Secretary is appointed based on a resolution of the Board of Directors;
   b. The position of Corporate Secretary may be concurrently held by a member of the Board of Directors;
   c. The Corporate Secretary is prohibited from holding any concurrent position in another Issuer or Public Company;
   d. In the event of a vacancy in the position of Corporate Secretary, the Company is required to appoint a replacement within a maximum period of 60 (sixty) days from the date the vacancy occurs;
   e. The Company is required to submit a report to the Stock Exchange no later than the same Trading Day on which the Corporate Secretary is appointed and to announce such appointment through the Stock Exchange;

f. Selama terjadi kekosongan Sekretaris Perusahaan, jabatan tersebut dapat dirangkap oleh anggota Direksi atau orang perseorangan yang ditunjuk sebagai Sekretaris Perusahaan sementara tanpa memperhatikan persyaratan Sekretaris Perusahaan yang diatur oleh Peraturan Otoritas Jasa Keuangan No. 35/POJK.04/2014 tentang Sekretaris Perusahaan Emiten atau Perusahaan Publik; dan
g. Kekosongan Sekretaris Perusahaan dapat disebabkan antara lain berakhirnya masa tugas, pemberhentian, pengunduran diri, atau berhalangan tetapnya Sekretaris Perusahaan.

2. Pemberhentian Sekretaris Perusahaan berdasarkan keputusan Direksi.

Tugas dan Tanggung Jawab

Sekretaris Perusahaan memiliki tugas dan tanggung jawab antara lain:

1. Fungsi *Corporate Secretary* melaksanakan tugas paling kurang:
   a. Mengikuti perkembangan Pasar Modal khususnya peraturan perundang-undangan yang berlaku di bidang Pasar Modal;
   b. Memberikan masukan kepada Direksi dan Dewan Komisaris untuk mematuhi ketentuan peraturan perundang-undangan di bidang Pasar Modal; Pemberian masukan kepada Direksi misalnya masukan dalam melaksanakan ketentuan kewajiban Rapat Direksi dan Dewan Komisaris, sebagaimana dimaksud dalam Peraturan Otoritas Jasa Keuangan yang mengatur mengenai Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik;
   c. Membantu Direksi dan Dewan Komisaris dalam pelaksanaan tata kelola perusahaan yang meliputi:
      i. Keterbukaan informasi kepada masyarakat, termasuk ketersediaan informasi pada situs web Perseroan;
      ii. Penyampaian laporan kepada Peraturan Otoritas Jasa Keuangan tepat waktu;
      iii. Penyelenggaraan dan dokumentasi rapat Direksi; dan

f. During a vacancy in the position of Corporate Secretary, the role may be concurrently held by a member of the Board of Directors or an individual appointed as an interim Corporate Secretary, without being subject to the Corporate Secretary requirements as stipulated under Financial Services Authority Regulation No. 35/POJK.04/2014 on Corporate Secretaries of Issuers or Public Companies; and
g. A vacancy in the position of Corporate Secretary may occur due to, among other things, the expiration of the term of office, dismissal, resignation, or permanent incapacity of the Corporate Secretary.

2. The dismissal of the Corporate Secretary is carried out based on a resolution of the Board of Directors.

Duties and Responsibilities

The Corporate Secretary has the following duties and responsibilities, among others:

1. The Corporate Secretary function carries out at least the following duties:
   a. Monitoring developments in the Capital Market, particularly prevailing laws and regulations in the Capital Market sector;
   b. Providing input to the Board of Directors and the Board of Commissioners to ensure compliance with laws and regulations in the Capital Market sector. Such input to the Board of Directors includes, among others, guidance in fulfilling obligations related to meetings of the Board of Directors and the Board of Commissioners, as stipulated in the Financial Services Authority regulations governing the Board of Directors and the Board of Commissioners of Issuers or Public Companies;
   c. Assisting the Board of Directors and the Board of Commissioners in the implementation of corporate governance, which includes:
      i. Disclosure of information to the public, including the availability of information on the Company's website;
      ii. Timely submission of reports to the Financial Services Authority;
      iii. Organization and documentation of meetings of the Board of Directors; and

iv. Pelaksanaan program orientasi terhadap Perusahaan bagi Direksi dan/atau Dewan Komisaris.

d. Menyiapkan daftar khusus yang berkaitan dengan Direksi, Dewan Komisaris dan keluarganya baik dalam Perseroan maupun afiliasinya yang antara lain mencakup kepemilikan saham, hubungan bisnis dan peranan lain yang menimbulkan benturan kepentingan dengan Perseroan;

e. Membuat daftar Pemegang Saham termasuk kepemilikan 5% (lima persen) atau lebih; dan

f. Sebagai penghubung antar Perseroan dengan Pemegang Saham, Otoritas Jasa Keuangan, dan Pemangku Kepentingan lainnya.

2. *Corporate Secretary* dan pegawai dalam unit kerja yang menjalankan fungsi *Corporate Secretary* wajib menjaga kerahasiaan dokumen, data dan informasi yang bersifat rahasia kecuali dalam rangka memenuhi kewajiban sesuai dengan peraturan perundang-undangan atau ditentukan lain dalam peraturan perundang-undangan;

3. *Corporate Secretary* dan pegawai dalam unit kerja yang menjalankan fungsi *Corporate Secretary* dilarang mengambil keuntungan pribadi baik secara langsung maupun tidak langsung yang merugikan Bank;
4. Dalam rangka meningkatkan pengetahuan dan pemahaman untuk membantu pelaksanaan tugasnya, *Corporate Secretary* harus mengikuti pendidikan dan/ atau pelatihan. Pendidikan dan/atau pelatihan yang dimaksud dapat diperoleh antara lain melalui pelatihan, sosialisasi atau seminar yang diselenggarakan pihak yang berkompeten;
5. *Corporate Secretary* bertanggung jawab kepada Direksi; dan
6. Setiap informasi yang disampaikan oleh *Corporate Secretary* kepada masyarakat merupakan informasi resmi dari Bank.

iv. Implementation of orientation programs regarding the Company for members of the Board of Directors and/or the Board of Commissioners.

d. Preparing a special register related to members of the Board of Directors, the Board of Commissioners, and their family members, both within the Company and its affiliates, which includes, among others, share ownership, business relationships, and other roles that may give rise to conflicts of interest with the Company;

e. Preparing a register of Shareholders, including those holding 5% (five percent) or more of the shares; and

f. Acting as a liaison between the Company and Shareholders, the Financial Services Authority, and other Stakeholders.

2. *The Corporate Secretary and employees within the work unit performing the Corporate Secretary function are required to maintain the confidentiality of documents, data, and information of a confidential nature, except where disclosure is required to fulfill obligations under prevailing laws and regulations or otherwise stipulated by applicable laws and regulations;*
3. *The Corporate Secretary and employees within the work unit performing the Corporate Secretary function are prohibited from obtaining personal benefits, either directly or indirectly, that may cause losses to the Bank;*
4. *In order to enhance knowledge and understanding to support the performance of duties, the Corporate Secretary is required to participate in education and/or training programs. Such education and/or training may be obtained, among others, through training sessions, socialization programs, or seminars conducted by competent parties;*
5. *The Corporate Secretary is accountable to the Board of Directors; and*
6. *Any information conveyed by the Corporate Secretary to the public constitutes official information of the Bank.*

Pelaksanaan Tugas Tahun 2025

Corporate Secretary Bank Artha Graha Internasional menjalankan beragam kegiatan di sepanjang tahun 2025 sebagai berikut:

1. Memfasilitasi Dewan Komisaris dan Direksi dalam menyelenggarakan RUPS Tahunan dan RUPS Luar Biasa;
2. Memfasilitasi Dewan Komisaris dan Direksi dalam menyelenggarakan *Public Expose*;
3. Membantu penyelenggaraan dan pendokumentasian rapat Direksi, rapat Komisaris, rapat *Management Committee* serta pemantauan hasil keputusan manajemen;
4. Membuat Laporan Tahunan dan Laporan Keberlanjutan yang berpedoman pada peraturan perundang-undangan yang berlaku, salah satunya Undang-undang No. 40 Tahun 2007 tentang Perseroan Terbatas dan Peraturan Bank Indonesia POJK No. 37/POJK.03/2019 tentang Transparansi dan Publikasi Laporan Bank, Peraturan Otoritas Jasa Keuangan No. 29/POJK.04/2016, Peraturan Otoritas Jasa Keuangan No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik, dan Surat Edaran Otoritas Jasa Keuangan No. 16/SEOJK.04/2021 tentang Bentuk dan Isi Laporan Tahunan Emiten atau Perusahaan Publik;
5. Memastikan pemantauan kepatuhan perusahaan melalui pemenuhan laporan rutin guna memenuhi regulasi baik secara bulanan, triwulan, semesteran, dan tahunan kepada regulator;
6. Membantu penyelenggaraan *Corporate Action* Bank;
7. Memastikan kegiatan tanggung jawab sosial dan pengamanan Bank; dan
8. Mengelola *website* dan media sosial Bank demi menjaga *image* perusahaan.

Implementation of Duties in 2025

Throughout 2025, the Corporate Secretary of Bank Artha Graha Internasional carried out various activities in the performance of its duties, as outlined below:

1. *Facilitate the Board of Commissioners and the Board of Directors in conducting the Annual General Meeting of Shareholders (AGMS) and Extraordinary General Meeting of Shareholders (EGMS);*
2. *Facilitate the Board of Commissioners and the Board of Directors in organizing Public Expose;*
3. *Assist in organizing and documenting Board of Directors meetings, Board of Commissioners meetings, Management Committee meetings, and monitoring the implementation of management decisions;*
4. *Prepare the Annual Report and Sustainability Report in accordance with applicable laws and regulations, including Law No. 40 of 2007 on Limited Liability Companies, Bank Indonesia Regulation No. 37/POJK.03/2019 on Bank Transparency and Reporting, Financial Services Authority (OJK) Regulation No. 29/POJK.04/2016, OJK Regulation No. 51/POJK.03/2017 on Sustainable Finance Implementation for Financial Services Institutions, Issuers, and Public Companies, and Financial Services Authority Circular Letter No. 16/SEOJK.04/2021 on the Form and Content of Annual Reports of Issuers or Public Companies;*
5. *Ensure corporate compliance monitoring through routine reporting to meet regulatory requirements on a monthly, quarterly, semi-annual, and annual basis to the Regulators;*
6. *Assist in the implementation of the Bank's Corporate Actions;*
7. *Ensure the Bank's social responsibility activities and security; and*
8. *Manage the Bank's website and social media to maintain the company's image.*

Pengembangan Kompetensi

Competency Development

Selama tahun 2025, *Corporate Secretary* telah mengikuti program pengembangan kompetensi sebagai berikut:

During 2025, the Corporate Secretary participated in the following competency development programs:

Nama Peserta *Participant*	Pelatihan *Training*	Pihak Penyelenggara *Organizer*	Tempat dan Waktu *Venue and Date*
Rumi Kreshna Wibowo	*Refreshment* Sertifikasi Manajemen Risiko *Risk Management Certification Refreshment*	Risiko Manajemen Gagasan (RMG)	Jakarta, 9-19 Agustus 2025 *Jakarta, August 9-19, 2025*

INTERNAL AUDIT
INTERNAL AUDIT

Fungsi Internal Audit bagi manajemen sebagai *strategic business partner* dalam mengoptimalkan implementasi terkait tata kelola yang baik melalui kajian dan audit pelaksanaan kebijakan dan prosedur dalam aktivitas operasional Bank yang efektif. Fungsi dan tanggung jawab audit ini wajib diterapkan dan dilaksanakan dengan prinsip independen.

The Internal Audit function serves as a strategic business partner to Management in optimizing the implementation of good corporate governance through reviews and audits of the effectiveness of policies and procedures applied in the Bank's operational activities. The roles and responsibilities of Internal Audit are carried out in accordance with the principle of independence.

Fungsi internal audit dijalankan melalui proses evaluasi berdasarkan *risk based* audit secara objektif dan jasa konsultasi. Fungsi tersebut dilakukan melalui pendekatan yang proaktif, berkomunikasi secara efektif, berorientasi pada bisnis dan *stakeholder*s, pemahaman terhadap pokok permasalahan (*root of the problem*) dan area yang memiliki risiko tinggi, penekanan temuan pada kualitas, serta merekomendasikan penyelesaian yang praktis dan *workable*.

The Internal Audit function is implemented through objective evaluation processes based on a risk-based audit approach, as well as the provision of consulting services. These activities are conducted using a proactive approach, supported by effective communication, a strong business and stakeholder orientation, a thorough understanding of root causes and high-risk areas, an emphasis on the quality of audit findings, and the formulation of practical and workable recommendations.

Internal Audit berperan memberikan keyakinan berdasarkan hasil pemeriksaan bahwa pengendalian internal dan pelaksanaan kegiatan operasional, akuntansi, manajemen risiko dan kegiatan Bank lainnya telah terselenggara dengan baik dan mampu menjamin kepentingan Bank serta *stakeholder*.

Internal Audit provides assurance, based on audit results, that internal controls and the execution of operational, accounting, risk management, and other banking activities have been conducted properly and effectively, thereby safeguarding the interests of the Bank and its stakeholders.

Dasar Hukum

Legal Basis

Pedoman kerja Internal Audit disusun berdasarkan Peraturan Otoritas Jasa Keuangan No. 1/POJK.03/2019 tanggal 28 Januari 2019 tentang Penerapan Fungsi Audit Internal pada Bank Umum.

The Internal Audit Charter is prepared in accordance with Financial Services Authority Regulation No. 1/POJK.03/2019 dated January 28, 2019 concerning the Implementation of the Internal Audit Function in Commercial Banks.

Piagam Internal Audit

Dalam menjalankan tugas dan tanggung jawabnya, Internal Audit berpedoman pada Pedoman dan Tata Tertib Kerja Internal Audit yang tertuang dalam Pedoman Pengawasan Intern (PPI) No. 10204.01.0 tanggal 15 Desember 2017, Pedoman Pengawasan Intern (PPI) No. 10204.02.0 tanggal 31 Mei 2019, Pedoman Pengawasan Intern (PPI) No. 10204.02.1 tanggal 25 Mei 2022 yang telah diperbarui menjadi Pedoman Pengawasan Intern (PPI) No. 10204.03.0 tanggal 30 Desember 2024.

Isi dari pedoman tersebut mencakup:
1. Tujuan;
2. Ketentuan Umum:
   a. Fungsi dan Peranan Internal Audit (SKAI);
   b. Tanggung Jawab Pengendalian Intern;
   c. Prinsip-prinsip Pengendalian Intern;
   d. Fungsi Pemeriksaan Intern;
   e. Tata Cara dan Ketentuan Pendukung; serta
   f. Administrasi Dokumen.
3. Prosedur; dan
4. Penutup.

Kode Etik Auditor

Berdasarkan pedoman tersebut, Internal Audit wajib mematuhi dan menerapkan kode etik yang terdiri dari:

1. Integritas
   Setiap auditor intern harus memiliki integritas dalam melaksanakan tugasnya yang tercermin dari tindakan:

   a. Dapat diandalkan, tegas, jujur, dan terpercaya;
   b. Menjaga kerahasiaan informasi yang diperoleh dalam pelaksanaan tugas;
   c. Menghindari benturan kepentingan; dan
   d. Mengimplementasikan Kode Etik Audit Intern.

   Setiap auditor internal harus menghindari situasi yang diketahui atau dicurigai melanggar hukum dan harus melaporkan situasi tersebut langsung kepada pejabat yang berwenang di Bank Artha Graha Internasional sesuai dengan struktur organisasi yang berlaku.

Internal Audit Charter

In carrying out its duties and responsibilities, Internal Audit refers to the Internal Audit Guidelines and Work Procedures as stipulated in the Internal Control Guidelines (PPI) No. 10204.01.0 dated December 15, 2017, Internal Control Guidelines (PPI) No. 10204.02.0 dated May 31, 2019, and Internal Control Guidelines (PPI) No. 10204.02.1 dated May 25, 2022, which have been subsequently updated to Internal Control Guidelines (PPI) No. 10204.03.0 dated December 30, 2024.

The scope of these guidelines includes the following:
1. *Objectives;*
2. *General Provisions, covering:*
   a. *The Function and Role of Internal Audit (SKAI);*
   b. *Responsibilities for Internal Control;*
   c. *Principles of Internal Control;*
   d. *Internal Audit Function;*
   e. *Supporting Procedures and Provisions; and*
   f. *Document Administration;*
3. *Procedures; and*
4. *Closing.*

Code of Ethics for Auditors

Based on the aforementioned guidelines, Internal Audit is required to comply with and implement a code of ethics consisting of the following principles:

1. *Integrity*
   Each internal auditor must demonstrate integrity in performing their duties, as reflected in the following actions:
   a. *Being reliable, firm, honest, and trustworthy;*
   b. *Maintaining the confidentiality of information obtained in the course of performing duties;*
   c. *Avoiding conflicts of interest; and*
   d. *Implementing the Internal Audit Code of Ethics.*

   Each internal auditor must avoid situations that are known or suspected to be unlawful and must report such situations directly to the authorized officials at Bank Artha Graha Internasional in accordance with the prevailing organizational structure.

2. Objektivitas
   a. Setiap auditor internal berkewajiban untuk menjalankan tugasnya dengan penuh kejujuran, objektivitas, dan ketekunan;
   b. Setiap auditor internal harus memiliki kebebasan sikap mental dan kepercayaan yang jujur akan hasil pekerjaan auditnya; dan
   c. Membuat konsep prosedur, merancang sistem, memasang sistem, melaksanakan sistem, bukan merupakan fungsi audit. Setiap karyawan Bank Artha Graha Internasional dalam kapasitasnya sebagai auditor internal tidak diperkenankan sama sekali untuk turut terlibat atau melibatkan diri dalam pekerjaan-pekerjaan yang disebutkan di atas karena dinilai mengurangi objektivitas audit.
3. Kerahasiaan
   a. Setiap auditor internal harus bijaksana (*prudent*) dalam menggunakan informasi yang diperolehnya selama melakukan tugas audit;
   b. Setiap auditor internal harus menjaga agar informasi yang bersifat rahasia jangan sampai bocor, dengan pengecualian yaitu menyampaikan informasi rahasia kepada pihak-pihak yang berhak memperolehnya, sesuai dengan perintah atau pengarahan dari Kepala Internal Audit;
   c. Setiap auditor internal tidak boleh menggunakan informasi yang bersifat rahasia untuk keuntungan pribadi atau dengan cara yang dapat merugikan kesejahteraan organisasi pada umumnya, anggota Dewan Komisaris sebagai perwakilan para pemilik saham, dan/atau manajemen; serta
   d. Setiap auditor internal harus mengambil langkah-langkah pengamanan yang diperlukan guna menjaga kerahasiaan catatan-catatan dan berbagai data yang seharusnya bersifat rahasia.
4. Kompetensi dan Profesionalisme
   a. Setiap auditor intern harus memiliki pengetahuan, keterampilan, dan kompetensi yang dibutuhkan dalam pelaksanaan fungsi audit intern terhadap Bank secara menyeluruh;
   b. Memastikan setiap auditor intern menerapkan pengetahuan, keterampilan, dan kompetensi yang dilaksanakan secara profesional dan skeptis; dan

2. *Objectivity*
   a. *Each internal auditor is required to perform their duties with integrity, objectivity, and diligence;*
   b. *Each internal auditor must maintain independence of mental attitude and an honest belief in the results of their audit work; and*
   c. *Developing procedural concepts, designing systems, installing systems, and implementing systems do not constitute audit functions. Any employee of Bank Artha Graha Internasional, in their capacity as an internal auditor, is strictly prohibited from being involved or engaging in the aforementioned activities, as such involvement is deemed to reduce audit objectivity.*
3. *Confidentiality*
   a. *Each internal auditor must act prudently in the use of information obtained during the performance of audit duties;*
   b. *Each internal auditor must ensure that confidential information is not disclosed, with the exception of providing such confidential information to parties entitled to receive it, in accordance with orders or directions from the Head of Internal Audit;*
   c. *Each internal auditor is prohibited from using confidential information for personal gain or in any manner that may be detrimental to the welfare of the organization in general, members of the Board of Commissioners as representatives of the shareholders, and/or Management; and*
   d. *Each internal auditor must take the necessary safeguarding measures to maintain the confidentiality of records and various data that are required to remain confidential.*
4. *Competence and Professionalism*
   a. *Each internal auditor must possess the knowledge, skills, and competencies required to perform the internal audit function of the Bank in a comprehensive manner;*
   b. *Ensuring that each internal auditor applies their knowledge, skills, and competencies in a professional and skeptical manner; and*

c. Memastikan setiap auditor intern harus memiliki pengetahuan, keterampilan dan kompetensi demi terjaminnya pemenuhan tujuan audit intern di PT Bank Artha Graha Internasional Tbk.

c. Ensuring that each internal auditor possesses the knowledge, skills, and competencies necessary to guarantee the achievement of internal audit objectives at PT Bank Artha Graha Internasional Tbk.

Pihak Yang Mengangkat dan Memberhentikan Kepala Internal Audit

Kepala Internal Audit diangkat dan diberhentikan oleh Direktur Utama setelah mendapat persetujuan dari Dewan Komisaris dengan mempertimbangkan rekomendasi Komite Audit sebagaimana yang diatur dalam Peraturan Otoritas Jasa Keuangan No. 1/POJK.03/2019 tentang Penerapan Fungsi Audit Intern pada Bank Umum.

Appointment and Dismissal of the Head of Internal Audit

The Head of Internal Audit is appointed and dismissed by the President Director upon obtaining approval from the Board of Commissioners, taking into consideration the recommendation of the Audit Committee, as stipulated in Financial Services Authority Regulation No. 1/POJK.03/2019 concerning the Implementation of the Internal Audit Function in Commercial Banks.

Profil Pejabat Internal Audit

Profile of the Internal Audit Officer

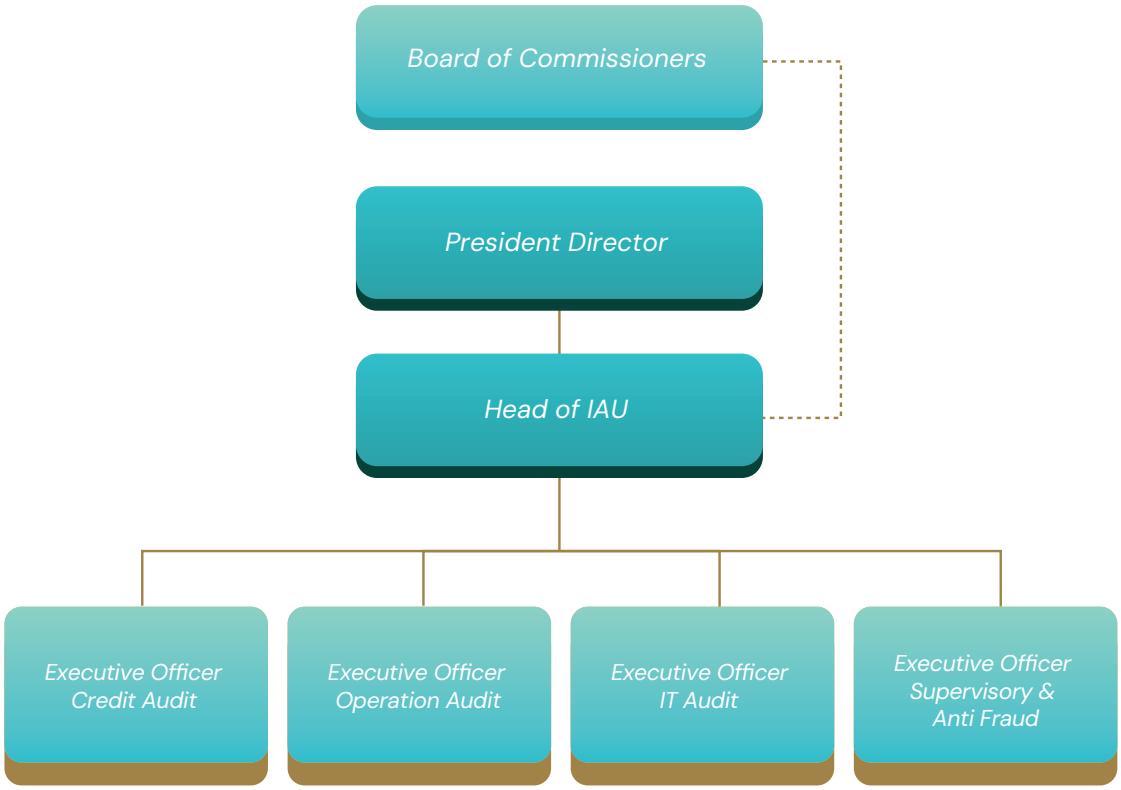
Nama *Name*	Adhyaksa Sitepu
Jabatan *Position*	*Head of Internal Audit* *Head of the Internal Audit*
Dasar Hukum Penunjukan *Legal Basis of Appointment*	No. SKMT/ SDM/0704/X/2020 tanggal 14 Oktober 2020 *No. SKMT/SDM/0704/X/2020 dated October 14, 2020*
Usia *Age*	56 tahun *56 years old*
Kewarganegaraan dan Domisili *Nationality and Domicile*	Warga Negara Indonesia, Jakarta *Indonesian citizen, Jakarta*
Riwayat Pendidikan *Education*	• Sarjana Ekonomi jurusan Akuntansi dari Sekolah Tinggi Ilmu Ekonomi Bandung (1993); • Master Business Administration dari Newport University USA (1997); dan • *Doctor of Philosophy* bidang Manajemen dari American World University (1998). • *Bachelor's degree in Economics, majoring in Accounting, from Bandung School of Economics (1993);* • *Master of Business Administration from Newport University, USA (1997); and* • *Doctor of Philosophy in Management from American World University (1998).*
Riwayat Pekerjaan *Work Experience*	• Deputi *Head Internal Audit* PT Jakarta International Hotels & Development Tbk; • Deputi Direktur *Anti Fraud*, Kontrol dan APU PPT (2018-2019); dan • Deputi Direktur Kepatuhan (2019-2020). • *Deputy Head of Internal Audit at PT Jakarta International Hotels & Development Tbk* • *Deputy Director of Anti-Fraud, Control, and AML–CFT (2018–2019); and* • *Deputy Director of Compliance (2019–2020).*

Struktur Organisasi, Kedudukan Internal Audit Dalam Struktur Organisasi dan Komposisi Personel Internal Audit

Berikut adalah Struktur Organisasi Internal Audit:

Organizational Structure, Position of Internal Audit within the Organizational Structure, and Composition of Internal Audit Personnel

The following is the Organizational Structure of the Internal Audit Function:



Internal Audit merupakan organ kerja independen yang berada dan bertanggung jawab secara langsung kepada Direktur Utama yang didukung penuh oleh Dewan Komisaris serta jajaran Manajemen Bank. Internal Audit juga dibantu oleh *Executive Officer* dalam pelaksanaan tugasnya.

Internal Audit is an independent working unit that is positioned under and reports directly to the President Director, with full support from the Board of Commissioners and the Bank's Management. In carrying out its duties, Internal Audit is also supported by Executive Officers.

Komposisi personil Internal Audit Bank Artha Graha Internasional per 31 Desember 2025 adalah sebagai berikut:

The composition of Internal Audit personnel of Bank Artha Graha Internasional as of December 31, 2025 is as follows:

Jabatan *Position*	Jumlah Personil *Number of Personnel*
Kepala Internal Audit *Head of Internal Audit*	1
Executive Officer (Kredit, Operasi, Teknologi dan *Supervisory* & *Anti Fraud*) *Executive Officer (Credit, Operations, Technology and Supervisory & Anti Fraud)*	4
Staf Auditor Kredit *Credit Auditor Staff*	4
Staf Auditor Operasi *Operations Auditor Staff*	6
Staf Auditor Teknologi *Technology Auditor Staff*	4
Staf *Supervisory* *Supervisory Staff*	2
Staf *Anti Fraud* *Anti-Fraud Staff*	1
Jumlah *Total*	22

Independensi Internal Audit

Seluruh aktivitas audit yang dilakukan oleh Internal Audit Bank Artha Graha Internasional selalu berlandaskan pada prinsip independensi, tanpa ada unsur intervensi dari pihak mana pun yang mampu mempengaruhi kinerjanya.

Independence of Internal Audit

All audit activities carried out by the Internal Audit of Bank Artha Graha Internasional are consistently based on the principle of independence, free from any form of intervention by any party that could influence its performance.

Metode Audit

Dalam melaksanakan audit, metode audit yang digunakan Internal Audit Bank Artha Graha Internasional adalah metode *risk based* audit dengan menerapkan fokus audit pada kegiatan dan transaksi yang memiliki risiko tinggi.

Audit Methodology

In conducting audits, the Internal Audit of Bank Artha Graha Internasional applies a risk-based audit methodology, with audit activities focused on operations and transactions that carry higher levels of risk.

Tugas dan Tanggung Jawab

Internal Audit Bank memiliki tugas dan tanggung jawab sebagai berikut:

1. Membantu tugas Direktur Utama dan Dewan Komisaris dalam melakukan pengawasan dengan cara menjabarkan secara operasional baik perencanaan, pelaksanaan maupun pemantauan hasil audit;

Duties and Responsibilities

The Bank's Internal Audit has the following duties and responsibilities:

1. *Assisting the President Director and the Board of Commissioners in carrying out oversight functions by operationalizing audit planning, implementation, and monitoring of audit results;*

2. Membuat analisis dan penilaian di bidang keuangan, akuntansi, operasional, dan kegiatan lain melalui audit;
3. Mengidentifikasi segala kemungkinan untuk memperbaiki dan meningkatkan efisiensi penggunaan sumber daya dan dana;
4. Memberikan saran perbaikan dan informasi yang objektif tentang kegiatan yang diperiksa pada semua tingkatan manajemen; dan
5. Internal Audit harus memiliki tanggung jawab terhadap profesi dengan selalu menerapkan prinsip kerja yang cermat, seksama, dan tegas untuk melayani organisasi Bank Artha Graha Internasional dengan cara yang konsisten dengan berbagai norma audit intern dan Kode Etik.

Pelaksanaan Tugas Tahun 2025

Pelaksanaan kegiatan audit Internal Audit Bank diterapkan secara berkala pada Kantor Cabang dan Kantor Pusat Non Operasional (KPNO). Adapun target pemeriksaan untuk tahun 2025 adalah sejumlah 100 pemeriksaan dengan capaian adalah sebanyak 99 pemeriksaan (99%).

Di tahun 2025, fokus kerja yang ingin dicapai Internal Audit adalah:

1. Melaksanakan audit terhadap Kantor Cabang dan Kantor Pusat Non Operasional (KPNO) sesuai dengan rencana audit dengan fokus pemeriksaan pada temuan berisiko tinggi dan temuan berulang;
2. Meningkatkan standardisasi dan kualitas pemeriksaan; dan
3. Meningkatkan kompetensi dan profesionalisme auditor.

Pelaksanaan rapat Satuan Kerja *Audit Intern* dengan Direksi, Dewan Komisaris, dan/atau Komite Audit dilaksanakan secara rutin dan berkala, seiring dengan agenda Rapat Komite Audit. Dalam forum tersebut, disampaikan hasil pemantauan dan analisis atas temuan audit, termasuk perkembangan tindak lanjut perbaikan, guna memastikan efektivitas pengawasan terhadap pelaksanaan tindak lanjut oleh Direksi atas hasil audit atau pemeriksaan serta rekomendasi yang diberikan oleh Satuan Kerja *Audit Intern*.

2. *Conducting analyses and assessments in the areas of finance, accounting, operations, and other activities through audit engagements;*
3. *Identifying opportunities to improve and enhance the efficiency of the use of resources and funds;*
4. *Providing recommendations for improvement and objective information on the activities audited to all levels of Management; and*
5. *Internal Audit is also responsible for upholding professional standards by consistently applying prudent, diligent, and firm working principles in serving the organization of Bank Artha Graha Internasional, in a manner that is aligned with internal audit standards and the Code of Conduct.*

Implementation of Duties in 2025

In 2025, Internal Audit activities of the Bank were carried out on a periodic basis at Branch Offices and the Non-Operational Head Office. The audit plan for 2025 targeted a total of 100 audit engagements, with actual realization reaching 99 audits (99%).

In 2025, the key areas of focus of Internal Audit were as follows:

1. *Conduct audits of Branch Offices and Non-Operational Head Office units (KPNO) in accordance with the audit plan, with a focus on high-risk findings and recurring findings;*
2. *Enhance the standardization and quality of audit examinations; and*
3. *Improve the competence and professionalism of auditors.*

The meetings of the Internal Audit Unit with the Board of Directors, Board of Commissioners, and/or the Audit Committee are conducted regularly in line with the Audit Committee meeting agenda. In these forums, the results of monitoring and analysis of audit findings are presented, including the progress of corrective follow-up actions, to ensure the effectiveness of supervisory oversight over the implementation by the Board of Directors of audit or examination results, as well as recommendations provided by the Internal Audit Unit.

Pengembangan Kompetensi

Competency Development

Selama tahun 2025, Internal Audit telah mengikuti program pengembangan kompetensi sebagai berikut:

Throughout 2025, the Internal Audit function participated in the following competency development programs:

No.	Pelatihan *Training*	Pihak Penyelenggara *Organizer*	Waktu Pelaksanaan *Implementation Date*
1	*Training Project Integrasi* LOS X BAG (Akulaku) *LOS X BAG Integration Project Training (Akulaku)*	Tim Fincloud & Tim Akulaku *Fincloud Team & Akulaku Team*	17 Februari 2025 *February 17, 2025*
2	*Refreshment Setup Product* (Tabungan, Deposito, dan Loan) - *Upgrade T24 R23* *Product Setup Refreshment (Savings, Deposits, and Loans) – T24 R23 Upgrade*	Fortress Data Services	22 Maret 2025 *March 22, 2025*
3	*Refreshment* & Resertifikasi CAFM *CAFM Refreshment & Recertification*	AAFM	21 April 2025 *April 21, 2025*
4	*Refreshment* SMR (*Batch* 2) *Risk Management* *Certification (SMR) Refreshment – Batch 2*	Risiko Manajemen Gagasan (RMG)	16 April 2025 *April 16, 2025*
5	*Strengthening Talent for Artha Graha's Rise*	Red Avenue (Sofyan Hadi) & LPPI (Christian Adrian)	30 Mei 2025 *May 30, 2025*
6	*Motivation for Talent : Decode & Connect - BAGI Self Awareness Challenge*	Red Avenue (Sofyan Hadi & Ardian Rangga)	21 Juni 2025 *June 21, 2025*
7	*Climate Risk Management & Scenario Analysis (CRMS)*	Yensen Aliamin & Tim Resilience Development Initiative (RDI)	5 Juli 2025 *July 5, 2025*
8	*Motivation for Talent* : Motivational & *People Development*	Syarel Titaley	20 September 2025 *September 20, 2025*
9	*Refreshment* Sertifikasi Audit Level *Manager* (Jenjang 7) *Audit Certification Refreshment – Manager Level (Level 7)*	Refreshment Sertifikasi Audit Level Manager (Jenjang 7) *Audit Certification Refreshment – Manager Level (Level 7)*	23 September 2025 *September 23, 2025*
10	Resertifikasi Audit Level *Manager* (Jenjang 7) *Audit Manager Level Recertification (Level 7)*	LSPP	25 September 2025 *September 25, 2025*
11	*Remittance Swift Iso 2022*	PT Trengginas Daya Insani	15 November 2025 *November 15, 2025*

AKUNTAN PUBLIK
PUBLIC ACCOUNTANT

Pada tahun 2025, Bank Artha Graha Internasional kembali melakukan pemilihan dan penunjukan Kantor Akuntan Publik untuk melaksanakan audit terhadap Laporan Keuangan Tahun Buku 2025. Hal tersebut dilakukan dalam rangka memenuhi ketentuan Peraturan Otoritas Jasa Keuangan No. 37/POJK.03/2019 tentang Transparansi dan Publikasi Laporan Bank. Auditor

In 2025, Bank Artha Graha Internasional once again conducted the selection and appointment of a Public Accounting Firm to audit the Bank's Financial Statements for the fiscal year 2025. This was carried out in order to comply with Financial Services Authority Regulation No. 37/POJK.03/2019 concerning Transparency and Publication of Bank Reports. The appointed External

Eksternal yang ditunjuk diwajibkan mampu memberikan informasi dan data yang akuntabel, independen, dan wajar, khususnya atas aspek keuangan, operasional, dan kepatuhan terhadap peraturan yang berlaku.

Audit Eksternal dilakukan oleh pihak independen yang telah memenuhi persyaratan untuk memastikan bahwa pencatatan akuntansi Bank diwajibkan melakukan pelaporan profil Risiko Bank. Laporan profil risiko tersebut mencakup penilaian terhadap Risiko Inheren dan penilaian terhadap Kualitas Penerapan Manajemen Risiko Bank, yang disusun sesuai dengan ketentuan Pernyataan Standar Akuntansi dan Keuangan (PSAK) dan laporan yang disiapkan menyajikan posisi keuangan dan hasil usaha secara wajar serta operasional usaha yang dijalankan Bank tidak menyalahi ketentuan Regulasi yang berlaku.

Penunjukan Kantor Akuntan Publik Bank Artha Graha Internasional tahun buku 2025 ditetapkan melalui RUPS Tahunan berdasarkan rekomendasi dari Dewan Komisaris dan Komite Audit sesuai Peraturan Otoritas Jasa Keuangan No. 09/POJK.09/2023 yang ditunjuk untuk mengaudit Laporan Keuangan Bank.

Penunjukan Akuntan Publik

Melalui RUPS Tahunan pada tanggal 26 Juni 2025, Perusahaan memperoleh persetujuan pemegang saham atas penunjukan kembali Kantor Akuntan Publik Kanaka Puradiredja, Suhartono untuk melaksanakan audit atas buku-buku Perseroan Tahun Buku yang berakhir pada tanggal 31 Desember 2025, serta menetapkan jumlah honorarium dan persyaratan lain sehubungan dengan penunjukan AP dan KAP tersebut dengan memperhatikan rekomendasi dari Komite Audit.

Penunjukan tersebut dilakukan secara independen yang tidak memiliki benturan kepentingan dengan Bank, untuk mengaudit Laporan Keuangan Bank, dan telah sesuai dengan standar profesional, perjanjian kerja, dan ruang lingkup audit.

Auditor is required to provide accountable, independent, and fair information and data, particularly with respect to financial, operational, and regulatory compliance aspects.

The external audit is conducted by an independent party that meets the applicable requirements to ensure that the Bank's accounting records are properly maintained. The Bank is also required to prepare and report its Risk Profile, which includes an assessment of Inherent Risk and an evaluation of the Quality of the Implementation of Risk Management. Such reports are prepared in accordance with the applicable Indonesian Financial Accounting Standards (PSAK) and are intended to fairly present the Bank's financial position and operating results, as well as to ensure that the Bank's business operations comply with prevailing regulations.

The appointment of the Public Accounting Firm for Bank Artha Graha Internasional for the fiscal year 2025 was approved at the Annual General Meeting of Shareholders, based on the recommendation of the Board of Commissioners and the Audit Committee, in accordance with Financial Services Authority Regulation No. 09/POJK.09/2023, to audit the Bank's Financial Statements.

Appointment of Public Accountant

Through the Annual General Meeting of Shareholders held on June 26, 2025, the Company obtained shareholder approval for the reappointment of Public Accounting Firm Kanaka Puradiredja, Suhartono to conduct the audit of the Company's books for the fiscal year ended December 31, 2025, as well as to determine the audit fee and other terms and conditions related to the appointment of the Public Accountant and the Public Accounting Firm, taking into account the recommendation of the Audit Committee.

The appointment was carried out independently and free from any conflict of interest with the Bank, for the purpose of auditing the Bank's Financial Statements, and was in compliance with professional standards, the engagement agreement, and the agreed audit scope.

Adapun kronologis penunjukan Kantor Akuntan Publik dan Akuntan Publik dalam 5 (lima) tahun terakhir adalah sebagai berikut:

The following sets out the chronology of the appointment of the Public Accounting Firm and the Public Accountant in the last 5 (five) years:

Tahun *Year*	Kantor Akuntan Publik *Public Accounting Firm*	Nama Akuntan (Partner Penanggung Jawab) *Name of Accountant (Partner in Charge)*	Izin KAP *Public Accounting Firm License*
2025	KAP Kanaka Puradiredja, Suhartono	Florus Daeli, S.E., Ak., MM., CA., CPA., CRA., CLI., CFI., CACP., ASEAN CPA	STTD.KAP-00034/PM.22/2017 tanggal 18 Oktober 2017 *STTD.KAP-00034/PM.22/2017 dated October 18, 2017*
2024	KAP Kanaka Puradiredja, Suhartono	Ahmad Nadhif Thoyyibin, S.E., Ak., S.H., M.Ak., CA., CPA., ASEAN CPA	*STTD.KAP-00034/PM.22/2017 tanggal 18 Oktober 2017* *STTD.KAP-00034/PM.22/2017 dated October 18, 2017*
2023	KAP Kanaka Puradiredja, Suhartono	Harris Siregar, SE.,Ak., CA., CPA, ASEAN CPA., BKP	*STTD.KAP-00034/PM.22/2017 tanggal 18 Oktober 2017* *STTD.KAP-00034/PM.22/2017 dated October 18, 2017*
2022	KAP Kanaka Puradiredja, Suhartono	Harris Siregar, SE.,Ak., CA., CPA, ASEAN CPA., BKP	*STTD.KAP-00034/PM.22/2017 tanggal 18 Oktober 2017* *STTD.KAP-00034/PM.22/2017 dated October 18, 2017*
2021	KAP Kanaka Puradiredja, Suhartono	Harris Siregar, SE.,Ak., CA., CPA, ASEAN CPA., BKP	*STTD.KAP-00034/PM.22/2017 tanggal 18 Oktober 2017* *STTD.KAP-00034/PM.22/2017 dated October 18, 2017*

Jasa Lain dan Biaya Yang Diberikan Kantor Akuntan Publik dan Akuntan Publik

Kantor Akuntan Publik dan Akuntan Publik tidak memberikan jasa lain selain audit laporan keuangan tahunan pada tahun buku berakhir.

Other Services and Fees Provided by the Public Accounting Firm and the Public Accountant

The Public Accounting Firm and the Public Accountant did not provide any services other than the audit of the annual financial statements for the fiscal year ended.

Koordinasi Auditor Eksternal dan Komite Audit

Penunjukan Kantor Akuntan Publik Independen Bank Artha Graha Internasional telah sesuai dengan prosedur yang diatur oleh regulator yang disahkan dalam RUPS Tahunan berdasarkan rekomendasi dari Komite Audit. Komite Audit senantiasa memberikan saran, rekomendasi, dan pendapat yang bersifat independen terkait permasalahan yang dihadapi. Selain itu, hasil

Coordination between the External Auditor and the Audit Committee

The appointment of the independent Public Accounting Firm of Bank Artha Graha Internasional was carried out in accordance with procedures stipulated by the regulator and was approved at the Annual General Meeting of Shareholders based on the recommendation of the Audit Committee. The Audit Committee consistently provides independent advice, recommendations, and

pendampingan dan pengawasan secara intensif yang dilakukan akan dilaporkan kepada Direksi Bank.

opinions on matters encountered. In addition, the results of the intensive assistance and oversight conducted are reported to the Bank's Board of Directors.

FUNGSI KEPATUHAN
COMPLIANCE FUNCTION

Bank telah membentuk Satuan Kerja Kepatuhan atau Divisi Kepatuhan sebagai unit yang bersifat independen dan berfungsi untuk mendukung pelaksanaan tugas Direktur yang membawahkan Fungsi Kepatuhan. Unit ini bertanggung jawab langsung kepada Direktur dimaksud dan dipimpin oleh Kepala Divisi Kepatuhan yang telah memenuhi persyaratan sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan No. 46/POJK.03/2017 tanggal 12 Juli 2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum.

The Bank has established a Compliance Work Unit or Compliance Division as an independent unit that functions to support the implementation of the duties of the Director in charge of the Compliance Function. This unit reports directly to the relevant Director and is led by a Head of Compliance Division who meets the requirements as stipulated in Financial Services Authority Regulation No. 46/POJK.03/2017 dated July 12, 2017 concerning the Implementation of the Compliance Function of Commercial Banks.

Dalam menjalankan tugasnya, Direktur Kepatuhan bersama Divisi Kepatuhan wajib menjunjung tinggi prinsip independensi dalam memberikan pendapat, serta tidak berpihak pada kepentingan pihak mana pun di luar kepentingan Bank. Selain itu, seluruh pejabat dan staf pada Satuan Kerja Kepatuhan wajib memelihara integritas, menjaga kerahasiaan informasi yang diperoleh, dan dilarang memanfaatkannya untuk kepentingan pribadi atau kelompok.

In carrying out its duties, the Compliance Director together with the Compliance Division is required to uphold the principle of independence in providing opinions and must not be influenced by the interests of any party other than the interests of the Bank. In addition, all officers and staff within the Compliance Work Unit are required to maintain integrity, safeguard the confidentiality of information obtained, and are prohibited from using such information for personal or group interests.

Untuk memastikan objektivitas pelaksanaan fungsi kepatuhan, pejabat dan staf pada Satuan Kerja Kepatuhan tidak diperkenankan menduduki posisi yang menimbulkan *conflict of interest*. Batasan *(limit)* terkait hal tersebut ditetapkan secara jelas dan disetujui oleh Komite Manajemen Risiko.

To ensure objectivity in the implementation of the compliance function, officers and staff of the Compliance Work Unit are not permitted to hold positions that may give rise to conflicts of interest. The limits related to such matters are clearly stipulated and approved by the Risk Management Committee.

Dasar Hukum

Pelaksanaan tugas dan tanggung jawab Fungsi Kepatuhan Bank Artha Graha Internasional dilaksanakan sesuai dengan ketentuan Peraturan Otoritas Jasa Keuangan No. 46/POJK.03/2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum.

Legal Basis

The implementation of the duties and responsibilities of the Compliance Function of Bank Artha Graha Internasional is carried out in accordance with Financial Services Authority Regulation No. 46/POJK.03/2017 concerning the Implementation of the Compliance Function of Commercial Banks.

Pedoman dan Tata Tertib Kerja Fungsi Kepatuhan

Pedoman terkait tata kerja fungsi Kepatuhan Bank tertuang dalam Pedoman Tata Kerja Direktorat *Compliance* No. 10100.05.0 tanggal 28 Februari 2023 tentang Pedoman Tata Kerja Sub Direktorat *Compliance* dan APU PPT.

Compliance Function Guidelines

The operational guidelines for the Bank's Compliance Function are stipulated in the Compliance Directorate Work Guidelines No. 10100.05.0 dated February 28, 2023, concerning the Work Guidelines of the Compliance and APU PPT Sub-Directorate.

Profil Kepala Satuan Kerja Kepatuhan

Profile of the Head of the Compliance Work Unit

Nama *Name*	Edriwan Meidikara
Jabatan *Position*	*Deputy Director Compliance* *Deputy Director of Compliance*
Dasar Hukum Penunjukan *Legal Basis of Appointment*	No. SK-MT/HC/0546/X/2025 tanggal 9 Oktober 2025 *No. SK-MT/HC/0546/X/2025 dated October 9, 2025*
Usia *Age*	46 tahun *46 years old*
Kewarganegaraan dan Domisili *Nationality and Domicile*	Warga Negara Indonesia, Jakarta *Indonesian citizen, Jakarta*
Riwayat Pendidikan *Education*	• Sarjana Manajemen di STIE Perbanas Jakarta (2003); dan • Magister Manajemen di ABFI Perbanas Jakarta (2013). • *Bachelor's Degree in Management from STIE Perbanas Jakarta (2003); and* • *Master's Degree in Management from ABFI Perbanas Jakarta (2013).*
Riwayat Pekerjaan *Work Experience*	• Kepala Seksi Kredit Konsumer & UMKM (2013); • Staf Wilayah 9 (2014); • *Senior Credit Procedure* (2017); • *Executive Officer* Sistem Prosedur Kredit & SDM (2019); • *Executive Officer* Sistem Prosedur (2020); • *Executive Officer* Sistem Prosedur *Operation*, SDM, Kredit & *Treasury* (2021); • *Executive Officer Service & Quality* (2022); dan • *Deputy Director Operation* 1 (2023). • *Head of Consumer & MSME Credit Section (2013);* • *Regional Staff–Region 9 (2014);* • *Senior Credit Procedure (2017);* • *Executive Officer of Credit Procedures & Human Resources Systems (2019);* • *Executive Officer of Systems & Procedures (2020);* • *Executive Officer of Operations, Human Resources, Credit & Treasury Systems & Procedures (2021);* • *Executive Officer of Service & Quality (2022); and* • *Deputy Director of Operation 1 (2023).*

Strategi Fungsi Kepatuhan

Compliance Function Strategy

1. Meningkatkan prinsip kehati-hatian *(prudential principles)* dan prinsip kepatuhan *(compliance principles)* dalam pengembangan kegiatan usaha dan operasional melalui layanan perbankan digital *(digital banking)* dan layanan lainnya dengan baik dan benar sesuai ketentuan berlaku;

1. *Enhancing the application of prudential principles and compliance principles in the development of business activities and operations through digital banking services and other services, in a proper and correct manner and in accordance with applicable regulations;*

2. Mematuhi seluruh peraturan perbankan yang berlaku, dalam meminimalkan risiko kepatuhan yang berkaitan dengan kegiatan usaha dan operasional Bank khususnya layanan perbankan digital *(digital banking)*; dan
3. Kepatuhan merupakan tanggung jawab seluruh karyawan unit kerja pada Bank, sehingga setiap jenjang tingkatan organisasi pada seluruh kegiatan usaha Bank memiliki tanggung jawab masing-masing terhadap terciptanya budaya kepatuhan *(compliance culture)*, sedangkan Satuan Kerja Kepatuhan sebagai *supporting unit* dan *strategic business partner* melaksanakan fungsi kepatuhan Bank dalam mendukung budaya kepatuhan untuk mengelola risiko kepatuhan dengan baik dengan melakukan *reminder* kembali.

Tugas dan Tanggung Jawab

Fungsi Kepatuhan Bank memiliki tugas dan tanggung jawab sebagai berikut:

1. Merumuskan strategi dalam mendorong terciptanya budaya kepatuhan, dengan melakukan langkah-langkah untuk mendukung terciptanya budaya kepatuhan pada seluruh aktivitas usaha bank pada setiap jenjang organisasi;
2. Memastikan bahwa seluruh kebijakan, ketentuan, sistem dan prosedur serta kegiatan usaha bank sesuai ketentuan Otoritas atau regulator serta perundang-undangan yang berlaku, dengan melakukan penilaian dan evaluasi efektivitas, kecukupan dan kesesuaian kebijakan ketentuan, sistem dan prosedur yang dimiliki Bank;
3. Melakukan tindakan pencegahan agar kebijakan atau keputusan yang diambil Direksi tidak menyimpang dari ketentuan berlaku, dengan melakukan *review* atau kajian kepatuhan terhadap aktivitas/produk yang akan diterbitkan;
4. Melakukan analisis secara rutin dan memberi masukan terhadap regulasi baru yang berdampak signifikan terhadap Bank Artha Graha Internasional kepada manajemen dan tindak lanjutnya;
5. Memastikan terkait kesiapan atas pengembangan, perubahan status dan penutupan jaringan kantor;

2. *Complying with all prevailing banking regulations in order to minimize compliance risk related to the Bank's business activities and operations, particularly digital banking services; and*
3. *Compliance is the responsibility of all employees across all work units within the Bank. Accordingly, each level of the organizational structure involved in the Bank's business activities bears responsibility for fostering a compliance culture. In this regard, the Compliance Work Unit, as a supporting unit and strategic business partner, carries out the Bank's compliance function by supporting and strengthening the compliance culture and effectively managing compliance risk, including through ongoing reminders.*

Duties and Responsibilities

The Bank's Compliance Function has the following duties and responsibilities:

1. *Formulating strategies to promote the establishment of a compliance culture by taking measures to support compliance across all of the Bank's business activities at every organizational level;*
2. *Ensuring that all policies, regulations, systems, procedures, and business activities of the Bank comply with the provisions of the relevant authorities or regulators and applicable laws and regulations, through assessments and evaluations of the effectiveness, adequacy, and alignment of the Bank's policies, regulations, systems, and procedures;*
3. *Taking preventive measures to ensure that policies or decisions made by the Board of Directors do not deviate from applicable regulations, including by conducting compliance reviews or assessments of activities and/or products to be launched;*
4. *Conducting regular analyses and providing input to management on new regulations that have a significant impact on Bank Artha Graha Internasional, as well as monitoring the follow-up actions;*
5. *Ensuring readiness related to the development, change of status, and closure of branch office networks;*

6. Memantau terhadap pemenuhan rasio kepatuhan dalam rangka prinsip kehati-hatian Bank;
7. Melakukan pengawasan kegiatan penyelesaian pengaduan Nasabah;
8. Melakukan *monitoring* dan *reminder* terhadap penyampaian seluruh kepatuhan pelaporan kepada Bank Indonesia atau Otoritas Jasa Keuangan yang dilaksanakan oleh unit kerja terkait, sesuai dengan waktu yang ditetapkan; dan
9. Memastikan kepatuhan Bank terhadap komitmen yang telah disepakati oleh Bank dengan Otoritas pengawasan yang berwenang.

Pelaksanaan Program Kerja Fungsi Kepatuhan

1. Pemantauan terhadap pencapaian RBB sebagai wujud terlaksananya komitmen pencapaian sesuai dengan strategi yang ditetapkan dalam RBB.
2. Penyusunan kebijakan, ketentuan, sistem, dan prosedur internal serta kegiatan usaha yang dilakukan oleh bank telah sesuai dengan ketentuan Bank Indonesia, Otoritas Jasa Keuangan dan peraturan perundang-undangan yang berlaku.
3. Mengelola risiko kepatuhan dalam pelaksanaan praktek tata kelola bank yang sehat dalam memantau pelaksanaan perkreditan maupun operasional untuk menekan risiko kerugian yang terjadi akibat adanya pelaksanaan yang tidak sesuai prosedur berlaku.
4. Pemantauan terhadap pemenuhan komitmen Bank kepada Otoritas Jasa Keuangan, Bank Indonesia maupun Otoritas lain yang berwenang.
5. Memberikan pemahaman kepada seluruh karyawan atas pelaksanaan program APU-PPT dalam mengenal profil nasabah *(know your customer)* untuk mencegah penyalahgunaan atas pembukaan rekening untuk tindakan penipuan oleh nasabah.

6. *Monitoring the fulfillment of compliance ratios in support of the Bank's prudential principles;*
7. *Supervising the handling and resolution of customer complaints;*
8. *Monitoring and issuing reminders regarding the timely submission of all compliance reports to Bank Indonesia or the Financial Services Authority (OJK) by the relevant work units, in accordance with the stipulated deadlines; and*
9. *Ensuring the Bank's compliance with commitments agreed upon between the Bank and the relevant supervisory authorities.*

Implementation of the Compliance Function Work Program

1. *Monitoring the achievement of the RBB as a manifestation of the Bank's commitment to achieving the targets set out in the RBB strategy.*
2. *Ensuring that the preparation of internal policies, regulations, systems, procedures, and business activities carried out by the Bank complies with the provisions of Bank Indonesia, the Financial Services Authority (OJK), and applicable laws and regulations.*
3. *Managing compliance risk in the implementation of sound bank governance practices by monitoring credit and operational activities to minimize potential losses arising from practices that do not comply with established procedures.*
4. *Monitoring the fulfillment of the Bank's commitments to the Financial Services Authority (OJK), Bank Indonesia, and other relevant regulatory authorities.*
5. *Providing awareness and understanding to all employees regarding the implementation of the APU–PPT program, particularly in recognizing customer profiles (Know Your Customer/KYC), in order to prevent misuse of account openings for fraudulent activities by customers.*

PROGRAM APU, PPT & PPPSPM

AML, CTF & PF-WMD PROGRAM

Penerapan Program Anti Pencucian Uang (APU), Pencegahan Pendanaan Terorisme (PPT), dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (PPSPM) merupakan kewajiban yang harus dilaksanakan oleh Bank dalam setiap hubungan usaha dengan calon nasabah maupun pengguna jasa.

Secara operasional, penerapan Program APU, PPT, dan PPSPM di Bank telah diatur secara komprehensif melalui Kebijakan, Standar Prosedur, serta Petunjuk Teknis APU, PPT, dan PPSPM yang menjadi pedoman bagi seluruh unit kerja terkait.

Tujuan utama penerapan program ini adalah untuk mencegah serta melindungi Bank dari potensi penyalahgunaan sebagai sarana tindak pidana pencucian uang dan pendanaan terorisme, termasuk pendanaan proliferasi senjata pemusnah massal, baik secara langsung maupun tidak langsung oleh pihak-pihak yang terlibat dalam kegiatan kejahatan tersebut.

Dasar Hukum

Pembentukan unit kerja APU PPT Bank dilakukan dengan berpedoman kepada:

1. Surat Edaran Otoritas Jasa Keuangan No. 32/SEOJK.03/2017 tentang Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme di Sektor Perbankan; dan
2. Peraturan Otoritas Jasa Keuangan No. 8 Tahun 2023 tanggal 14 Juni 2023 tentang Penerapan Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal Di Sektor Jasa Keuangan.

Pedoman APU, PPT & PPPSPM

Penyusunan pedoman APU, PPT & PPPSPM tertuang dalam Surat Edaran Operasi No. 138.10.2 tanggal 23 Desember 2024 tentang Anti Pencucian Uang, Pencegahan Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (APU, PPT & PPPSPM).

The implementation of the Anti-Money Laundering (AML), Counter-Terrorism Financing (CTF), and Prevention of Proliferation Financing of Weapons of Mass Destruction (PF-WMD) programs is a mandatory obligation that must be carried out by the Bank in every business relationship with prospective customers and service users.

Operationally, the implementation of the AML, CFT, and PF-WMD programs at the Bank is comprehensively regulated through Policies, Standard Operating Procedures, and Technical Guidelines on AML, CFT, and PF-WMD, which serve as guidance for all relevant work units.

The primary objective of implementing these programs is to prevent and protect the Bank from potential misuse as a means for money laundering and terrorism financing crimes, including the financing of the proliferation of weapons of mass destruction, whether directly or indirectly, by parties involved in such criminal activities.

Legal Basis

The establishment of the AML and CFT work unit of the Bank is carried out with reference to the following regulations:

1. *Financial Services Authority Circular Letter No. 32/SEOJK.03/2017 concerning the Implementation of Anti-Money Laundering and Counter-Terrorism Financing Programs in the Banking Sector; and*
2. *Financial Services Authority Regulation No. 8 of 2023 dated June 14, 2023 concerning the Implementation of Anti-Money Laundering, Counter-Terrorism Financing, and Prevention of Proliferation Financing of Weapons of Mass Destruction Programs in the Financial Services Sector.*

AML, CTF & PF-WMD Guidelines

The formulation of the AML, CTF, and PF-WMD guidelines is stipulated in Operations Circular Letter No. 138.10.2 dated December 23, 2024 concerning Anti-Money Laundering, Counter-Terrorism Financing, and the Prevention of Proliferation Financing of Weapons of Mass Destruction (AML, CTF & PF-WMD).

Penerapan APU, PPT & PPPSPM

Pelaksanaan APU, PPT & PPPSPM Bank Artha Graha Internasional mengacu pada 5 (lima) pilar yaitu:

1. Pengawasan Aktif Dewan Komisaris dan Direksi

   Fungsi pelaksanaan, pengawasan, serta penerapan APU, PPT & PPPSPM telah dilakukan oleh pengurus dengan memberikan rekomendasi terhadap Laporan Triwulan yang disampaikan oleh Unit Kerja APU PPT.
2. Kebijakan dan Prosedur
   Penerapan program APU, PPT & PPPSPM tertuang dalam Surat Edaran Operasi No. 138.10.2 tanggal 23 Desember 2024 tentang Anti Pencucian Uang, Pencegahan Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (APU, PPT & PPPSPM) yang pelaksanaannya terus dilaksanakan secara bertahap, konsisten, serta berkesinambungan:

   a. Penomoran *Customer Identification File* (CIF) nasabah dengan menganut *single* CIF;
   b. Kelengkapan data nasabah baru pada *system core banking* dan pembaruan data nasabah;
   c. Pengawasan dan *monitoring* terhadap transaksi keuangan nasabah untuk mendeteksi transaksi keuangan mencurigakan; dan
   d. Pengawasan dan *monitoring* nasabah berisiko tinggi (*high risk customer*).
3. Pengendalian Internal
   Pemeriksaan rutin dilaksanakan oleh Internal Audit guna melihat efektivitas pelaksanaan program APU PPT pada kantor cabang dan kantor pusat. Hasil pemeriksaan disampaikan dalam bentuk Laporan Hasil Pemeriksaan, dimana setiap temuan akan ditindaklanjuti oleh Unit Kerja APU PPT, unit kerja terkait di Kantor Pusat dan kantor cabang terkait.
4. Sistem Informasi Manajemen
   Bank senantiasa mengembangkan sistem informasi yang dapat mengidentifikasi, menganalisis, memantau, dan menyediakan laporan secara efektif dan efisien. Sistem informasi manajemen tersebut mengidentifikasi karakteristik nasabah dan pola transaksi yang dilakukan

Implementation of AML, CTF & PF-WMD

The implementation of AML, CTF & PF-WMD at Bank Artha Graha Internasional refers to the following 5 (five) pillars:

1. *Active Oversight by the Board of Commissioners and the Board of Directors*
   The implementation, supervision, and application of AML, CTF & PF-WMD have been carried out by the governing bodies through the provision of recommendations on the Quarterly Reports submitted by the AML–CTF Work Unit.
2. *Policies and Procedures*
   The implementation of the AML, CTF & PF-WMD program is stipulated in Operations Circular Letter No. 138.10.2 dated December 23, 2024 concerning Anti-Money Laundering, Counter-Terrorism Financing, and the Prevention of Proliferation Financing of Weapons of Mass Destruction (AML, CTF & PF-WMD). The implementation of this program is carried out gradually, consistently, and on a continuous basis, including:
   a. *Customer Identification File (CIF) numbering with single CIF;*
   b. *Completeness of new customer data in the core banking system and periodic updating of customer data;*
   c. *Supervision and monitoring of customer financial transactions to detect suspicious financial transactions; and*
   d. *Supervision and monitoring of high-risk customers.*
3. *Internal Control*
   Routine examinations are conducted by Internal Audit to assess the effectiveness of the implementation of the AML and CTF program at branch offices and the Head Office. The results of such examinations are presented in Audit Reports, with each finding to be followed up by the AML–CTF Work Unit, relevant work units at the Head Office, and the relevant branch offices.
4. *Management Information System*
   The Bank continuously develops information systems capable of identifying, analyzing, monitoring, and providing reports effectively and efficiently. Such management information systems identify customer characteristics and transaction patterns, which are then aligned with

untuk kemudian disesuaikan dengan kebutuhan internal maupun eksternal. Saat ini, Bank sudah mempunyai sistem baru yang disebut aplikasi APU PPT yang telah diimplementasikan pada awal bulan Februari 2021.

5. *Human Capital* dan Pelatihan
   Pelatihan APU, PPT & PPPSPM terus dilakukan secara berkesinambungan untuk semua karyawan. Sedangkan untuk karyawan yang berhadapan langsung dengan nasabah dan karyawan pelaksana yang terkait langsung dengan pelaksanaan penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme, pelatihan rutin dilakukan dalam bentuk *refreshment*.

Program Kerja APU PPT Tahun 2025

1. Menyampaikan laporan terkait APU-PPT (LTKT–Laporan Transaksi Keuangan Tunai, LTKM–Laporan Transaksi Keuangan Mencurigakan, LTKL–Laporan Transaksi Dana dari dan ke Luar Negeri) dan Laporan Sipesat kepada PPATK;
2. Penilaian risiko TPPU-TPPT berdasarkan Risk Based Approach (RBA);
3. Pengkinian data nasabah; dan
4. Sosialisasi APU-PPT kepada seluruh karyawan secara berkelanjutan.

Pengembangan Kompetensi Terkait APU PPT

PPATK

1. Program Monitoring Berbasis Risiko Tindak Pidana Pencucian Uang dan Tindak Pidana Pendanaan Terorisme dari Tindak Pidana Siber tahun 2025;
2. Penyampaian informasi penggunaan aplikasi SIPESAT versi 3.0;
3. Sosialisasi Implementasi Aplikasi SIPESAT versi 3.0;
4. Diseminasi Peraturan Presiden Nomor 88 Tahun 2025: Penguatan Komite TPPU dalam Upaya Disrupsi Kejahatan Judi Online dan Pencucian Uang di Indonesia;
5. Diseminasi Hasil Penilaian *Financial Integrity Rating on Money Laundering and Terrorist Financing* (FIR on ML/TF) Tahun 2025; dan
6. *Launching* FIR *on* ML/TF Tahun 2025.

internal and external requirements. Currently, the Bank has implemented a new system known as the AML–CTF application, which has been in use since early February 2021.

5. *Human Capital and Training*
   AML, CTF & PF-WMD training is conducted on an ongoing basis for all employees. For employees who interact directly with customers and operational staff directly involved in the implementation of Anti-Money Laundering and Counter-Terrorism Financing, regular training is conducted in the form of refreshment programs.

AML CFT Work Program in 2025

1. *Submitting reports related to AML–CFT (LTKT–Cash Financial Transaction Reports, LTKM–Suspicious Financial Transaction Reports, LTKL–Cross-Border Fund Transfer Reports) and Sipesat reports to PPATK;*
2. *Conducting Money Laundering and Terrorism Financing Risk Assessments (TPPU–TPPT) based on the Risk-Based Approach (RBA);*
3. *Updating customer data; and*
4. *Conducting ongoing AML–CFT socialization and awareness programs for all employees.*

Competency Development Related to AML CFT

PPATK

1. *2025 Risk-Based Monitoring Program for Money Laundering and Terrorist Financing Crimes Arising from Cybercrimes;*
2. *Presentation on the use of the SIPESAT version 3.0 application;*
3. *Outreach on the implementation of the SIPESAT version 3.0 application;*
4. *Dissemination of Presidential Regulation No. 88 of 2025: Strengthening the Anti-Money Laundering Committee in Efforts to Disrupt Online Gambling and Money Laundering Crimes in Indonesia;*
5. *Dissemination of the Results of the 2025 Financial Integrity Rating on Money Laundering and Terrorist Financing (FIR on ML/TF); and*
6. *Launch of the 2025 FIR on ML/TF.*

OJK

1. Memutus Mata Rantai *Scam*: Sinergi dan Strategi Perlindungan Konsumen Sektor Keuangan;
2. Penguatan Implementasi Program APU, PPT, dan PPPSPM pada Lembaga Penunjang Pasar Modal dan Layanan Urun Dana;
3. Sosialisasi POJK Nomor 24 Tahun 2025 tentang Pengelolaan Rekening pada Bank Umum;
4. Sosialisasi APOLO Modul TPPU, TPPT dan/atau PPSPM;
5. Sosialisasi Sistem dan SPO Indonesia *Anti-Scam Centre* (IASC); dan
6. Sosialisasi Pengembangan SIGAP Tahun 2025.

The Infinity

1. Training penerapan program APU PPT dan PPSPM berdasarkan POJK No. 8 tahun 2023.

FATF

1. FATF Webinar–*Complex Proliferation Financing and Sanctions Evasion Schemes*.

FKDKP

1. Rapat Koordinasi dan Sosialisasi Mengenai Dukungan dan Partisipasi Gernas 23 Tahun APU PPT & PPSPM bersama Perwakilan Pihak Pelapor;
2. Pelatihan Identifikasi Transaksi Keuangan Mencurigakan dan Penentuan Indikasi Tindak Pidana Asal;
3. FGD : Penyusunan IRA APU PPT dan PPSPM;
4. Meeting Bidang Regulasi dan Kebijakan terkait Rekening *Dormant*;
5. Pembekalan Materi dan Uji Sertifikasi APU PPT & PPPSPM Jenjang 6; dan
6. Memahami Pentingnya Integritas dalam Pengelolaan Lembaga Keuangan.

Lexis Nexis

1. Bankers Almanac 180-*Year Celebration Roadshow*-Indonesia.

OJK

1. *Breaking the Scam Chain: Synergy and Consumer Protection Strategies in the Financial Sector;*
2. *Strengthening the Implementation of AML, CFT, and Anti-Money Laundering and Counter-Terrorist Financing Programs at Capital Market Support Institutions and Crowdfunding Service Providers;*
3. *Outreach on OJK Regulation No. 24 of 2025 on Account Management at Commercial Banks;*
4. *Dissemination of APOLO Modules on TPPU, TPPT, and/or PPSPM;*
5. *Dissemination of the Indonesia Anti-Scam Centre (IASC) System and Standard Operating Procedures (SOPs); and*
6. *Dissemination of the 2025 SIGAP Development.*

The Infinity

1. *Training on the implementation of APU, PPT, and PPSPM programs based on OJK Regulation No. 8 of 2023.*

FATF

1. *FATF Webinar–Complex Proliferation Financing and Sanctions Evasion Schemes.*

FKDKP

1. *Coordination Meeting and Socialization Regarding Support and Participation in the 2023 National Campaign for APU PPT & PPSPM with Representatives of Reporting Entities;*
2. *Training on Identifying Suspicious Financial Transactions and Determining Indications of Underlying Criminal Acts;*
3. *FGD: Development of the APU PPT and PPSPM Internal Risk Assessment (IRA);*
4. *Meeting on Regulation and Policy Regarding Dormant Accounts;*
5. *Training Materials and Certification Exam for APU PPT & PPSPM Level 6; and*
6. *Understanding the Importance of Integrity in Financial Institution Management.*

Lexis Nexis

1. *Bankers Almanac 180-Year Celebration Roadshow-Indonesia.*

BAGI

1. *Effective Implementation of Compliance* & AML *Function.*

BAGI

1. *Effective Implementation of Compliance & AML Functions.*

SISTEM PENGENDALIAN INTERNAL
INTERNAL CONTROL SYSTEM

Sistem pengendalian internal merupakan suatu mekanisme proses pengawasan yang ditetapkan oleh Bank Artha Graha Internasional secara berkesinambungan dan dirancang untuk dapat memberikan keyakinan yang sesuai dengan pencapaian seperti:

1. Pengendalian kegiatan operasional yang efektif dan efisien;
2. Pengendalian keuangan dan keandalan laporan keuangan;
3. Ketaatan dan kepatuhan terhadap hukum dan peraturan perundang-undangan yang berlaku; dan
4. Penjagaan terhadap aset.

Dengan penerapan sistem pengendalian internal, Bank berusaha untuk mengelola risiko-risiko ke tingkat yang dapat ditoleransi.

The internal control system is a supervisory mechanism established and implemented by Bank Artha Graha Internasional on an ongoing basis and designed to provide reasonable assurance with respect to the achievement of the following objectives:

1. *Effective and efficient control of operational activities;*
2. *Financial control and the reliability of financial reporting;*
3. *Compliance with applicable laws and regulations; and*
4. *Safeguarding of assets.*

Through the implementation of the internal control system, the Bank seeks to manage risks at a tolerable level.

Dasar Hukum

1. Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2016 tanggal 16 Maret 2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum;
2. Surat Edaran Otoritas Jasa Keuangan No. 34/SEOJK.03/2016 tanggal 1 September 2016 tentang Penerapan Manajemen Risiko bagi Bank Umum; dan
3. Surat Edaran Otoritas Jasa Keuangan No. 35/SEOJK.03/2017 tentang Pedoman Standar Sistem Pengendalian Intern bagi Bank Umum.

Legal Basis

1. *Financial Services Authority Regulation No. 18/POJK.03/2016 dated March 16, 2016 concerning the Implementation of Risk Management for Commercial Banks;*
2. *Financial Services Authority Circular Letter No. 34/SEOJK.03/2016 dated September 1, 2016 concerning the Implementation of Risk Management for Commercial Banks; and*
3. *Financial Services Authority Circular Letter No. 35/SEOJK.03/2017 concerning Guidelines for Standard Internal Control Systems for Commercial Banks.*

Kesesuaian dengan COSO *(Internal Control Framework)*

Bank menerapkan sistem pengendalian internal yang terdiri atas 2 (dua) aspek penting yaitu pengendalian operasional dan pengendalian keuangan.

Alignment with the COSO (Internal Control Framework)

The Bank implements an internal control system comprising 2 (two) key aspects, namely operational control and financial control.

Pengendalian internal atas operasional dan Pelaporan Keuangan Bank dijalankan berdasarkan acuan internasional COSO - *Internal Control Integrated Framework* yang meliputi 5 (lima) komponen pengendalian yaitu:

1. Lingkungan Pengendalian;
2. Penilaian Risiko;
3. Aktivitas Pengendalian;
4. Informasi dan Komunikasi; dan
5. Kegiatan Pemantauan.

Sistem Pengendalian Internal Yang Menyeluruh

Sistem Pengendalian Internal yang efektif dan efisien yang menjadi tanggung jawab keseluruhan unit kerja operasional maupun unit kerja pendukung. Pengendalian internal ini dilakukan dalam setiap aktivitas *front end control* dan harus mematuhi prinsip pemisahan fungsi *(four eyes principle)*. Berikut fungsi yang menjalankan pengawasan dalam pengendalian internal:

1. Sub Direktorat *Control* untuk pengawasan kepatuhan terhadap ketentuan internal Bank melalui pemeriksaan operasional secara periodik dan harian dengan penerapan *back end control*;
2. Direktorat *Compliance* untuk pengawasan kepatuhan terhadap penerapan ketentuan eksternal yang berlaku untuk mencegah terjadinya penyimpangan yang dilakukan oleh manajemen dalam penetapan kebijakan berkaitan dengan prinsip kehati-hatian;
3. Direktorat *Risk Management* melaksanakan kaji ulang secara bertahap dengan menetapkan:
   a. Kecukupan kerangka manajemen risiko;
   b. Keakuratan metodologi penilaian risiko; dan
   c. Kecukupan sistem informasi manajemen risiko.
4. Internal Audit
   a. Melakukan kaji ulang penerapan manajemen risiko secara berkala; dan
   b. Melakukan pemeriksaan *sampling* secara periodik dan berdasarkan basis risiko.

Internal controls over the Bank's operations and financial reporting are implemented based on the international reference framework COSO – Internal Control Integrated Framework, which consists of the following 5 (five) control components:

1. *Control Environment;*
2. *Risk Assessment;*
3. *Control Activities;*
4. *Information and Communication; and*
5. *Monitoring Activities.*

Comprehensive Internal Control System

An effective and efficient Internal Control System is the responsibility of all operational and supporting work units. Internal controls are implemented in every front-end control activity and must comply with the segregation of duties principle (four eyes principle). The following functions are responsible for oversight within the internal control system:

1. *Control Sub-Directorate, which oversees compliance with the Bank's internal regulations through periodic and daily operational reviews by applying back-end controls;*
2. *Compliance Directorate, which oversees compliance with applicable external regulations to prevent deviations by management in policy-setting related to prudential principles;*
3. *Risk Management Directorate, which conducts periodic reviews by assessing:*
   a. *The adequacy of the risk management framework;*
   b. *The accuracy of risk assessment methodologies; and*
   c. *The adequacy of the risk management information system; and*
4. *Internal Audit*
   a. *Conducts periodic reviews of the implementation of risk management; and.*
   b. *Performs periodic sampling audits based on a risk-based approach.*

Tinjauan Hasil Evaluasi Sistem Pengendalian Internal

Bank Artha Graha Internasional secara berkesinambungan melakukan evaluasi terhadap efektivitas sistem pengendalian internal dengan menitikberatkan pada pemantauan risiko utama. Evaluasi dilakukan secara berkala oleh satuan kerja operasional, serta oleh fungsi Internal Audit, *Control, Risk Management*, dan *Compliance*. Hasil dari evaluasi tersebut dikomunikasikan kepada Direksi dan dilaporkan kepada Dewan Komisaris melalui Komite Audit agar diperoleh rekomendasi perbaikan yang bertujuan untuk memastikan peningkatan yang berkelanjutan dari setiap lini usaha Bank.

Review of Internal Control System Evaluation Results

Bank Artha Graha Internasional continuously evaluates the effectiveness of its internal control system, with a particular focus on monitoring key risks. These evaluations are conducted periodically by operational work units, as well as by the Internal Audit, Control, Risk Management, and Compliance functions. The results of the evaluation are communicated to the Board of Directors and reported to the Board of Commissioners through the Audit Committee in order to obtain recommendations for improvements aimed at ensuring continuous improvement of each line of the Bank's business.

Tinjauan Efektivitas Pengendalian Internal

Bank Artha Graha Internasional telah melakukan evaluasi terhadap efektivitas sistem pengendalian internal atas Laporan Keuangan *Audited* periode 31 Desember 2025. Berdasarkan evaluasi yang dilakukan, Komisaris dan Direksi menyimpulkan bahwa hingga 31 Desember 2025, sistem Pengendalian Internal Perseroan atas Laporan Keuangan telah berjalan dengan efektif.

Review of the Effectiveness of Internal Control

Bank Artha Graha Internasional has conducted an evaluation of the effectiveness of its internal control system over the Audited Financial Statements as of December 31, 2025. Based on the results of this evaluation, the Board of Commissioners and the Board of Directors concluded that as of December 31, 2025, the Company's internal control system over financial reporting has been operating effectively.

Pernyataan Direksi dan/atau Dewan Komisaris Atas Kecukupan Sistem Pengendalian Internal

Direksi berpandangan bahwa penerapan sistem pengendalian internal sudah berjalan dengan baik. Dalam pengawasan terhadap penerapan sistem pengendalian internal, Direksi dibantu oleh Internal Audit yang merupakan Satuan Kerja dalam organisasi Bank. Dalam menjalankan tugasnya, Internal Audit berkomunikasi langsung dengan Dewan Komisaris melalui Komite Audit untuk menginformasikan berbagai hal yang berhubungan dengan Aktivitas Internal Audit.

Statement of the Board of Directors and/or the Board of Commissioners on the Adequacy of the Internal Control System

The Board of Directors is of the view that the implementation of the internal control system has been operating effectively. In overseeing the implementation of the internal control system, the Board of Directors is supported by the Internal Audit function, which constitutes a work unit within the Bank's organizational structure. In carrying out its duties, Internal Audit communicates directly with the Board of Commissioners through the Audit Committee to convey matters related to Internal Audit activities.

PERKARA HUKUM
LEGAL CASES

Jumlah permasalahan dan/atau perkara hukum yang dihadapi Bank Artha Graha Internasional pada tahun 2025 adalah sebagai berikut:

The number of legal issues and/or legal cases faced by Bank Artha Graha Internasional in 2025 is as follows:

Permasalahan Hukum *Legal Cases*	Jumlah *Total*		
	Perdata *Civil*	Pidana *Criminal*	PKPU/Pailit *PKPU/Bankruptcy*
Telah Selesai *Resolved*	29	3	1
Dalam proses Penyelesaian *In the Settlement Process*	24	30	12
Jumlah *Total*	53	33	13

Uraian Perkara Yang Dihadapi Tahun 2025

Description of Legal Cases Faced in 2025

No.	PERDATA *CIVIL CASE*	
1	Para Pihak *Parties Involved*	Penggugat : Kim Husodo Tergugat : PT Bank Artha Graha Internasional Tbk *Plaintiff : Kim Husodo* *Defendant : PT Bank Artha Graha Internasional Tbk*
	Pokok Perkara *Subject Matter of the Case*	Perbuatan Melawan Hukum. *Unlawful Act.*
	Status Perkara *Case Status*	Putusan Sela, menolak gugatan Penggugat (BAGI menang). *Interlocutory Decision rejecting the Plaintiff's claim (BAGI won the case).*
	Pengaruh Terhadap Kinerja Bank *Impact on the Bank's Performance*	Tidak Signifikan, karena telah dilakukan Mitigasi. *Not significant, as mitigation measures have been implemented.*
	Saksi Administratif *Administrative Sanctions*	Tidak ada sanksi Administratif. *No administrative sanctions.*
2	Para Pihak *Parties Involved*	Penggugat : PPPRS GEDUNG PARKIR HAYAM WURUK Tergugat : PT Bank Artha Graha Internasional Tbk *Plaintiff : PPPRS GEDUNG PARKIR HAYAM WURUK* *Defendant : PT Bank Artha Graha Internasional Tbk*
	Pokok Perkara *Subject Matter of the Case*	Perbuatan Melawan Hukum. *Unlawful Act.*
	Status Perkara *Case Status*	Gugatan dicabut. *The lawsuit was withdrawn.*
	Pengaruh Terhadap Kinerja Bank *Impact on the Bank's Performance*	Tidak Signifikan, karena telah dilakukan Mitigasi. *Not significant, as mitigation measures have been implemented.*
	Saksi Administratif *Administrative Sanctions*	Tidak ada sanksi Administratif. *No administrative sanctions.*

SANKSI ADMINISTRATIF
ADMINISTRATIVE SANCTIONS

Bank mendapatkan sanksi administratif yang tidak signifikan oleh otoritas yang berwenang selama tahun 2025 dalam rangka pembinaan.

The Bank received administrative sanctions of a non-material nature from the relevant authorities during 2025 as part of supervisory measures.

AKSES INFORMASI DAN DATA PERUSAHAAN
ACCESS TO COMPANY INFORMATION AND DATA

Bank senantiasa memberikan kemudahan akses informasi dan data perusahaan bagi pemegang saham serta pemangku kepentingan lainnya. Sebagai wujud komitmen terhadap prinsip transparansi. Seluruh informasi disediakan dalam bahasa Indonesia, bahasa Inggris, dan bahasa Mandarin, sehingga dapat diakses publik secara luas melalui kanal berikut:

1. Situs web www. arthagraha.com;
2. *Corporate Secretary;*
3. Graha Call: 0800-191-8880;
4. Graha Chat: 0811-191-88880;
5. Laporan Tahunan dan Laporan Keberlanjutan
6. Siaran Pers secara berkala pada media cetak maupun daring;
7. Media Sosial: Instagram, Facebook, X, Tiktok, dan Youtube; dan
8. Media *Gathering*, Media *Conference* dan *Public Expose.*

The Bank consistently provides easy access to company information and data for shareholders and other stakeholders. As a manifestation of its commitment to the principles of transparency. All information is made available in Indonesian, English, and Mandarin, enabling broad public access through the following channels:

1. *Website: www.arthagraha.com;*
2. *Corporate Secretary;*
3. *Graha Call: 0800-191-8880;*
4. *Graha Chat: 0811-191-88880;*
5. *Annual Report and Sustainability Report;*
6. *Periodic press releases through print and online media;*
7. *Social media platforms: Instagram, Facebook, X, TikTok, and YouTube; and*
8. *Media gatherings, media conferences, and press conferences.*

Situs Web

Bank Artha Graha Internasional memiliki situs web resmi dengan alamat www.arthagraha.com yang dapat diakses oleh pemegang saham, nasabah, maupun publik secara luas. Para pemangku kepentingan dapat menemukan informasi, seperti Laporan Tahunan, Laporan Keberlanjutan, Laporan Keuangan Tahunan, Visi dan Misi, Sejarah, Struktur Organisasi, Dewan Komisaris, Direksi, CSSR, Tata Kelola Perusahaan, Anggaran Dasar, Produk & Layanan, Berita, Karir dan lain-lainnya.

Website

Bank Artha Graha Internasional maintains an official website at www.arthagraha.com, which can be accessed by shareholders, customers, and the general public. Through this website, stakeholders may obtain various information, including the Annual Report, Sustainability Report, Annual Financial Statements, Vision and Mission, Company History, Organizational Structure, Board of Commissioners, Board of Directors, CSSR, Corporate Governance, Articles of Association, Products and Services, News, Career, and other information.

Siaran Pers

Hingga akhir 2025, Siaran *pers* yang telah dipublikasikan oleh Bank Artha Graha Internasional sebanyak 12 siaran pers, yang antara lain berisi:

Press Releases

As of the end of 2025, Bank Artha Graha Internasional had published a total of 12 press releases, which covered the following topics:

Tanggal *Date*	Tempat *Place*	Siaran Pers *Press Release*
17 Februari 2025 *February 17, 2025*	Jakarta	Bank Artha Graha Kenalkan Aplikasi *"Mobile Banking"* Agi untuk UMKM Kota Tua Jakarta *Bank Artha Graha Introduces the "Agi Mobile Banking" Application for MSMEs in Jakarta's Kota Tua*
24 Maret 2025 *March 24, 2025*	Jakarta	Bank Artha Graha Internasional Berpartisipasi dalam *Earth Hour* 2025 dengan Tema *"Electricity and Water Fasting"* *Bank Artha Graha Internasional Participates in Earth Hour 2025 with the Theme "Electricity and Water Fasting"*
27 Maret 2025 *March 27, 2025*	Jakarta	Mudik Gratis, TNI & AGN Fasilitasi Ribuan Pemudik Pulang Kampung *Free Homecoming Program: TNI & AGN Facilitate Thousands of Travelers Returning to Their Hometowns*
6 Juni 2025 *June 6, 2025*	Jakarta	Wujudkan Kepedulian Sosial di Berbagai Wilayah Indonesia dengan Kurban Saat Idul Adha *Demonstrating Social Care Across Various Regions in Indonesia through Qurban during Eid al-Adha*
22 Juni 2025 *June 22, 2025*	Jakarta	Formula E Jakarta 2025: Bank Artha Graha Internasional Hadir dengan Beragam Aktivitas Seru untuk Pengunjung *Formula E Jakarta 2025: Bank Artha Graha Internasional Presents Various Engaging Activities for Visitors*
27 Juni 2025 *June 27, 2025*	Jakarta	Bank Artha Graha Cetak Laba Bersih Rp152,47 Miliar di 2024 *Bank Artha Graha Records Net Profit of IDR152.47 Billion in 2024*
5 Agustus 2025 *August 5, 2025*	IKN	Bank Artha Graha Internasional Berpartisipasi dalam Kongres Diaspora ke-8 di IKN *Bank Artha Graha Internasional Participates in the 8th Diaspora Congress in IKN*
5 September 2025 *September 5, 2025*	Jakarta	Sambut Hari Pelanggan Nasional, Bank Artha Graha Internasional Dorong Digitalisasi UMKM Lewat Promo QRIS *Celebrating National Customer Day, Bank Artha Graha Internasional Promotes MSME Digitalization through QRIS Promotions*
7 Oktober 2025 *October 7, 2025*	Osaka, Jepang	Osaka *Expo* 2025 : Bekerjasama Dengan Sarinah Bank Artha Graha Internasional Mendukung Keberlanjutan Potensi UMKM Hadirkan 14 Brand Lokal *Osaka Expo 2025: In Collaboration with Sarinah, Bank Artha Graha Internasional Supports MSME Potential by Showcasing 14 Local Brands*
26 Oktober 2025 *October 26, 2025*	Jakarta	Babak Baru Komika Terbaik Tanah Air - *"Let's Make Love Bersatu Dalam Tawa"* : Kompas TV & Bank Artha Graha Internasional Gelar SUCI FEST 2025 *A New Chapter for Indonesia's Best Comedians – "Let's Make Love Bersatu Dalam Tawa": Kompas TV & Bank Artha Graha Internasional Present SUCI FEST 2025*
11 Desember 2025 *December 11, 2025*	Jakarta	Dukung Daya Beli Masyarakat, Artha Graha Peduli dan Bank Artha Graha Internasional Gelar Pasar Murah Serentak *Supporting Public Purchasing Power, Artha Graha Peduli and Bank Artha Graha Internasional Hold Simultaneous Low-Cost Market Programs*
13 Desember 2025 *December 13, 2025*	Medan	Salurkan Bantuan Bencana Alam Banjir Bandang dan Tanah Longsor di Sumatera Utara *Providing Disaster Relief for Flash Floods and Landslides in North Sumatra*

Public Expose

Public Expose dilaksanakan secara berkala setiap tahun. Pada tahun 2025, Bank menyelenggarakan *Public Expose* pada tanggal 26 Juni 2025 dengan penyajian materi disampaikan oleh Bapak Indrastomo Nugroho selaku Direktur Kepatuhan/Direktur Independen, Ibu Susana selaku Direktur, dan Bapak Rumi Kreshna Wibowo selaku *Corporate Secretary* Perseroan dan dihadiri oleh beragam kalangan diantaranya jajaran manajemen perusahaan serta panitia pelaksana, pemegang saham, masyarakat pemerhati pasar modal, tamu lainnya dan media/wartawan.

Public Expose

Public Expose is held periodically every year. In 2025, the Bank conducted the Public Expose on June 26, 2025, with presentations delivered by Mr. Indrastomo Nugroho as Compliance Director/Independent Director, Mrs. Susana as Director, and Mr. Rumi Kreshna Wibowo as Corporate Secretary, attended by management, organizers, shareholders, capital market observers, guests, and media/journalists.

TRANSPARANSI KONDISI KEUANGAN DAN NON-KEUANGAN PERUSAHAAN

TRANSPARENCY OF THE COMPANY'S FINANCIAL AND NON-FINANCIAL CONDITION

Bank senantiasa mematuhi ketentuan mengenai kewajiban penyampaian dan penyajian informasi secara terbuka melalui situs web Bank serta sistem pelaporan kepada Otoritas Jasa Keuangan, baik terkait kondisi keuangan maupun non keuangan, kepada pemangku kepentingan dan regulator, sebagai berikut:

The Bank consistently complies with provisions regarding the obligation to disclose and present information in a transparent manner through the Bank's website as well as reporting systems to the Financial Services Authority, both in relation to financial and non-financial conditions, to stakeholders and regulators, as follows:

Transparansi Kondisi Keuangan *Transparency of Financial Conditions*	Transparansi Kondisi Non-Keuangan *Transparency of Non-Financial Conditions*
Laporan Bulanan mencakup: • Laporan keuangan ringkas secara individu. *Monthly Reports include:* • *Individual summarized financial statements.*	Laporan Bulanan mencakup: • Laporan Suku Bunga Dasar Kredit (SBDK); dan • Laporan Kepemilikan Saham. *Monthly Reports include:* • *Prime Lending Rate Report; and* • *Share Ownership Report.*
Laporan Triwulan di antaranya mencakup: • Laporan Keuangan Ringkas Secara Individu dan Konsolidasi; • Kinerja Keuangan; • Laporan *Exposure* dan Permodalan; dan • Laporan Perhitungan Rasio Pengungkit. *Quarterly Reports include, among others:* • *Individual and Consolidated Summary Financial Statements;* • *Financial Performance;* • *Exposure and Capital Adequacy Report; and* • *Leverage Ratio Calculation Report.*	Laporan Triwulan di antaranya mencakup: • Informasi Susunan Pengurus dan Pemegang Saham; dan • Informasi Tata Kelola. *Quarterly Reports include, among others:* • *Information on the Composition of the Board of Management and Shareholders; and* • *Corporate Governance Information.*

Transparansi Kondisi Keuangan *Transparency of Financial Conditions*	Transparansi Kondisi Non-Keuangan *Transparency of Non-Financial Conditions*
Laporan Tahunan mencakup: • Laporan Keuangan *Audited*; • Laporan Tahunan Emiten atau Perusahaan Publik; dan • Laporan Keberlanjutan Emiten atau Perusahaan Publik. *Annual Reports include:* • *Audited Financial Statements;* • *Annual Report of the Issuer or Public Company; and* • *Sustainability Report of the Issuer or Public Company.*	Laporan Tahunan mencakup: • Informasi Susunan Pengurus dan Pemegang Saham; • Pengungkapan Kuantitatif mengenai Struktur Permodalan dan Kecukupan Permodalan; dan • Pengungkapan Pendekatan Manajemen Risiko Bank. *Annual Reports include:* • *Information on the Composition of the Board of Management and Shareholders;* • *Quantitative disclosures on capital structure and capital adequacy; and* • *Disclosure of the Bank's risk management approach.*

PEMBERIAN DANA UNTUK KEGIATAN SOSIAL DAN/ATAU POLITIK

FUNDING FOR SOCIAL AND/OR POLITICAL ACTIVITIES

Bank menjunjung tinggi dan menghargai hak setiap pengurus dan pegawai untuk menggunakan hak-hak politiknya, akan tetapi Bank melarang segala bentuk keterlibatan institusi maupun karyawan dalam kegiatan politik, termasuk pemberian dana atau dukungan untuk kepentingan politik dalam bentuk apa pun.

Bank Artha Graha Internasional upholds and respects the right of every member of Management and employee to exercise their political rights in accordance with prevailing laws and regulations, however, the Bank prohibits any form of institutional or employee involvement in political activities, including the provision of funds or support for political interests in any form.

Sikap dan perilaku karyawan dalam pelayanan internal maupun eksternal sangatlah menentukan dan berdampak luas terhadap citra yang baik dan terhormat. Oleh karena itu, dalam menyampaikan pendapat terkait isu sosial maupun kenegaraan kepada publik, baik secara lisan maupun tertulis, setiap karyawan wajib memastikan bahwa opini tersebut merupakan pandangan pribadi dan tidak menimbulkan persepsi bahwa pernyataan tersebut berasal dari atau mewakili Bank. Kebijakan ini diberlakukan untuk menjaga independensi dan profesionalisme Bank beserta seluruh karyawan.

The attitudes and behavior of employees in delivering both internal and external services play a crucial role and have a broad impact on maintaining a positive and reputable corporate image. Therefore, when expressing opinions on social or national issues to the public, whether verbally or in writing, each employee must ensure that such opinions reflect personal views and do not create the perception that the statements originate from or represent the Bank. This policy is implemented to maintain the independence and professionalism of the Bank and all its employees.

Selain itu, Bank secara aktif melaksanakan berbagai program *Corporate Social Safety Responsibility* (CSSR), literasi keuangan, dan inklusi keuangan dengan tujuan meningkatkan kesejahteraan masyarakat, memperbaiki kondisi lingkungan hidup, serta memberikan citra baik perusahaan di mata publik. Bank juga berkolaborasi

In addition, the Bank actively implements various Corporate Social Safety Responsibility (CSSR) programs, as well as financial literacy and financial inclusion initiatives, aimed at improving community welfare, enhancing environmental conditions, and strengthening the Company's positive image in the public eye. The

dengan pemerintah, komunitas lokal, serta para pemangku kepentingan lainnya guna memastikan bahwa seluruh program yang dijalankan berdampak nyata dan berkelanjutan.

Bank also collaborates with the government, local communities, and other stakeholders to ensure that all programs implemented deliver tangible and sustainable impacts.

Informasi lebih lanjut mengenai pelaksanaan program tanggung jawab sosial Bank dapat dilihat secara lengkap pada Bab Tanggung Jawab Sosial dan Lingkungan (TJSL) dalam Laporan Tahunan ini.

Further information regarding the implementation of the Bank's social and environmental responsibility programs is presented in detail in the Social and Environmental Responsibility (TJSL) chapter of this Annual Report.

PENYEDIAAN DANA KEPADA PIHAK TERKAIT
PROVISION OF FUNDS TO RELATED PARTIES

Sebagai bagian dari pengelolaan risiko kredit, Bank Artha Graha Internasional menerapkan prinsip kehati-hatian dengan berpedoman pada Peraturan Otoritas Jasa Keuangan No. 32/POJK.03/2018 tanggal 26 Desember 2018 tentang Batas Maksimum Pemberian Kredit (BMPK) dan Penyediaan Dana Besar Bagi Bank Umum sebagaimana telah diubah dengan Peraturan Otoritas Jasa Keuangan No. 38/POJK.03/2019 tanggal 19 Desember 2019 dalam mengambil keputusan terkait pemberian dana kepada pihak terkait dan dana besar.

As part of credit risk management, Bank Artha Graha Internasional applies prudential principles by referring to Financial Services Authority Regulation No. 32/POJK.03/2018 dated December 26, 2018 concerning the Legal Lending Limit (BMPK) and Large Exposures for Commercial Banks, as amended by Financial Services Authority Regulation No. 38/POJK.03/2019 dated December 19, 2019, in making decisions related to the provision of funds to related parties and large exposures.

Penyediaan dana kepada debitur terkait dan debitur inti selama tahun 2025 adalah sebagai berikut:

The provision of funds to related debtors and core debtors in 2025 is as follows:

Penyediaan Dana *Provision of Funds*	Debitur *Debtor*	Jumlah *Total*	
		Penyediaan Dana (Jutaan Rupiah) *Provision of Funds (Million Rupiah)*	Realisasi (Jutaan Rupiah) *Realization (Million Rupiah)*
Kepada Debitur Terkait *To Related Debtors*	7	489.874	278.807
Kepada Debitur Inti *To Main Debtor*	25	6.366.322	5.624.664
a. Individu *Individual*	20	4.274.281	3.755.016
b. Kelompok *Group*	5	2.092.041	1.869.648
Jumlah *Total*	32	6.856.196	5.903.471

Kredit (Jutaan Rupiah) *Loans (Million Rupiah)*	
Kredit Produktif *Productive Loans*	7.727.242
Kredit Konsumtif *Consumtive Loans*	2.065.193
Jumlah *Total*	9.792.435

PELANGGARAN *(FRAUD)* INTERNAL

INTERNAL FRAUD

Bank berupaya melakukan berbagai pencegahan terhadap kemungkinan terjadinya internal *fraud* yang dilakukan oleh seluruh insan Bank Artha Graha Internasional. Langkah ini ditempuh guna mengurangi penyimpangan internal (*Internal Fraud*) yang dilakukan oleh anggota Dewan Komisaris dan Direksi, pegawai tetap, pegawai tidak tetap (honorer) dan tenaga kerja alih daya (*outsourcing*) yang berpotensi memengaruhi kondisi kinerja perusahaan.

The Bank undertakes various preventive measures to mitigate the risk of internal fraud committed by all personnel of Bank Artha Graha Internasional. These measures are implemented to reduce internal misconduct or fraud involving members of the Board of Commissioners and the Board of Directors, permanent employees, non-permanent (contract) employees, and outsourced personnel, which may potentially affect the Company's performance.

Tabel berikut menjelaskan penyimpangan/kecurangan terkait proses kerja dan kegiatan operasional Bank sepanjang tahun 2025.

The following table presents information on irregularities or fraud related to the Bank's work processes and operational activities throughout 2025.

Uraian *Description*	Anggota Dewan Komisaris dan Direksi *Members of the Board of Commissioners and Directors*		Pegawai Tetap *Permanent Employees*		Pegawai Tidak Tetap dan Tenaga Kerja Alih Daya *Non-Permanent Employees and Outsourced Workers*	
	Tahun Sebelumnya *Previous Year*	Tahun Berjalan *Current Year*	Tahun Sebelumnya *Previous Year*	Tahun Berjalan *Current Year*	Tahun Sebelumnya *Previous Year*	Tahun Berjalan *Current Year*
Total *Fraud* *Total Fraud*	-	-	-	1	-	-
Telah Diselesaikan *Resolved*	-	-	-	1	-	-
Dalam Proses Penyelesaian 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*	-	-	-	1	-	-

KODE ETIK
CODE OF CONDUCT

Bank Artha Graha Internasional senantiasa menjunjung tinggi integritas dan berkomitmen untuk menerapkan standar yang tinggi dalam penerapan Kode Etik (*Code of Conduct*). Hal ini merupakan pedoman perilaku Insan Bank dalam menjalankan tugas dan kedinasan sehari-hari serta dalam melakukan hubungan bisnis dengan para nasabah, rekanan maupun rekan sekerja.

Bank Artha Graha Internasional consistently upholds integrity and is committed to applying high standards in the implementation of its Code of Conduct. The Code of Conduct serves as a guideline for the behavior of all Bank personnel in carrying out their daily duties and official responsibilities, as well as in conducting business relationships with customers, business partners, and colleagues.

Kode Etik mengatur tentang pedoman perilaku yang berkaitan dengan Benturan Kepentingan, Kerahasiaan, Penyalahgunaan Jabatan, Perilaku *Insiders Trading*, Integritas dan Akurasi Data Bank serta Integritas Sistem Perbankan, dijelaskan sebagai berikut.

The Code of Conduct sets out standards of conduct relating to conflicts of interest, confidentiality, abuse of position, insider trading behavior, the integrity and accuracy of Bank data, and the integrity of the banking system, as described below.

Maksud dan Tujuan

Maksud dan tujuan dari penetapan kode etik Bank Artha Graha Internasional yaitu:

1. Memberikan pemahaman akan prinsip-prinsip GCG dalam budaya perusahaan yang dinyatakan dalam etika dan perilaku bisnis yang sesuai visi dan misi Bank;
2. Mendorong seluruh insan Bank Artha Graha Internasional berperilaku sesuai prinsip-prinsip GCG dan nilai-nilai budaya perusahaan;
3. Mencegah terjadinya penyimpangan atau *fraud* yang berisiko terhadap reputasi Bank;
4. Menjaga komitmen dalam melaksanakan visi dan misi Bank sesuai dengan nilai-nilai budaya dalam etika dan perilaku bisnis;
5. Menjaga citra Bank di mata masyarakat melalui kinerja Bank yang baik dengan memperhatikan perilaku dan etika berbisnis yang sehat dan berkesinambungan;
6. Memberikan pedoman dalam pengelolaan benturan kepentingan dan pengendalian gratifikasi; dan
7. Menjaga hubungan dengan pihak eksternal yang harmonis dan saling menguntungkan.

Purpose and Objectives

The purpose and objectives of establishing the Code of Conduct of Bank Artha Graha Internasional are as follows:

1. *To provide an understanding of Good Corporate Governance (GCG) principles within the corporate culture, as reflected in ethical standards and business conduct that are aligned with the Bank's vision and mission;*
2. *To encourage all personnel of Bank Artha Graha Internasional to conduct themselves in accordance with GCG principles and the Company's cultural values;*
3. *To prevent misconduct or fraud that may pose risks to the Bank's reputation;*
4. *To uphold commitment to the implementation of the Bank's vision and mission in line with cultural values embodied in ethical standards and business conduct;*
5. *To maintain the positive public perception of the Bank through strong performance, while upholding sound, ethical, and sustainable business conduct;*
6. *To provide guidance in the management of conflicts of interest and the control of gratuities; and*
7. *To maintain harmonious and mutually beneficial relationships with external parties.*

Pokok-Pokok Kode Etik

Etika Bisnis

1. Tidak membocorkan atau menyampaikan dengan cara apa pun semua informasi yang diketahui oleh karyawan mengenai Bank Artha Graha Internasional maupun nasabahnya kepada pihak ketiga (orang lain, nasabah, kawan, atau keluarga);
2. Pada waktu jam kerja dan terlebih lagi sesudah jam kerja, karyawan wajib menjaga semua data dan informasi yang menjadi wewenangnya, antara lain buku catatan, buku data, laporan, dan lain-lain, serta tidak membiarkan data dan informasi tersebut di tempat terbuka, sehingga dengan mudah bisa dilihat atau dibaca oleh orang lain;
3. Bila karyawan berhenti bekerja dari Bank Artha Graha Internasional, karyawan wajib menyerahkan semua catatan data, dokumen, buku pedoman, dan surat-surat milik Bank Artha Graha Internasional kepada atasan langsung; dan
4. Meskipun karyawan sudah berhenti dari Bank Artha Graha Internasional, karyawan wajib untuk tetap menjaga rahasia Bank Artha Graha Internasional dan nasabah yang diketahui oleh karyawan tersebut pada pihak lain.

Etika Kerja

1. Karyawan tidak dibenarkan mempunyai ikatan kerja lain, baik secara langsung maupun tidak langsung dengan badan usaha atau usaha perorangan;

2. Dalam hubungan dengan nasabah atau relasi, setiap karyawan tidak dibenarkan menerima hadiah, berupa barang dan uang yang dapat mengakibatkan berkurangnya keobjektifan karyawan dalam mempertimbangkan kepentingan yang diharapkan dari pemberian barang tersebut. Dalam hal karyawan terpaksa menerima pemberian dan sulit sekali menolaknya, maka karyawan yang bersangkutan, melalui atasannya, wajib melaporkan hal tersebut kepada Direksi untuk dicarikan jalan keluar yang sebaik- baiknya;

3. Pada prinsipnya, setiap karyawan menyadari sepenuhnya bahwa Bank tidak membenarkan seorang atau lebih anggota keluarga karyawan bekerja pada satu Bank yang sama;

Code of Conduct Principles

Business Ethics

1. *Employees are prohibited from disclosing or conveying, in any manner, any information known to them regarding Bank Artha Graha Internasional or its customers to third parties (including other persons, customers, friends, or family members);*
2. *During working hours and, in particular, after working hours, employees are required to safeguard all data and information under their authority, including notebooks, data records, reports, and other materials, and must not leave such data and information in open areas where they can be easily seen or read by others;*
3. *Upon termination of employment with Bank Artha Graha Internasional, employees are required to return all data records, documents, manuals, and correspondence belonging to Bank Artha Graha Internasional to their direct supervisor; and*
4. *Even after leaving Bank Artha Graha Internasional, employees remain obligated to maintain the confidentiality of Bank Artha Graha Internasional's and customers' information that became known to them during their employment.*

Work Ethics

1. *Employees are not permitted to have other employment relationships, either directly or indirectly, with any business entity or individual enterprise;*
2. *In dealings with customers or business relations, employees are prohibited from accepting gifts in the form of goods or money that may compromise their objectivity in considering the interests associated with such gifts. In circumstances where an employee is compelled to accept a gift and finds it extremely difficult to refuse, the employee concerned, through their immediate supervisor, is required to report the matter to the Board of Directors in order to determine the most appropriate course of action;*

3. *In principle, every employee fully understands that the Bank does not permit one or more family members of an employee to work at the same Bank;*

4. Setiap karyawan harus mempunyai kesadaran untuk tidak melakukan tindakan tercela, seperti memalsukan dokumen dan tanda tangan, memberikan keterangan yang tidak benar kepada atasan atau Bank, serta tindakan ketidakjujuran lainnya yang dapat merugikan dan merusak nama Bank, baik secara langsung maupun tidak langsung; dan
5. Setiap karyawan harus menyadari bahwa setiap pelanggaran atau melakukan hal yang menyangkut ketidakjujuran atas ketentuan tersebut di atas, sudah merupakan alasan yang kuat bagi karyawan untuk menerima tindakan yang akan diambil oleh Bank, antara lain pemutusan hubungan kerja, dan bahkan melanjutkan pemrosesan perkaranya kepada pihak berwenang, walaupun sudah tidak mempunyai hubungan kerja sekalipun.

4. Every employee must be conscious of refraining from any improper conduct, such as falsifying documents or signatures, providing false information to superiors or the Bank, or engaging in other dishonest acts that may harm or damage the Bank's reputation, whether directly or indirectly; and

5. Every employee must be aware that any violation of, or dishonest act related to, the provisions above constitutes sufficient grounds for the Bank to impose disciplinary actions, including termination of employment, and, where applicable, to proceed with legal action through the competent authorities, even if the individual is no longer employed by the Bank.

Pengungkapan Kepatuhan

Kepatuhan pada hukum dan peraturan perundang undangan merupakan tuntutan perilaku bisnis dan norma-norma yang berlaku di masyarakat yang wajib dilaksanakan oleh seluruh pengurus dan pegawai Bank sejalan dengan prinsip *Good Corporate Governance* (GCG) adalah sebagai perwujudan visi dan misi Bank.

Compliance Disclosure

Compliance with laws and regulations constitutes a fundamental requirement of business conduct and prevailing social norms that must be upheld by all members of the Bank's management and employees, in line with the principles of Good Corporate Governance (GCG) as a manifestation of the Bank's vision and mission.

Sosialisasi dan Penyebarluasan Kode Etik

Bank melakukan sosialisasi kode etik kepada seluruh insan Bank Artha Graha Internasional dan pihak yang terkait tanpa terkecuali, baik di dalam Bank maupun yang berkaitan langsung dengan bisnis perusahaan.

Program sosialisasi tersebut dilakukan dengan:

1. Menyampaikan kepada seluruh karyawan dan Direksi Bank melalui *e-mail* administrator;
2. Menyampaikan pada saat penandatanganan Perjanjian Bank Kerja Bersama yang dilakukan antara calon karyawan dengan manajemen Bank;
3. Melakukan pengawasan di setiap unit kerja; dan
4. Menandatangani surat pernyataan Pakta Integritas untuk menaati etika bisnis.

Socialization and Dissemination of the Code of Conduct

The Bank conducts the socialization of the Code of Conduct to all personnel of Bank Artha Graha Internasional and related parties without exception, both within the Bank and those directly associated with the Company's business activities.

Such socialization programs are carried out through the following means:

1. Dissemination to all employees and members of the Board of Directors via administrative email;
2. Communication at the time of signing the Collective Labor Agreement between prospective employees and Bank Management;
3. Ongoing supervision across all work units; and
4. Execution of an Integrity Pact statement to comply with business ethics.

Jenis Sanksi dan Pelanggaran

Kedisiplinan Pencapaian tujuan Bank Artha Graha Internasional memerlukan partisipasi segenap insan Bank yang disiplin, cekatan dan terampil dalam melaksanakan pekerjaan ditopang oleh manajemen yang mampu mengimplementasikan kedisiplinan untuk pengambilan keputusan, penempatan rencana atau dasar kebijakan khususnya menyangkut perilaku kedisiplinan seperti, kelalaian dalam bekerja, keterlambatan kerja, kehadiran kerja dan tingkat kehadiran karyawan. Hal tersebut bukan hanya sekedar melengkapi, tetapi pimpinan juga harus dapat menegakkan peraturan dalam pencapaian tujuan organisasi.

Dengan kata lain, mengatur, mengoordinasi, serta menerapkan peraturan yang tegas dalam praktik yang sama terhadap bawahan dan memberikan sanksi yang tegas pada karyawan yang telah melanggar peraturan yang dibuat. Pelanggaran peraturan kerja dapat terjadi di mana saja, termasuk di Bank Artha Graha Internasional.

Types of Sanctions and Violations

Discipline in achieving the objectives of Bank Artha Graha Internasional requires the participation of all Bank personnel who are disciplined, responsive, and competent in carrying out their duties, supported by Management that is able to enforce discipline in decision-making and in the formulation and implementation of plans or policy foundations—particularly those related to disciplinary conduct such as negligence at work, tardiness, attendance, and employee attendance levels. Discipline is not merely complementary; leaders must also be able to enforce regulations consistently in order to achieve organizational objectives.

In other words, Management is required to regulate, coordinate, and implement firm rules consistently in practice for subordinates, as well as to impose appropriate sanctions on employees who violate established regulations. Violations of work rules may occur in any organization, including Bank Artha Graha Internasional.

Jumlah Pelanggaran Kode Etik Tahun 2025

Sepanjang tahun 2025, Bank Artha Graha Internasional tidak menerima laporan adanya pelanggaran Kode Etik sehingga tidak ada sanksi atau hukuman apapun yang dijatuhkan Bank.

Number of Code of Conduct Violations in 2025

Throughout 2025, Bank Artha Graha Internasional did not receive any reports of Code of Ethics violations; therefore, no sanctions or penalties were imposed by the Bank.

SISTEM PELAPORAN PELANGGARAN
WHISTLEBLOWING SYSTEM

Dalam rangka meningkatkan efektivitas penerapan GCG, manajemen Bank Artha Graha Internasional berkomitmen menjalankan perusahaan secara profesional dengan berlandaskan pada perilaku perusahaan yang sesuai dengan kode etik dan budaya kerja, guna mewujudkan tata kelola perusahaan yang baik. Oleh karena itu, Bank telah membangun sistem Pelaporan Pelanggaran atau (*Whistleblowing System*/WBS).

WBS merupakan salah satu komponen Pilar Deteksi dalam Strategi *Anti Fraud* Bank serta sebagai saluran komunikasi yang memfasilitasi pelapor (*whistleblower*)

In order to enhance the effectiveness of Good Corporate Governance (GCG) implementation, the management of Bank Artha Graha Internasional is committed to operating the Bank professionally, based on corporate conduct that aligns with the Code of Conduct and work culture, to achieve sound corporate governance. Accordingly, the Bank has established a Violation Reporting System, also known as the Whistleblowing System (WBS).

The WBS constitutes one of the components of the Detection Pillar within the Bank's Anti-Fraud Strategy and serves as a communication channel that facilitates

baik internal maupun eksternal untuk melaporkan indikasi pelanggaran terkait dengan tindakan *fraud*, pelanggar kebijakan, penyuapan/pinjam meminjam uang dengan *customer*, pencurian/penggelapan, kecurangan laporan keuangan, aktivitas ilegal dan pelanggaran kode etik lainnya yang melibatkan karyawan Bank Artha Graha Internasional dan/atau dengan pihak-pihak terkait yang terjaga kerahasiaan identitas pelapornya.

both internal and external whistleblowers to report indications of violations. Such reports may relate to fraudulent acts, policy violations, bribery or borrowing/lending of funds with customers, theft or embezzlement, financial statement fraud, illegal activities, and other breaches of the Code of Conduct involving employees of Bank Artha Graha Internasional and/or related parties, with the confidentiality of the whistleblower's identity duly safeguarded.

Fungsi deteksi dini yang berjalan secara efektif memungkinkan Bank untuk lebih dini mengidentifikasi potensi *fraud*, sehingga tindakan mitigasi dapat segera diambil guna meminimalkan dan mencegah eskalasi risiko. Pengaduan yang terindikasi kuat ditindaklanjuti melalui proses investigasi untuk mengetahui penyebab, modus operandi, dan pelaku *fraud* guna menentukan tindak lanjut yang dilakukan baik secara finansial maupun non-finansial bagi Bank Artha Graha Internasional.

An effectively functioning early detection mechanism enables the Bank to identify potential fraud at an early stage, allowing mitigation measures to be promptly implemented to minimize and prevent the escalation of risks. Complaints with strong indications are followed up through an investigation process to determine the causes, modus operandi, and perpetrators of the fraud, in order to decide on appropriate follow-up actions, both financial and non-financial, for Bank Artha Graha Internasional.

Kebijakan *Whistleblowing System*

Bank Artha Graha Internasional mengatur kebijakan *Whistleblowing System* sebagaimana yang telah diatur dalam Pedoman Kebijakan Perusahaan tentang Strategi *Anti Fraud*, Penyampaian Laporan Pelanggaran dan *Fraud*.

Whistleblowing System Policy

Bank Artha Graha Internasional has established its Whistleblowing System policy as stipulated in the Company Policy Guidelines on the Anti-Fraud Strategy, Submission of Violation Reports, and Fraud Reporting.

Tujuan *Whistleblowing System*

1. Mendeteksi dini dan mencegah terjadinya penyimpangan ataupun pelanggaran di lingkungan Bank Artha Graha Internasional; dan
2. Menciptakan iklim kerja yang sehat, terbuka, tulus, jujur, dan bertanggung jawab di lingkungan Bank.

Objectives of the Whistleblowing System

1. *To enable early detection and prevention of irregularities or violations within the environment of Bank Artha Graha Internasional; and*
2. *To foster a healthy, transparent, sincere, honest, and accountable working environment within the Bank*

Jenis Pelanggaran

Bentuk pelanggaran yang dapat dilaporkan dan akan ditindaklanjuti oleh Sub Direktorat Anti *Fraud* Bank Artha Graha Internasional yaitu:

1. Korupsi;
2. Penyalahgunaan Aset;
3. Kecurangan Laporan Keuangan;

Types of Violations

The types of violations that may be reported and will be followed up by the Anti-Fraud Sub-Directorate of Bank Artha Graha Internasional include:

1. *Corruption;*
2. *Misuse of Assets;*
3. *Financial Statement Fraud;*

4. Penipuan;
5. Pembocoran Informasi Rahasia; dan
6. Tindakan lain yang dapat dipersamakan dengan *fraud* sesuai dengan ketentuan peraturan perundang-undangan.

Media Pelaporan

Sub Direktorat *Anti Fraud* - Direktorat Internal Audit menerima laporan pelanggaran dan *fraud* mengacu kepada Pedoman Kebijakan Perusahaan tentang Strategi *Anti Fraud*. Pelaporan ini dapat disampaikan melalui:

Surat:
Sub Direktorat *Anti Fraud*
Gedung Bank Artha Graha Lt. 3
Jl. Kopi No. 2, Jakarta Barat, 11230
E-mail: antifraud@ag.co.id

Mekanisme Penyampaian Laporan Pelanggaran

4. *Fraud;*
5. *Disclosure of Confidential Information; and*
6. *Other actions that may be deemed equivalent to fraud in accordance with applicable laws and regulations.*

Reporting Channels

The Anti-Fraud Sub-Directorate under the Internal Audit Directorate receives reports of violations and fraud in accordance with the Company Policy Guidelines on the Anti-Fraud Strategy. Such reports may be submitted through the following channels:
By mail:
Anti-Fraud Sub-Directorate
Bank Artha Graha Building, 3rd Floor
Jl. Kopi No. 2, West Jakarta, 11230
By email: antifraud@ag.co.id

Mechanism for Submitting Violation Reports



Pihak Yang Mengelola Pengaduan

Pihak yang bertanggung jawab dalam mengelola *Whistleblowing System* Bank Artha Graha Internasional adalah Sub Direktorat *Anti Fraud*.

Perlindungan Bagi *Whistleblower*

Bank memberikan perlindungan terhadap pelapor atas laporan yang terbukti kebenarannya yang meliputi:

1. Jaminan kerahasiaan identitas pelapor dan isi laporan yang disampaikan;
2. Jaminan perlindungan terhadap perlakuan yang merugikan pelapor; dan
3. Jaminan perlindungan dari kemungkinan adanya tindakan ancaman, intimidasi, hukuman ataupun tindakan tidak menyenangkan lainnya dari pihak terlapor.

Penanganan Pengaduan

Bank menetapkan tahapan penanganan pengaduan yang diterima yang terdiri dari:

1. Menindaklanjuti informasi atas dugaan tindakan *fraud*;
2. Mengumpulkan semua bukti-bukti terkait dengan kejadian yang patut diduga kemudian dilakukan verifikasi;
3. Melakukan identifikasi awal, serta menyusun rekomendasi atas hasil identifikasi tersebut;
4. Memberikan keputusan tindak lanjut, jika terindikasi *fraud*, maka dilakukan pemeriksaan secara menyeluruh;
5. Mengidentifikasi kelemahan dan penyebab terjadinya *fraud*, serta menentukan langkah selanjutnya, salah satu diantaranya adalah memperkuat sistem pengendalian internal Bank; dan
6. Membuat laporan kepada Direktur Utama dengan tembusan kepada Dewan Komisaris.

Parties Responsible for Handling Complaints

The party responsible for managing the Whistleblowing System of Bank Artha Graha Internasional is the Anti-Fraud Sub-Directorate.

Protection for Whistleblowers

The Bank provides protection to whistleblowers whose reports are proven to be valid, which includes:

1. *Assurance of confidentiality of the whistleblower's identity and the contents of the report submitted;*
2. *Assurance of protection against any form of detrimental treatment toward the whistleblower; and*
3. *Assurance of protection from potential threats, intimidation, punishment, or other unfavorable actions by the reported parties.*

Handling of Complaints

The Bank has established stages for handling received complaints, which consist of:

1. *Following up on information related to alleged fraudulent acts;*
2. *Collecting all relevant evidence related to the suspected incident and conducting verification;*
3. *Conducting an initial identification and preparing recommendations based on the results of such identification;*
4. *Determining follow-up actions, and where fraud is indicated, conducting a comprehensive investigation;*
5. *Identifying weaknesses and the causes of the fraud, and determining subsequent actions, one of which includes strengthening the Bank's internal control system; and*
6. *Preparing a report to the President Director, with a copy submitted to the Board of Commissioners.*

Sosialisasi *Whistleblowing System*

Sosialisasi *anti fraud* dilakukan oleh Sub Direktorat *Anti Fraud* ke seluruh kantor cabang/kantor cabang pembantu Bank Artha Graha Internasional, termasuk pada karyawan *outsourcing* (*driver, office boy*, dan *security*) dalam rangka mengefektifkan penerapan *Whistleblowing System* Bank Artha Graha Internasional.

Whistleblowing System Socialization

Anti-fraud socialization activities are conducted by the Anti-Fraud Sub-Directorate across all branch offices and sub-branch offices of Bank Artha Graha Internasional, including outsourced personnel (drivers, office assistants, and security personnel), in order to enhance the effective implementation of the Bank's Whistleblowing System.

Jumlah Pengaduan Yang Masuk dan Diproses Pada Tahun Buku Terakhir

Selama periode tahun 2025, tidak terdapat pelaporan dugaan fraud yang disampaikan melalui mekanisme *Whistleblowing System* Bank Artha Graha Internasional.

Number of Reports Received and Processed in the Latest Fiscal Year

During fiscal year 2025, there were no reports of alleged fraud submitted through the Whistleblowing System mechanism of Bank Artha Graha Internasional.

Sanksi/Tindak Lanjut Atas Pengaduan Yang Telah Selesai Diproses Pada Tahun Buku

Sepanjang 2025, Bank Artha Graha Internasional tidak menerima pengaduan pelanggaran. Namun apabila terdapat pengaduan pelanggaran yang masuk dan setelah diinvestigasi terbukti sebagai pelanggaran maka dikenakan sanksi sesuai dengan peraturan yang berlaku.

Sanctions/Follow-up Actions on Complaints Completed in the Fiscal Year

Throughout 2025, Bank Artha Graha Internasional did not receive any reports of violations. However, if any reports are submitted and, upon investigation, are proven to constitute violations, sanctions will be imposed in accordance with the applicable regulations.

LAPORAN PELAKSANAAN TATA KELOLA TERINTEGRASI
INTEGRATED GOVERNANCE IMPLEMENTATION REPORT

Sampai dengan akhir tahun 2025 Bank Artha Graha Internasional belum mempunyai Entitas Anak atau keterkaitan kepemilikan dan/atau pengendalian dengan perusahaan lain di bidang jasa keuangan dan jika merujuk pada Peraturan Otoritas Jasa Keuangan No. 30 Tahun 2024 tanggal 19 Desember 2024 tentang Konglomerasi Keuangan dan Perusahaan Induk Konglomerasi Keuangan disebutkan kriteria konglomerasi keuangan memiliki total aset LJK Konglomerasi Keuangan paling sedikit Rp100.000.000.000.000,00 (seratus triliun rupiah); dan paling sedikit berjumlah 2 (dua) LJK pada 2 (dua) sektor yang berbeda di Konglomerasi Keuangan atau total aset LJK Konglomerasi Keuangan paling sedikit Rp20.000.000.000.000,00 (dua puluh triliun rupiah) sampai dengan kurang dari Rp100.000.000.000.000,00 (seratus triliun rupiah) dan paling sedikit berjumlah 3 (tiga) LJK pada 3 (tiga) sektor yang berbeda di Konglomerasi Keuangan.

As of the end of 2025, Bank Artha Graha Internasional does'nt any subsidiaries or ownership and/ or control relationships with other companies in the financial services sector. Referring to Financial Services Authority Regulation (POJK) No. 30 of 2024 dated December 19, 2024 concerning Financial Conglomeration and Financial Conglomerate Holding Companies, a financial conglomerate is defined as having total assets of Financial Services Institutions within the conglomerate of at least IDR100,000,000,000,000 (one hundred trillion rupiah) and consisting of at least 2 (two) Financial Services Institutions operating in 2 (two) different sectors within the financial conglomerate; or having total assets of Financial Services Institutions within financial conglomerate of at least IDR20,000,000,000,000 (twenty trillion rupiah) up to less than IDR100,000,000,000,000 (one hundred trillion rupiah) and consisting of at least 3 (three) Financial Services Institutions operating in 3 (three) different sectors within the financial conglomerate.

Dengan kriteria tersebut, Bank Artha Graha Internasional belum memiliki kewajiban dalam menerapkan tata kelola terintegrasi.

Based on these criteria, Bank Artha Graha Internasional is not yet subject to the obligation to implement integrated corporate governance.

PEMENUHAN PENYAMPAIAN LAPORAN KEBERLANJUTAN 2025

FULFILLMENT OF SUSTAINABILITY REPORT SUBMISSION 2025

Bank telah menyampaikan Laporan Keberlanjutan sebagaimana yang diatur dalam POJK No. 51/ POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten dan Perusahaan Publik. Pada tahun buku 2025, Bank Artha Graha Internasional menyampaikan Laporan Keberlanjutan dalam buku yang terpisah dari Laporan Tahunan namun tetap menjadi bagian yang tak terpisahkan dari Laporan Tahunan ini.

The Bank has submitted its Sustainability Report in accordance with Financial Services Authority Regulation (POJK) No. 51/ POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies. In fiscal year 2025, Bank Artha Graha Internasional prepared and published the Sustainability Report as a separate document from the Annual Report; however, it remains an integral and inseparable part of this Annual Report.

PENGUNGKAPAN KEPEMILIKAN SAHAM ANGGOTA DIREKSI DAN ANGGOTA DEWAN KOMISARIS

DISCLOSURE OF SHARE OWNERSHIP OF MEMBERS OF THE BOARD OF DIRECTORS AND THE BOARD OF COMMISSIONERS

Kebijakan Pengungkapan Kepemilikan Saham

Policy on Disclosure of Share Ownership

Dalam menjalankan tata kelola perusahaan Bank Artha Graha Internasional berkomitmen memenuhi ketentuan peraturan yang berlaku termasuk terkait kebijakan pengungkapan kepemilikan saham anggota Direksi dan anggota Dewan Komisaris paling lambat 5 (lima) hari kerja setelah terjadinya kepemilikan atau setiap perubahan kepemilikan atas saham Perusahaan Terbuka.

In implementing corporate governance, Bank Artha Graha Internasional is committed to complying with applicable regulations, including policies on the disclosure of share ownership of members of the Board of Directors and the Board of Commissioners. Such disclosures are made no later than 5 (five) business days after the occurrence of ownership or any change in ownership of shares in a Public Company.

Dalam hal ini Bank berkomitmen memenuhi Peraturan Otoritas Jasa Keuangan No. 4 tahun 2024 tentang Laporan Kepemilikan atau Setiap Perubahan Kepemilikan Saham Perusahaan Terbuka dan Laporan Aktivitas Menjaminkan Saham Perusahaan Terbuka.

In this regard, the Bank is committed to complying with Financial Services Authority Regulation No. 4 of 2024 concerning Reports on Share Ownership or Any Changes in Share Ownership of Public Companies and Reports on Pledging Activities of Public Company Shares.

Implementasi Kebijakan Pengungkapan Kepemilikan Saham

Pengungkapan kepemilikan saham anggota Direksi dan anggota Dewan Komisaris paling lambat 5 (lima) hari kerja setelah terjadinya kepemilikan atau setiap perubahan kepemilikan diwujudkan dengan menyampaikan perubahan atas kepemilikan tersebut kepada Otoritas Jasa Keuangan (OJK) dan Bursa Efek Indonesia yang mencantumkan informasi di antaranya:

1. Identitas anggota Direksi atau anggota Dewan Komisaris;
2. Nama saham Perusahaan Terbuka;
3. Jumlah saham dan persentase sebelum transaksi;
4. Jumlah saham dan persentase setelah transaksi;
5. Jenis transaksi yang dilakukan;
6. Jumlah saham dibeli, dijual, dan dialihkan;
7. Keterangan mengenai klasifikasi saham;
8. Harga pembelian atau penjualan per saham, jika perubahan kepemilikan merupakan akibat dari adanya transaksi pembayaran;
9. Tanggal transaksi;
10. Tujuan dari transaksi;
11. Status kepemilikan Saham;
12. Informasi mengenai pemegang saham yang tercatat di daftar pemegang saham Perusahaan Terbuka untuk kepentingan pemilik manfaat, jika terdapat kepemilikan saham secara tidak langsung;
13. Nama pemegang saham yang memberikan kuasa untuk melaporkan dan keterangan bahwa pelaporan tersebut merupakan kuasa yang diberikan untuk dirinya, jika laporan kepemilikan saham dikuasakan; dan
14. Informasi mengenai rincian anggota kelompok yang terorganisasi, jika merupakan laporan kepemilikan saham oleh kelompok yang terorganisir.

Implementation of the Share Ownership Disclosure Policy

Disclosure of share ownership of members of the Board of Directors and members of the Board of Commissioners, no later than 5 (five) business days after the occurrence of ownership or any change in ownership, is carried out by submitting such changes to the Financial Services Authority (OJK) and the Indonesia Stock Exchange. The disclosure includes, among others, the following information:

1. *Identity of the member of the Board of Directors or the Board of Commissioners;*
2. *Name of the shares of the Public Company;*
3. *Number of shares and percentage prior to the transaction;*
4. *Number of shares and percentage after the transaction;*
5. *Type of transaction conducted;*
6. *Number of shares purchased, sold, or transferred;*
7. *Information on share classification;*
8. *Purchase or sale price per share, if the change in ownership results from a payment transaction;*
9. *Transaction date;*
10. *Purpose of the transaction;*
11. *Status of share ownership;*
12. *Information on shareholders recorded in the register of shareholders of the Public Company for the benefit of the beneficial owner, if there is indirect share ownership;*
13. *Name of the shareholder granting authority to report and a statement that such reporting is made under a power of attorney for themselves, if the share ownership report is submitted through a proxy; and*
14. *Information on the details of members of an organized group, if the report relates to share ownership by an organized group.*

Kebijakan Pemberian Kompensasi Jangka Panjang Berbasis Kinerja Kepada Manajemen dan/atau Karyawan

Hingga 31 Desember 2025, Bank tidak melaksanakan kebijakan pemberian kompensasi jangka panjang berbasis kinerja kepada manajemen dan/atau karyawan

Policy on the Granting of Performance-Based Long-Term Compensation to Management and/or Employees

As of December 31, 2025, the Bank has not implemented any performance-based long-term compensation policies for management and/or employees of the

yang dimiliki oleh Emiten atau Perusahaan Publik, antara lain berupa program kepemilikan saham oleh manajemen (*Management Stock Ownership Program*/MSOP) dan/atau program kepemilikan saham oleh karyawan (*Employee Stock Ownership Program*/ESOP). Oleh karena itu, Bank tidak memiliki kebijakan terkait program kepemilikan saham oleh manajemen dan/atau karyawan.

Issuer or Public Company, including, among others, a Management Stock Ownership Program (MSOP) and/or an Employee Stock Ownership Program (ESOP). Accordingly, the Bank does not have any policies related to share ownership programs for management and/or employees.

KEBIJAKAN *ANTI FRAUD*
ANTI-FRAUD POLICY

Bank Artha Graha Internasional telah memiliki dan memberlakukan kebijakan *anti fraud* sebagaimana dimuat dalam Pedoman *Anti Fraud* No. 00001.03.0 tanggal 5 November 2025 tentang Pedoman Penerapan Strategi *Anti Fraud* yang disosialisasikan secara berkala kepada seluruh karyawan agar dapat dilaksanakan secara konsisten.

Bank Artha Graha Internasional has established and implemented an anti-fraud policy as set forth in the Anti-Fraud Guidelines No. 00001.03.0 dated November 5, 2025 concerning the Guidelines for the Implementation of the Anti-Fraud Strategy. These guidelines are regularly disseminated to all employees to ensure consistent implementation.

Kebijakan *anti fraud* bermanfaat untuk memastikan agar kegiatan usaha perusahaan terbuka dilakukan secara legal, *prudent*, dan sesuai dengan prinsip-prinsip tata kelola yang baik. Kebijakan tersebut dapat merupakan bagian dalam kode etik, ataupun dalam bentuk tersendiri. Kebijakan tersebut antara lain dapat meliputi program dan prosedur yang dilakukan dalam mengatasi praktik korupsi, balas jasa (*kickbacks*), *fraud*, suap dan/atau gratifikasi dalam perusahaan terbuka. Lingkup dari kebijakan tersebut menggambarkan pencegahan perusahaan terbuka terhadap segala praktik korupsi, baik memberi maupun menerima dari pihak lain.

The anti-fraud policy is intended to ensure that the business activities of the public company are conducted in a legal, prudent manner and in accordance with the principles of good corporate governance. Such policy may form part of the Code of Conduct or be issued as a standalone policy. It may include, among others, programs and procedures to address practices related to corruption, kickbacks, fraud, bribery, and/or gratuities within the public company. The scope of this policy reflects the public company's commitment to preventing all forms of corrupt practices, whether in giving or receiving benefits from other parties.

Strategi *Anti Fraud*, Anti Penyuapan dan Gratifikasi

Dalam membangun budaya kepatuhan dan menciptakan kesadaran risiko *(risk awareness)* atas potensi risiko *fraud* dan konsekuensi yang dapat timbul, Bank memiliki kebijakan anti *fraud* yang merupakan bagian dari sistem pengendalian internal Bank. Dimana hal tersebut sesuai dengan POJK No. 12 Tahun 2024, perihal Penerapan Strategi Anti *Fraud* bagi Lembaga Jasa Keuangan, yang telah dilaksanakan oleh Bank secara *bank-wide*.

Seluruh insan Bank diwajibkan untuk menjunjung tinggi integritas, bertindak jujur, profesional, dan secara proaktif melindungi serta menjaga aset Bank, nasabah

Anti-Fraud, Anti-Bribery, and Gratuities Strategy

In fostering a culture of compliance and enhancing risk awareness regarding potential fraud risks and their consequences, the Bank has established an anti-fraud policy as part of its internal control system. This policy is implemented in accordance with POJK No. 12 of 2024 concerning the Implementation of Anti-Fraud Strategies for Financial Services Institutions, and has been applied bank-wide.

All Bank personnel are required to uphold integrity, act honestly and professionally, and proactively protect and safeguard the assets of the Bank, its customers,

dan *stakeholder* lainnya sesuai dengan ketentuan yang berlaku baik internal maupun eksternal. Sebagai bentuk pengawasan aktif Direksi dan Dewan Komisaris terhadap pengendalian *fraud*, Bank Artha Graha Internasional melaksanakan kode etik *(Code of Conduct)* oleh seluruh jajaran organisasi Bank.

and other stakeholders in accordance with applicable internal and external regulations. As part of the active oversight of fraud control by the Board of Directors and the Board of Commissioners, Bank Artha Graha Internasional implements a Code of Conduct across all levels of the Bank's organization.

Kode Etik merupakan pedoman perilaku Jajaran Bank dalam menjalankan tugas dan kedinasan sehari-hari serta melakukan hubungan bisnis dengan para nasabah, rekanan maupun rekan sekerja. *Code of Conduct* sebagai pedoman berperilaku disusun berdasarkan nilai dan pertimbangan integritas, kesadaran diri dan profesionalisme, reputasi Bank, keluarga dan pribadi.

The Code of Ethics serves as a guideline for the conduct of Bank personnel in carrying out their daily duties and official responsibilities, as well as in conducting business relationships with customers, business partners, and colleagues. The Code of Conduct, as a behavioral guideline, is formulated based on the values and considerations of integrity, self-awareness and professionalism, as well as the reputation of the Bank, family, and individuals.

KEBIJAKAN PENGADAAN BARANG DAN JASA
PROCUREMENT POLICY FOR GOODS AND SERVICES

Bank Artha Graha Internasional melakukan seleksi pemasok atau *vendor* untuk memastikan agar perusahaan terbuka memperoleh barang atau jasa yang diperlukan dengan harga yang kompetitif dan kualitas yang baik. Sedangkan, peningkatan kemampuan pemasok atau *vendor* bermanfaat untuk memastikan bahwa rantai pasokan (*supply chain*) berjalan dengan efisien dan efektif. Kemampuan pemasok atau *vendor* dalam memasok/memenuhi barang atau jasa yang dibutuhkan Bank akan memengaruhi kualitas *output* Bank.

Bank Artha Graha Internasional conducts vendor and supplier selection to ensure that the public company obtains the required goods or services at competitive prices and with appropriate quality. Enhancing the capabilities of suppliers or vendors is also important to ensure that the supply chain operates efficiently and effectively. The ability of suppliers or vendors to provide and fulfill the goods or services required by the Bank directly affects the quality of the Bank's output.

Pelaksanaannya dapat menjamin kontinuitas pasokan, baik dari segi kuantitas maupun kualitas yang dibutuhkan perusahaan terbuka. Cakupan ini meliputi kriteria dalam pemilihan pemasok atau *vendor*, mekanisme pengadaan yang transparan, upaya peningkatan kemampuan pemasok atau *vendor*, dan pemenuhan hak-hak yang berkaitan dengan pemasok atau *vendor*, serta penggunaan rekening Bank Artha Graha Internasional untuk pembayaran *vendor* sebagaimana diatur dalam Surat Edaran Operasi No. 194.02.0.

The implementation of this policy is intended to ensure continuity of supply, both in terms of the quantity and quality required by the public company. Its scope includes criteria for the selection of suppliers or vendors, transparent procurement mechanisms, efforts to enhance supplier or vendor capabilities, fulfillment of rights related to suppliers or vendors, as well as the use of Bank Artha Graha Internasional accounts for vendor payments, as stipulated in Operations Circular Letter No. 194.02.0.

PEMBELIAN KEMBALI SAHAM DAN/ATAU OBLIGASI BANK

SHARE AND/OR BOND BUYBACK

Sepanjang tahun 2025, Bank Artha Graha Internasional tidak menyelenggarakan pembelian kembali saham dan/atau obligasi Bank.

Throughout 2025, Bank Artha Graha Internasional did not conduct any share and/or bond buybacks.

TRANSAKSI AFILIASI DAN BENTURAN KEPENTINGAN

AFFILIATED TRANSACTIONS AND CONFLICTS OF INTEREST

Pengungkapan transaksi afiliasi dan benturan kepentingan adalah upaya pemenuhan terhadap Peraturan Otoritas Jasa Keuangan No. 42/POJK.04/2020 Tentang Transaksi Afiliasi dan Transaksi Benturan Kepentingan. Hingga akhir 2025 tidak terdapat transaksi afiliasi yang telah dilaksanakan Bank sesuai dengan Peraturan Otoritas Jasa Keuangan di atas.

The disclosure of affiliated transactions and conflicts of interest is carried out in fulfillment of Financial Services Authority Regulation No. 42/POJK.04/2020 concerning Affiliated Transactions and Conflict of Interest Transactions. As of the end of 2025, there were no affiliated transactions conducted by the Bank in accordance with the above Financial Services Authority regulations.

Dalam hal terjadi benturan kepentingan antara Bank dan pemilik Bank, anggota Direksi, anggota Dewan Komisaris, Pejabat Eksekutif dan/atau pihak lain yang terkait dengan Bank maka anggota Direksi, anggota Dewan Komisaris, dan Pejabat Eksekutif dilarang mengambil tindakan yang dapat merugikan atau mengurangi keuntungan Bank.

In the event of a conflict of interest between the Bank and its shareholders, members of the Board of Directors, members of the Board of Commissioners, Executive Officers, and/or other parties related to the Bank, members of the Board of Directors, members of the Board of Commissioners, and Executive Officers are prohibited from taking any actions that may cause losses to or reduce the benefits of the Bank.

Pengungkapan mengenai transaksi yang mengandung benturan kepentingan, paling sedikit mencakup nama dan jabatan pihak yang memiliki benturan kepentingan, nama dan jabatan pengambil keputusan transaksi yang mengandung benturan kepentingan, jenis transaksi, nilai transaksi, dan keterangan. Sepanjang tahun 2025, Bank tidak memiliki transaksi yang mengandung Benturan Kepentingan.

Disclosure of transactions involving conflicts of interest shall, at a minimum, include the name and position of the party having the conflict of interest, the name and position of the decision-maker of the transaction involving the conflict of interest, the type of transaction, the transaction value, and relevant explanations. Throughout 2025, the Bank did not have transactions involving conflicts of interest.

RENCANA KORPORASI BANK

BANK CORPORATE PLAN

Rencana Korporasi Bank disusun sebagai upaya untuk menjawab tantangan bisnis dalam 7 tahun mendatang (2023-2029). Rencana Korporasi selaras dengan Rencana Bisnis Bank tahun 2024-2026. Rencana Korporasi dilakukan dengan menganalisis kembali kondisi perekonomian dan perkembangan perbankan ditengah-tengah ketidakpastian politik dan ketidakstabilan iklim

The Bank's Corporate Plan has been prepared as an effort to address business challenges over the next 7 (seven) years (2023–2029) and is aligned with the Bank Business Plan for 2024–2026. The Corporate Plan is formulated through a reassessment of economic conditions and banking industry developments amid political uncertainty and global economic instability.

perekonomian dunia. Peluang bagi industri perbankan untuk mendorong pertumbuhan bisnis Bank masih terbuka dengan menerapkan prinsip kehati-hatian dalam strategi *aggressiveness* ekspansi *funding* dan *lending* yang disesuaikan dengan kekuatan Bank Artha Graha Internasional. Terlebih lagi, Era digital menuntut Bank Artha Graha Internasional untuk dapat menyesuaikan diri lebih cepat, mempersiapkan infrastruktur (baik infrastruktur IT sistem maupun *Human Capital*) serta strategi bisnis untuk dapat mempertahankan kesinambungan bisnis di tengah perubahan yang begitu cepat.

Opportunities for the banking industry to drive the Bank's business growth remain open, supported by the application of prudential principles in implementing an appropriately aggressive funding and lending expansion strategy that is aligned with the strengths of Bank Artha Graha Internasional. Moreover, the digital era requires Bank Artha Graha Internasional to adapt more rapidly, prepare its infrastructure (both IT systems and human capital), and develop business strategies to sustain business continuity amid such rapid changes

Bank Artha Graha Internasional akan bergerak menjadi *Hybrid Bank* yang memadukan antara bisnis model *Brick and Mortar* dengan *digital banking*. Bank Artha Graha Internasional akan menyediakan *One Stop Solution Banking Services* untuk nasabah. Strategi ini mendukung pergerakan era digital serta peluang bonus demografi negara Indonesia yang akan mulai tampak pada tahun 2025. Tentu serangkaian *milestone* telah dirumuskan Bank Artha Graha Internasional untuk menjalankan strategi besar tersebut.

Bank Artha Graha Internasional will transform into a Hybrid Bank that combines a brick-and-mortar business model with digital banking. The Bank will provide One Stop Solution Banking Services for its customers. This strategy supports the advancement of the digital era as well as the opportunities arising from Indonesia's demographic bonus, which is expected to become more evident starting in 2025. To implement this major strategy, Bank Artha Graha Internasional has formulated a series of milestones.

Fokus utama Bank Artha Graha Internasional adalah penguatan internal serta pembangunan infrastruktur IT dan *Human Capital,* dimana diharapkan peningkatan infrastruktur IT yang akan dikelola dengan baik oleh *corporate talent* yang memiliki kompetensi handal di Era Digital. *Milestone* tersebut telah digambarkan dalam peta strategi level korporasi Bank Artha Graha Internasional sebagai bentuk penerjemahan strategi yang dapat dilaksanakan. Bank Artha Graha Internasional memandang lingkungan bisnis dan era digital yang bergerak begitu cepat bukanlah menjadi hambatan namun justru waktu yang tepat untuk dimanfaatkan dalam melakukan transformasi digital yang unggul dipersaingan Kelompok Bank berdasarkan Modal Inti (KBMI) I bahkan mampu bertumbuh menjadi KBMI II tahun 2029.

The Bank's primary focus is strengthening internal capabilities and developing IT infrastructure and human capital, with the expectation that enhanced IT infrastructure will be effectively managed by corporate talent possessing strong competencies in the digital era. These milestones are outlined in the corporate-level strategy map of Bank Artha Graha Internasional as a translation of executable strategies. The Bank views the rapidly evolving business environment and digital era not as obstacles, but as timely opportunities to undertake superior digital transformation. Through these efforts, Bank Artha Graha Internasional aims to strengthen its competitive position within the KBMI I category and achieve growth toward KBMI II by 2029.

INTEGRITAS PELAPORAN DAN SISTEM TEKNOLOGI INFORMASI

INTEGRITY OF REPORTING AND INFORMATION TECHNOLOGY SYSTEMS

Bank Artha Graha Internasional melaksanakan transparansi kondisi keuangan dan non keuangan kepada Pemangku Kepentingan melalui laporan yang disusun sesuai dengan tata cara, jenis, dan cakupan sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai transparansi dan publikasi laporan bank.

Berikut publikasi kondisi keuangan dan non keuangan Bank selama periode Tahun 2025 yang disampaikan ke publik baik melalui media cetak atau situs perusahaan https://www. arthagraha.com/

1. Laporan Keuangan Bulanan Bank telah menyusun dan menyampaikan Laporan Keuangan Bulanan kepada regulator serta telah dipublikasikan pada *website* Bank.
2. Laporan Keuangan Triwulanan Bank telah menyusun dan menyampaikan Laporan Keuangan Triwulan kepada regulator sesuai dengan ketentuan serta telah dipublikasikan melalui *website*.
3. Laporan Tahunan dan Laporan Keberlanjutan Bank telah menyusun dan menyampaikan Laporan Tahunan dan Laporan Keberlanjutan kepada regulator serta telah dipublikasikan melalui *website* resmi Bank.
4. Laporan dan Informasi Lainnya Bank juga telah menyusun laporan-laporan publikasi lainnya yang diwajibkan oleh regulator, meliputi Laporan Tata Kelola, Laporan Eksposur Risiko dan Permodalan, informasi produk dan penggunaan data nasabah, informasi jaringan kantor, informasi penyampaian dan penanganan pengaduan, informasi atau fakta material serta informasi-informasi lainnya yang diwajibkan.

Selain itu, Bank juga telah menyusun dan menyampaikan laporan-laporan yang diwajibkan oleh regulator (Otoritas Jasa Keuangan, Bank Indonesia, PPATK dan regulator lainnya) sesuai dengan ketentuan dan batas waktu yang ditetapkan dalam ketentuan eksternal masing-masing regulator. Bank telah memastikan bahwa seluruh penyusunan laporan-laporan kepada regulator telah didukung oleh sistem informasi manajemen yang memadai untuk meningkatkan kualitas proses pengambilan keputusan oleh Direksi dan kualitas proses pengawasan oleh Dewan Komisaris.

Bank Artha Graha Internasional ensures transparency of its financial and non-financial conditions to Stakeholders through reports prepared in accordance with the procedures, types, and scope stipulated under Financial Services Authority regulations concerning the transparency and publication of bank reports.

The following publications on the Bank's financial and non-financial conditions during fiscal year 2025 were disclosed to the public through print media and/or the Bank's official website at https://www.arthagraha.com/

1. *Monthly Financial Statements, the Bank prepared and submitted Monthly Financial Statements to the regulator and published them on the Bank's website.*
2. *Quarterly Financial Statements, the Bank prepared and submitted Quarterly Financial Statements to the regulator in accordance with applicable provisions and published them through the Bank's website.*
3. *Annual Report and Sustainability Report, the Bank prepared and submitted the Annual Report and Sustainability Report to the regulator and published them through the Bank's official website.*
4. *Other Reports and Information, the Bank also prepared other mandatory disclosure reports required by regulators, including the Corporate Governance Report, Risk Exposure and Capital Adequacy Reports, information on products and the use of customer data, information on branch networks, information on the submission and handling of complaints, material information or facts, and other required disclosures.*

In addition, the Bank prepared and submitted reports required by regulators (the Financial Services Authority, Bank Indonesia, PPATK, and other regulators) in accordance with applicable provisions and deadlines set forth by each respective regulator. The Bank has ensured that the preparation of all regulatory reports is supported by adequate management information systems to enhance the quality of decision-making by the Board of Directors and the effectiveness of oversight by the Board of Commissioners.

PENERAPAN ATAS PEDOMAN TATA KELOLA PERUSAHAAN TERBUKA

IMPLEMENTATION OF THE GUIDELINES FOR PUBLIC COMPANY CORPORATE GOVERNANCE

Roadmap GCG yang diterbitkan Otoritas Jasa Keuangan (OJK) pada tahun 2014 memiliki dampak yang besar bagi perkembangan GCG di lingkungan dunia usaha. Penekanan pada transparansi, akuntabilitas, dan penyampaian informasi yang wajar menjadi bahasan yang dapat menjadi pegangan bagi entitas usaha, khususnya bagi perusahaan terbuka. Demikian pula dengan hak pemegang saham tanpa terkecuali, khususnya pemegang saham minoritas yang harus menjadi perhatian dari emiten atau perusahaan terbuka.

The GCG Roadmap issued by the Financial Services Authority (OJK) in 2014 has had a significant impact on the development of GCG practices within the business sector. The emphasis on transparency, accountability, and fair disclosure of information provides important guidance for business entities, particularly public companies. Likewise, the protection of shareholders' rights without exception—especially those of minority shareholders—must be a key concern for issuers or public companies.

Secara umum, Bank sebagai perusahaan terbuka telah melaksanakan seluruh peraturan yang dikeluarkan OJK, dan akan terus berupaya melakukan perbaikan untuk menciptakan nilai tambah bagi pemegang saham dan pemangku kepentingan. Khususnya terkait pedoman Tata Kelola Perusahaan Terbuka yang diatur berdasarkan Peraturan OJK No. 21/POJK.04/2015 tanggal 16 November 2015 tentang Penerapan Pedoman Tata Kelola Perusahaan Terbuka, yang dijabarkan dalam Surat Edaran OJK No. 32/SEOJK.04/2015 tanggal 17 November 2015 tentang Pedoman Tata Kelola Perusahaan Terbuka.

In general, as a public company, the Bank has implemented all regulations issued by the OJK and will continue to make improvements to create added value for shareholders and other stakeholders. In particular, this relates to the Guidelines for Public Company Corporate Governance as regulated under OJK Regulation No. 21/POJK.04/2015 dated November 16, 2015 concerning the Implementation of Public Company Corporate Governance Guidelines, as further elaborated in OJK Circular Letter No. 32/SEOJK.04/2015 dated November 17, 2015 concerning Public Company Corporate Governance Guidelines.

Pedoman tersebut yang memuat aspek, prinsip dan rekomendasi tata kelola perusahaan yang baik berguna untuk mendorong penerapan praktik GCG sesuai dengan praktik internasional yang patut diteladani perusahaan terbuka. Bank wajib menerapkan pedoman tersebut, dan jika belum menerapkannya, Bank wajib menjelaskan alasan tidak diterapkannya pedoman tersebut. Pengungkapan penerapan atas rekomendasi dalam pedoman tersebut disampaikan dalam laporan tahunan perusahaan terbuka.

These guidelines, which set out the aspects, principles, and recommendations of good corporate governance, are intended to encourage the implementation of GCG practices in line with internationally recognized best practices for public companies. The Bank is required to implement these guidelines, and in the event that certain recommendations have not been implemented, the Bank is obliged to disclose the reasons for such non-implementation. Disclosure of the implementation of the recommendations under these guidelines is presented in the Annual Report of the public company.

Berdasarkan Surat Edaran OJK No. 32/SEOJK.04/2015 sebagai standar penerapan GCG yang mencakup 5 (lima) aspek, 8 (delapan) prinsip dan 25 rekomendasi penerapan aspek dan prinsip GCG. Rekomendasi penerapan aspek dan prinsip GCG dalam Pedoman Tata Kelola adalah standar penerapan aspek dan prinsip GCG yang harus diterapkan Bank. Ikhtisar kepatuhan

Based on OJK Circular Letter No. 32/SEOJK.04/2015, the GCG implementation standard comprises 5 (five) aspects, 8 (eight) principles, and 25 (twenty-five) recommendations for the application of GCG aspects and principles. These recommendations constitute the standards that must be applied by the Bank. A summary of the Bank's compliance with OJK Regulations and

Bank terhadap Peraturan dan Surat Edaran OJK tentang Pedoman Tata Kelola Perusahaan Terbuka dapat dilihat pada tabel di bawah ini.

Circular Letters concerning the Guidelines for Public Company Corporate Governance is presented in the table below.

Kesesuaian Perkembangan Penerapan GCG di Lingkup Bank dengan Surat Edaran OJK No. 32/SEOJK.04/2015 tentang Pedoman Tata Kelola Perusahaan Terbuka.

Alignment of the Bank's GCG Implementation Progress with OJK Circular Letter No. 32/SEOJK.04/2015 concerning the Guidelines for Public Company Corporate Governance.

No	Prinsip *Principles*	Rekomendasi *Recommendations*	Penjelasan Penerapan di BAGI *Explanation of Implementation at BAGI*	Keterangan *Description*
I	Aspek 1: Hubungan Perusahaan Terbuka dengan Pemegang Saham dalam menjamin hak-hak Pemegang Saham. *Aspect 1: Relationship between the Company and the Shareholders in Ensuring the Rights of Shareholders.*			
	Prinsip 1 Meningkatkan Nilai Penyelenggaraan RUPS *Principle 1 Increasing the Value of the Organisation of General Meeting of Shareholders (GMS)*	1. Perusahaan Terbuka memiliki cara atau prosedur teknis pengumpulan suara *(voting)* baik secara terbuka maupun tertutup yang mengedepankan independensi, dan kepentingan pemegang saham. *The Public Company should have methods or technical procedures for voting, either open or closed that prioritise the independence and interests of shareholders.*	Bank telah memiliki prosedur penyelenggaraan RUPS yang telah memuat prosedur teknis pengumpulan suara *(voting)*, baik secara terbuka maupun tertutup yang mengedepankan independensi dan kepentingan Pemegang Saham. Keputusan diambil berdasarkan musyawarah untuk mufakat. Dalam hal keputusan musyawarah untuk mufakat tidak tercapai, maka keputusan diambil dengan pemungutan suara berdasarkan suara setuju lebih dari 1/2 (satu per dua) bagian dari jumlah seluruh saham dengan hak suara yang hadir dalam RUPS. *The Bank has established procedures for convening the General Meeting of Shareholders (GMS), which include technical procedures for voting, whether conducted openly or by secret ballot, while upholding independence and safeguarding the interests of Shareholders. Resolutions are taken through deliberation to reach consensus. In the event that consensus cannot be achieved, resolutions are adopted through voting based on the approval of more than 1/2 (one-half) of the total shares with voting rights present at the GMS.*	Terpenuhi *Comply*
		2. Seluruh anggota Direksi dan sebagian anggota Dewan Komisaris Perusahaan Terbuka hadir dalam RUPS Tahunan. *All members of the Board of Directors and Board of Commissioners of the Company should be present at the AGMS.*	RUPS Tahunan yang dilaksanakan pada tanggal 26 Juni 2025 dihadiri oleh 4 (empat) anggota Direksi dan 3 (tiga) Anggota Dewan Komisaris Independen dengan jumlah kehadiran anggota Dewan Komisaris sebesar 60 persen dan anggota Direksi sebesar 80 persen. *The Annual General Meeting of Shareholders (AGMS) held on June 26, 2025 was attended by 4 (four) members of the Board of Directors and 3 (three) Independent members of the Board of Commissioners, with an attendance rate of 60 percent for the Board of Commissioners and 80 percent for the Board of Directors.*	Terpenuhi sebagian *Partly comply*
		3. Ringkasan risalah RUPS tersedia dalam Situs Web Perusahaan Terbuka paling sedikit selama 1 (satu) tahun.	Bank telah membuat ringkasan risalah RUPS dalam bahasa Indonesia dan bahasa Inggris yang telah diumumkan 2 (dua) hari kerja setelah RUPS diselenggarakan melalui *website* Bursa Efek Indonesia (www.idx.co.id) , dan *website* Bank dalam bahasa Indonesia dan bahasa Inggris, pada menu Hubungan Investor bagian RUPS http://www.arthagraha.com/hubungan investor/ RUPS/risalah-rapat- umum pemegang-saham-rups	Terpenuhi *Comply*

No	Prinsip *Principles*	Rekomendasi *Recommendations*	Penjelasan Penerapan di BAGI *Explanation of Implementation at BAGI*	Keterangan *Description*
		Summary of the minutes of GMS shall be made available on the website of the Company for at least one year.	*The Bank has prepared a summary of the minutes of the General Meeting of Shareholders (GMS) in both Indonesian and English, which was announced within 2 (two) business days after the GMS was held through the Indonesia Stock Exchange website (www.idx.co.id) and the Bank's website in Indonesian and English under the Investor Relations menu, GMS section, at http://www.arthagraha.com/hubungan investor/ RUPS/risalah-rapat- umum pemegang-saham-rups*	
	Prinsip 2 Meningkatkan Kualitas Komunikasi Perusahaan Terbuka dengan Pemegang Saham atau Investor. *Principle 2 Improving the Quality of Communication of the Company with Shareholders or Investors.*	4. Perusahaan Terbuka memiliki suatu kebijakan komunikasi dengan pemegang saham atau investor. *The Company should have a policy on communication with shareholders or investors.*	Bank memiliki Pedoman Kebijakan Perusahaan No. 0021.01.0 tanggal 8 Agustus 2014 tentang Media Komunikasi. Berdasarkan pedoman tersebut, Bank menyediakan sarana media eksternal yang dapat dimanfaatkan untuk menjalin hubungan dengan Pemangku Kepentingan meliputi: *a. Website*; b. Paparan Publik; c. Laporan Tahunan & Laporan Keberlanjutan; *d. Company Profile*; *e. Press Release*; f. *Sponsorship*; dan g. Edukasi Perbankan. *The Bank has established Company Policy Guidelines No. 0021.01.0 dated August 8, 2014 concerning Communication Media. Based on these guidelines, the Bank provides external communication media that may be utilized to build relationships with Stakeholders, including:* *a. Website;* *b. Public Expose;* *c. Annual Report and Sustainability Report;* *d. Company Profile;* *e. Press Releases;* *f. Sponsorship; and* *g. Banking Education.*	Terpenuhi *Comply*
		5. Perusahaan Terbuka mengungkapkan kebijakan komunikasi Perusahaan Terbuka dengan pemegang saham atau investor dalam Situs Web. *The Company should disclose their communication policy with shareholders or investors on their website.*	Bank mengungkapkan kebijakan komunikasi secara jelas pada Laporan Tahunan dan Laporan Keberlanjutan yang telah dimuat dalam *website* Bank. Bank telah melaksanakan kebijakan keterbukaan informasi berdasarkan Peraturan Otoritas Jasa Keuangan No. 8/POJK.04/2015 tentang Situs Web Emiten atau Perusahaan Publik. Bank mengungkapkan informasi kegiatan usaha Bank dalam bahasa Indonesia dan bahasa Inggris antara lain informasi terkait: a. Informasi umum Bank; b. Informasi bagi Pemegang Saham atau investor; c. Informasi tata kelola perusahaan; dan d. Informasi tanggung jawab sosial perusahaan. *The Bank clearly discloses its communication policy in the Annual Report and the Sustainability Report, which are published on the Bank's website. The Bank has implemented its information disclosure policy in accordance with Financial Services Authority Regulation No. 8/POJK.04/2015 concerning the Websites of Issuers or Public Companies. The Bank discloses information on its business activities in both Indonesian and English, including, among others:* *a. General information about the Bank;* *b. Information for Shareholders or investors;* *c. Corporate governance information; and* *d. Corporate social responsibility information.*	Terpenuhi *Comply*

No	Prinsip *Principles*	Rekomendasi *Recommendations*	Penjelasan Penerapan di BAGI *Explanation of Implementation at BAGI*	Keterangan *Description*
II	Aspek 2: Fungsi dan Peran Dewan Komisaris. *Aspect 2:Functions and Roles of the Board of Commissioners.*			
	Prinsip 3 Memperkuat Keanggotaan dan Komposisi Dewan Komisaris *Principle 3 Strengthening the Membership and Composition of the Board of Commissioners*	6. Penentuan jumlah anggota Dewan Komisaris mempertimbangkan kondisi Perusahaan Terbuka. *The number of members of the Board of Commissioners should be determined by considering the condition of the Company.*	Bank telah menentukan jumlah anggota Dewan Komisaris dengan mempertimbangkan kompleksitas usaha Bank saat ini dan rencana pengembangan ke depan. Bank memiliki 5 (lima) orang anggota Dewan Komisaris yang profesional dan kompeten di bidang perbankan. Dari jumlah seluruh anggota Dewan Komisaris tersebut, 3 (tiga) orang di antaranya adalah Komisaris Independen, jumlah tersebut telah sesuai dengan Peraturan Otoritas Jasa Keuangan No. 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik. *The Bank has determined the number of members of the Board of Commissioners by taking into account the current complexity of the Bank's business and its future development plans. The Bank has 5 (five) members of the Board of Commissioners who are professional and competent in the banking sector. Of the total members of the Board of Commissioners, 3 (three) are Independent Commissioners, which is in compliance with Financial Services Authority Regulation No. 33/POJK.04/2014 concerning the Board of Directors and the Board of Commissioners of Issuers or Public Companies.*	Terpenuhi *Comply*
		7. Penentuan komposisi anggota Dewan Komisaris memperhatikan keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan. *The composition of the Board of Commissioners shall be determined by taking into consideration the diversity of expertise, knowledge and experience required.*	Penetapan komposisi anggota Dewan Komisaris telah dilakukan dengan mempertimbangkan pengetahuan, keahlian, dan pengalaman yang relevan dalam melaksanakan tugas sesuai dengan bidang masing-masing, khususnya di bidang perbankan atau bidang keuangan, serta mempertimbangkan kemampuan melakukan pengelolaan strategis dalam rangka pengembangan Bank yang sehat dengan senantiasa berpedoman kepada peraturan perundang-undangan yang berlaku. *The determination of the composition of the Board of Commissioners has been carried out by taking into account the relevant knowledge, expertise, and experience required to perform their respective duties, particularly in the banking or financial sector, as well as the ability to carry out strategic oversight in support of the Bank's sound development, while consistently adhering to applicable laws and regulations.*	Terpenuhi *Comply*
	Prinsip 4 Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Dewan Komisaris. *Principle 4 Improving the Quality of the Implementation of Duties and Responsibilities of the Board of Commissioners*	8. Dewan Komisaris mempunyai kebijakan penilaian sendiri *(Self-Assessment)* untuk menilai kinerja Dewan Komisaris. *The Board of Commissioners should have a self-assessment policy to assess the performance of the Board of Commissioners.*	*Self-assessment* Dewan Komisaris telah dilakukan sesuai ketentuan yang diatur dalam Peraturan Otoritas Jasa Keuangan No. 4/POJK.03/2016 tentang Penilaian Tingkat Kesehatan Bank Umum dan peraturan turunannya. *Self-assessment* dilakukan melalui penilaian 3 (tiga) aspek governance yaitu *governance structure, governance process*, dan *governance outcome*. *The self-assessment of the Board of Commissioners has been conducted in accordance with the provisions stipulated in Financial Services Authority Regulation No. 4/POJK.03/2016 concerning the Assessment of the Soundness Level of Commercial Banks and its implementing regulations. The self-assessment is carried out through an evaluation of 3 (three) governance aspects, namely governance structure, governance process, and governance outcome.*	Terpenuhi *Comply*

No	Prinsip *Principles*	Rekomendasi *Recommendations*	Penjelasan Penerapan di BAGI *Explanation of Implementation at BAGI*	Keterangan *Description*
		9. Kebijakan penilaian sendiri *(Self-Assessment)* untuk menilai kinerja Dewan Komisaris, diungkapkan melalui Laporan Tahunan Perusahaan Terbuka. *Self-assessment policy for assessing the performance of the Board of Commissioners should be disclosed in the Annual Report of the Public Company.*	Hasil *(self-assessment)* Dewan Komisaris telah diungkapkan pada Laporan Tahunan ini dalam uraian Penilaian Kinerja Dewan Komisaris dalam bab Tata Kelola Perusahaan. *The results of the Board of Commissioners' self-assessment have been disclosed in this Annual Report under the description of the Board of Commissioners' Performance Evaluation in the Corporate Governance chapter.*	Terpenuhi *Comply*
		10. 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 in the event that they are involved in financial crimes.*	Kebijakan pengunduran diri Dewan Komisaris telah diatur dalam Pedoman dan Tata Tertib Kerja Dewan Komisaris PKP No. 0006.05.0 tanggal 28 Desember 2023 Berdasarkan pedoman tersebut, jika ada anggota Dewan Komisaris yang terlibat dalam tindak kejahatan keuangan, maka akan diberhentikan atau masa jabatannya akan berakhir dengan sendirinya, dan Bank akan menyelenggarakan RUPS atas hal tersebut. *The policy on the resignation of members of the Board of Commissioners is stipulated in the Board of Commissioners' Guidelines and Work Procedure (PKP) No. 0006.05.0 dated December 28, 2023. Based on these guidelines, if a member of the Board of Commissioners is involved in a financial crime, such member shall be dismissed or their term of office shall automatically cease, and the Bank shall convene a General Meeting of Shareholders (GMS) in relation to such matter.*	Terpenuhi *Comply*
		11. Dewan Komisaris atau Komite yang menjalankan fungsi Remunerasi dan Nominasi menyusun kebijakan suksesi dalam proses Nominasi anggota Direksi. *The Board of Commissioners or the Committee performing the Nomination and Remuneration function formulates a succession policy in the nomination process for members of the Board of Directors.*	Bank memiliki kebijakan suksesi dalam proses nominasi anggota Direksi sebagaimana diatur dalam Pedoman dan Tata Tertib Kerja Remunerasi dan Nominasi, PKP No. 0005.02.1 tanggal 14 November 2019. Berdasarkan pedoman tersebut, Komite tersebut memberikan rekomendasi kepada Dewan Komisaris mengenai program pengembangan dan kemampuan Direksi, serta memberikan usulan calon yang memenuhi syarat sebagai anggota Direksi kepada Dewan Komisaris untuk disampaikan kepada RUPS. *The Bank has established a succession policy in the nomination process for members of the Board of Directors, as stipulated in the Remuneration and Nomination Committee's Guidelines and Work Procedure (PKP) No. 0005.02.1 dated November 14, 2019. Based on these guidelines, the Committee provides recommendations to the Board of Commissioners regarding development programs and competency enhancement for members of the Board of Directors, and proposes qualified candidates for appointment as members of the Board of Directors to the Board of Commissioners for submission to the General Meeting of Shareholders (GMS).*	Terpenuhi *Comply*

No	Prinsip *Principles*	Rekomendasi *Recommendations*	Penjelasan Penerapan di BAGI *Explanation of Implementation at BAGI*	Keterangan *Description*
III	Aspek 3: Fungsi dan Peran Direksi. *Aspect 3: Functions and Roles of the Board of Directors.*			
	Prinsip 5 Memperkuat Keanggotaan dan Komposisi Direksi. *Principle 5 Strengthening the Membership and Composition of the Board of Directors*	12. 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 takes into account the condition of the Public Company as well as effectiveness in decision-making.*	Bank telah menentukan jumlah anggota Direksi dengan mempertimbangkan kompleksitas usaha Bank saat ini dan rencana pengembangan ke depan, serta efektivitas dalam pengambilan keputusan. Bank memiliki 6 (enam) orang anggota Direksi yang profesional dan kompeten di bidang perbankan. Bank memiliki Direktur Kepatuhan/Direktur Independen yang bertanggungjawab terhadap penerapan GCG di Bank. Pengangkatan anggota Direksi dilakukan sesuai dengan Peraturan Otoritas Jasa Keuangan No. 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik. *The Bank has determined the number of members of the Board of Directors by taking into account the current complexity of the Bank's business, future development plans, and the effectiveness of decision-making. The Bank has 6 (six) members of the Board of Directors who are professional and competent in the banking sector.* *The Bank has appointed a Director of Compliance/ Independent Director who is responsible for the implementation of Good Corporate Governance (GCG) within the Bank.* *The appointment of members of the Board of Directors is carried out in accordance with Financial Services Authority Regulation No. 33/POJK.04/2014 concerning the Board of Directors and the Board of Commissioners of Issuers or Public Companies.*	Terpenuhi *Comply*
		13. Penentuan komposisi anggota Direksi memperhatikan, keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan. *The determination of the composition of the Board of Directors takes into account the diversity of expertise, knowledge, and experience required.*	Penetapan komposisi anggota Direksi telah dilakukan dengan mempertimbangkan pengetahuan, keahlian, dan pengalaman yang relevan dalam melaksanakan tugas sesuai dengan bidang masing-masing, khususnya di bidang perbankan atau bidang keuangan, serta mempertimbangkan kemampuan dalam melakukan pengelolaan strategis dalam rangka pengembangan Bank yang sehat dengan senantiasa berpedoman kepada peraturan perundang-undangan yang berlaku. *The determination of the composition of the Board of Directors has been carried out by taking into account the relevant knowledge, expertise, and experience required to perform their respective duties, particularly in the banking or financial sector, as well as their ability to carry out strategic management in support of the Bank's sound development, while consistently adhering to applicable laws and regulations.*	Terpenuhi *Comply*
		14. Anggota Direksi yang membawahi bidang akuntansi atau keuangan memiliki keahlian dan/atau pengetahuan di bidang akuntansi.	Direktur yang membawahi *Financial* dan *Accounting* mempunyai kualifikasi keahlian dan/atau pengetahuan di bidang akuntansi antara lain dapat dilihat berdasarkan latar belakang pendidikan, pengalaman serta riwayat jabatan yang pernah diemban.	Terpenuhi *Comply*

No	Prinsip *Principles*	Rekomendasi *Recommendations*	Penjelasan Penerapan di BAGI *Explanation of Implementation at BAGI*	Keterangan *Description*
		Members of the Board of Directors who oversee accounting or finance functions possess expertise and/or knowledge in the field of accounting.	*The Director in charge of Finance and Accounting possesses the necessary qualifications and/or expertise in the field of accounting, as evidenced by their educational background, professional experience, and prior positions held.*	
	Prinsip 6 Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Direksi. *Principle 6 Enhancing the Quality of the Performance of the Duties and Responsibilities of the Board of Directors*	15. Direksi mempunyai kebijakan penilaian sendiri *(Self-Assessment)* untuk menilai kinerja Direksi. *The Board of Directors has a self-assessment policy to evaluate the performance of the Board of Directors.*	*Self-assessment* Direksi telah dilakukan sesuai ketentuan yang diatur dalam Peraturan Otoritas Jasa Keuangan No. 4/ POJK.03/2016 tentang Penilaian Tingkat Kesehatan Bank Umum dan Peraturan Turunannya. *Self-assessment* terhadap Penerapan Tata Kelola Bank umum yang dilakukan melalui penilaian 3 (tiga) aspek *governance,* yaitu *governance structure, governance process,* dan *governance outcome.* *The self-assessment of the Board of Directors has been conducted in accordance with the provisions stipulated in Financial Services Authority Regulation No. 4/POJK.03/2016 concerning the Assessment of the Soundness Level of Commercial Banks and its implementing regulations. The self-assessment of the implementation of corporate governance is carried out through an evaluation of 3 (three) governance aspects, namely governance structure, governance process, and governance outcome.*	Terpenuhi *Comply*
		16. Kebijakan penilaian sendiri *(Self-Assessment)* untuk menilai kinerja Direksi diungkapkan melalui laporan tahunan Perusahaan Terbuka. *The self-assessment policy for evaluating the performance of the Board of Directors is disclosed in the Public Company's Annual Report.*	Hasil *self-assessment* Direksi telah diungkapkan dalam Laporan Tahunan ini pada uraian Penilaian Kinerja Direksi di bab Tata Kelola Perusahaan. *The results of the Board of Directors' self-assessment have been disclosed in this Annual Report under the description of the Board of Directors' Performance Evaluation in the Corporate Governance chapter.*	Terpenuhi *Comply*
		17. Direksi mempunyai kebijakan terkait pengunduran diri anggota Direksi apabila terlibat dalam kejahatan keuangan. *The Board of Directors has a policy regarding the resignation of members of the Board of Directors in the event that they are involved in financial crimes.*	Kebijakan pengunduran diri Direksi telah diatur dalam Pedoman dan Tata Tertib Kerja Direksi PKP No. 0027.04.0 tanggal 28 Desember 2023, berdasarkan pedoman tersebut, jika ada anggota Direksi yang merugikan Bank atau negara atau apabila yang bersangkutan dinyatakan bersalah oleh putusan pengadilan yang memiliki kekuatan hukum, maka akan diberhentikan atau masa jabatannya akan berakhir dengan sendirinya dan Bank akan menyelenggarakan RUPS atas hal tersebut. *The policy on the resignation of members of the Board of Directors is stipulated in the Board of Directors' Guidelines and Code of Conduct (PKP) No. 0027.04.0 dated December 28, 2023. Based on these guidelines, if a member of the Board of Directors causes losses to the Bank or the State, or is declared guilty by a court decision with legal force, such member shall be dismissed or their term of office shall automatically cease, and the Bank shall convene a General Meeting of Shareholders (GMS) in relation to such matter.*	Terpenuhi *Comply*

No	Prinsip *Principles*	Rekomendasi *Recommendations*	Penjelasan Penerapan di BAGI *Explanation of Implementation at BAGI*	Keterangan *Description*
IV	Aspek 4: Partisipasi Pemangku Kepentingan. *Aspect 4: Stakeholders Participation.*			
	Prinsip 7 Meningkatkan Aspek Tata Kelola Perusahaan melalui Partisipasi Pemangku Kepentingan. *Principle 7 Enhancing Corporate Governance Aspects through Stakeholder Participation*	18. Perusahaan Terbuka memiliki kebijakan untuk mencegah terjadinya *insider trading*. *The Public Company has a policy to prevent the occurrence of insider trading.*	Bank menjaga kerahasiaan sesuai kaidah yang berlaku dengan tetap memperhatikan seluruh kepentingan Pemegang Saham dan Pemangku Kepentingan. *The Bank maintains confidentiality in accordance with applicable principles, while continuing to take into account the interests of Shareholders and other Stakeholders.*	Terpenuhi *Comply*
		19. Perusahaan Terbuka memiliki kebijakan anti korupsi dan *anti fraud*. *The Public Company has anti-corruption and anti-fraud policies.*	Bank memiliki kebijakan anti korupsi dan *anti fraud* sebagaimana dimuat dalam pedoman *Anti Fraud* No. 00001.03.0 tanggal 30 Oktober 2024 tentang Pedoman Penerapan Strategi *Anti Fraud*, yang disosialisasikan secara berkala kepada seluruh kantor cabang agar dapat dilaksanakan secara konsisten. *The Bank has established anti-corruption and anti-fraud policies as set forth in the Anti-Fraud Guidelines No. 00001.03.0 dated October 30, 2024 concerning the Guidelines for the Implementation of the Anti-Fraud Strategy, which are regularly disseminated to all branch offices to ensure consistent implementation.*	Terpenuhi *Comply*
		20.Perusahaan Terbuka memiliki kebijakan tentang seleksi dan peningkatan kemampuan pemasok atau vendor. *The Public Company has a policy on the selection and capacity building of suppliers or vendors.*	Bank memiliki kebijakan seleksi dan peningkatan kemampuan *vendor* sebagaimana diatur dalam: a. KTI 0025.01.1 tanggal 24 Januari 2024 tentang Kebijakan Teknologi Informasi - Penggunaan Penyedia Jasa TI. b. SESDM 013.02.0 tanggal 22 Januari 2020 tentang Ketentuan Penggunaan Alih Daya/*Outsourcing*. c. SEO 116.04.0 tanggal 25 Januari 2023 tentang Pengadaan Jasa Profesional. *The Bank has policies on vendor selection and capacity enhancement as stipulated in the following regulations:* *a. KTI No. 0025.01.1 dated January 24, 2024 concerning Information Technology Policy – Use of IT Service Providers.* *b. SESDM No. 013.02.0 dated January 22, 2020 concerning Provisions on the Use of Outsourcing.* *c. SEO No. 116.04.0 dated January 25, 2023 concerning the Procurement of Professional Services.*	Terpenuhi *Comply*
		21. Perusahaan Terbuka memiliki kebijakan tentang pemenuhan hak-hak kreditur. *The Public Company has a policy on the fulfillment of creditors' rights.*	Bank melaksanakan ketentuan dan persyaratan yang dimuat dalam perjanjian antara Bank dengan kreditur secara konsisten. Bank menggunakan dan mengelola dana kredit secara tepat sesuai kebutuhannya. *The Bank consistently complies with the terms and conditions stipulated in agreements between the Bank and its creditors.* *The Bank utilizes and manages credit funds appropriately and in accordance with its operational needs.*	Terpenuhi *Comply*

No	Prinsip *Principles*	Rekomendasi *Recommendations*	Penjelasan Penerapan di BAGI *Explanation of Implementation at BAGI*	Keterangan *Description*
		22. Perusahaan Terbuka memiliki kebijakan sistem *whistleblowing*. *The Public Company has a whistleblowing system policy.*	Bank memiliki kebijakan pelaksanaan *whistleblowing system* sebagaimana diatur dalam Pedoman *Anti Fraud* No. 00001.03.0 tanggal 30 Oktober 2024 tentang Pedoman Penerapan Strategi *Anti Fraud*. Kebijakan tersebut telah mencakup cara pengaduan, perlindungan dan jaminan kerahasiaan pelapor, penanganan pengaduan, pihak yang mengelola pengaduan, serta hasil penanganan dan tindak lanjut pengaduan. Pengungkapan atas pelaksanaan kebijakan tersebut diuraikan pada bagian *Whistleblowing System* dalam bab Tata Kelola Perusahaan dalam Laporan Tahunan ini. *The Bank has established a policy for the implementation of the Whistleblowing System as stipulated in the Anti-Fraud Guidelines No. 00001.03.0 dated October 30, 2024 concerning the Guidelines for the Implementation of the Anti-Fraud Strategy. This policy covers the reporting mechanisms, protection and confidentiality guarantees for whistleblowers, complaint handling procedures, the parties responsible for managing complaints, as well as the outcomes and follow-up actions of complaint handling. Disclosure of the implementation of this policy is presented in the Whistleblowing System section of the Corporate Governance chapter in this Annual Report.*	Terpenuhi *Comply*
		23. Perusahaan Terbuka memiliki kebijakan pemberian insentif jangka panjang kepada Direksi dan karyawan. *The Public Company has a policy on the provision of long-term incentives to the Board of Directors and employees.*	Masih dalam pengkajian dan pembahasan internal oleh Dewan Komisaris dan Direksi terkait kebijakan insentif jangka panjang kepada Direksi dan karyawan. *The policy on long-term incentive schemes for members of the Board of Directors and employees is still under internal review and discussion by the Board of Commissioners and the Board of Directors.*	Belum Terpenuhi *Explain*
V	Aspek 5: Keterbukaan Informasi. *Aspect 5: Information Disclosure.*			
	Prinsip 8 Meningkatkan Pelaksanaan Keterbukaan Informasi. *Principle 8 Enhancing the Implementation of Information Disclosure*	24. Perusahaan Terbuka memanfaatkan penggunaan teknologi informasi secara lebih luas selain Situs Web sebagai media keterbukaan informasi. *The Public Company makes broader use of information technology, in addition to its website, as a medium for information disclosure.*	Bank mengungkapkan kebijakan komunikasi secara jelas pada Laporan Tahunan yang telah dimuat dalam website Bank. Bank telah melaksanakan kebijakan keterbukaan informasi berdasarkan Peraturan Otoritas Jasa Keuangan No. 8/POJK.04/2015 tentang Situs Web Emiten atau Perusahaan Publik. Bank mengungkapkan informasi kegiatan usaha Bank dalam bahasa Indonesia dan bahasa Inggris antara lain informasi terkait: *a.* *Website* Bank; b. Paparan Publik; c. Laporan Tahunan & Laporan Keberlanjutan; *d.* *Company Profile;* *e.* *Press Release;* *f.* *Sponsorship;* dan g. Edukasi Perbankan.	Terpenuhi *Comply*

No	Prinsip *Principles*	Rekomendasi *Recommendations*	Penjelasan Penerapan di BAGI *Explanation of Implementation at BAGI*	Keterangan *Description*
			The Bank clearly discloses its communication policy in the Annual Report, which is published on the Bank's website. The Bank has implemented its information disclosure policy in accordance with Financial Services Authority Regulation No. 8/POJK.04/2015 concerning the Websites of Issuers or Public Companies. The Bank discloses information on its business activities in both Indonesian and English through, among others, the following channels: *a. Bank Website;* *b. Public Expose;* *c. Annual Report and Sustainability Report;* *d. Company Profile;* *e. Press Releases;* *f. Sponsorship; and* *g. Banking Education.*	
		25. 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 Company discloses the ultimate beneficial owners of share ownership in the Public Company of at least 5% (five percent), in addition to the disclosure of ultimate beneficial owners through the Company's major and controlling shareholders.*	Bank telah mengungkapkan informasi mengenai Pemegang Saham yang memiliki saham 5% (lima persen) atau lebih pada bab Profil Perusahaan dalam Laporan Tahunan ini. *The Bank has disclosed information regarding Shareholders holding 5% (five percent) or more of the Bank's shares in the Company Profile chapter of this Annual Report.*	Terpenuhi *Comply*

TRANSPARANSI PRAKTIK *BAD GOVERNANCE*

TRANSPARENCY OF BAD GOVERNANCE PRACTICES

Laporan Atas Kegiatan Perusahaan Yang Mencemari Lingkungan

Bank Artha Graha Internasional berkomitmen untuk senantiasa mendukung program *Save Earth* (*Go Green)*, taksonomi hijau telah diterapkan dalam internal Bank meskipun sedikit sekali bersinggungan dengan kegiatan pencemaran lingkungan karena kegiatan usaha di industri perbankan.

Report on Corporate Activities Causing Environmental Pollution

Bank Artha Graha Internasional is committed to continuously supporting the Save Earth (Go Green) program. Green taxonomy principles have been implemented internally within the Bank, although the Bank's business activities in the banking industry have minimal direct interaction with environmental pollution.

Pemenuhan Kewajiban Perpajakan

Pada tahun 2025 Bank Artha Graha Internasional membayar pajak sebesar Rp226,9 miliar sebagai wujud kontribusi kepada negara.

Fulfillment of Tax Obligations

In 2025, Bank Artha Graha Internasional paid taxes amounting to IDR226.9 billion as a form of contribution to the State.

Kesesuaian Penyajian Laporan Tahunan dan Laporan Keuangan Dengan Peraturan Yang Berlaku dan Standar Akuntansi Keuangan

Dalam penyusunan Laporan Tahunan dan Laporan Keuangan Bank Artha Graha Internasional, informasi yang tersaji telah disesuaikan dengan peraturan dan perundang-undangan yang berlaku antara lain mengacu pada Surat Edaran Otoritas Jasa Keuangan No. 16/SEOJK.04/2021 Tentang Bentuk dan Isi Laporan Tahunan Emiten atau Perusahaan Publik dan penyusunan Laporan Keuangan yang berakhir pada 31 Desember 2025 telah diperiksa kesesuaiannya dengan Standar Akuntansi Keuangan yang berlaku dan disahkan oleh Kantor Akuntan Publik yang ditunjuk oleh Bank dalam RUPS.

Compliance of the Presentation of the Annual Report and Financial Statements with Applicable Regulations and Financial Accounting Standards

In the preparation of the Annual Report and Financial Statements of Bank Artha Graha Internasional, the information presented has been aligned with applicable laws and regulations, including, among others, Financial Services Authority Circular Letter No. 16/SEOJK.04/2021 concerning the Form and Content of the Annual Report of Issuers or Public Companies. The Financial Statements for the period ended December 31, 2025 have been reviewed for compliance with the applicable Financial Accounting Standards and have been audited and approved by the Public Accounting Firm appointed by the Bank through the General Meeting of Shareholders (GMS).

Kasus Terkait Buruh dan Karyawan

Terdapat 2 (dua) kasus/tindakan *fraud* yang terjadi di Bank Artha Graha Internasional di sepanjang tahun 2025.

Cases Related to Labor and Employees

Throughout 2025, there were 2 (two) fraud cases that occurred at Bank Artha Graha Internasional.

Pengungkapan Segmen Operasi

Pada Bab Analisis Pembahasan Manajemen telah mengungkapkan berbagai segmen operasi yang dilakukan oleh Bank disertai dengan informasi pendapatan dan laba/rugi.

Disclosure of Operating Segments

The Management Discussion and Analysis chapter discloses the various operating segments of the Bank, along with information on revenue and profit or loss.

Kesesuaian Berkas Laporan Tahunan dan Laporan Keberlanjutan

Bank Artha Graha Internasional senantiasa melakukan pengecekan sebelum mengunggah Laporan Tahunan dan Laporan Keberlanjutan untuk memastikan kesesuaian data antara *hardcopy* dengan *softcopy*.

Consistency of the Annual Report and Sustainability Report Files

Bank Artha Graha Internasional consistently conducts verification prior to uploading the Annual Report and the Sustainability Report to ensure consistency of data between the hardcopy and softcopy versions.

PERMODALAN DAN MANAJEMEN RISIKO
CAPITAL AND RISK MANAGEMENT

Bank Artha Graha Internasional menyadari pentingnya penerapan praktik terbaik manajemen risiko dalam menghadapi meningkatnya kompleksitas kegiatan usaha dari waktu ke waktu. Langkah ini dilakukan agar Bank mampu beradaptasi secara efektif serta mengantisipasi berbagai tantangan yang muncul akibat perubahan yang dinamis pada lingkungan bisnis perbankan. Perubahan yang terjadi pada lingkungan eksternal maupun internal industri perbankan menuntut Bank untuk senantiasa menyesuaikan diri terhadap harapan para pemangku kepentingan, peningkatan kompleksitas risiko usaha, serta tingginya tingkat persaingan di industri yang semakin kompetitif.

Bank Artha Graha Internasional recognizes the importance of implementing best practices in risk management in response to the increasing complexity of its business activities over time. These efforts are undertaken to enable the Bank to adapt effectively and anticipate various challenges arising from the dynamic changes in the banking business environment. Changes in both the external and internal environments of the banking industry require the Bank to continuously align itself with stakeholder expectations, the growing complexity of business risks, and the heightened level of competition in an increasingly competitive industry.

Bank telah menyusun dan mengimplementasikan kebijakan, proses, struktur akuntabilitas, sistem pelaporan, serta infrastruktur informasi pendukung yang terpadu. Melalui pendekatan yang komprehensif dan terintegrasi, Bank secara berkelanjutan melakukan identifikasi, pengukuran, pemantauan, dan pengendalian risiko yang berpotensi memengaruhi bisnis, operasional, maupun organisasi. Seluruh upaya tersebut mencerminkan komitmen proaktif Bank Artha Graha Internasional dalam memastikan penerapan manajemen risiko yang efektif dan efisien, guna mendukung pertumbuhan yang sehat dan berkelanjutan, sekaligus menjaga tingkat *risk-adjusted return* yang optimal serta meningkatkan nilai bagi para pemegang saham *(shareholder value)*.

The Bank has established and implemented integrated policies, processes, accountability structures, reporting systems, and supporting information infrastructure. Through a comprehensive and integrated approach, the Bank continuously identifies, measures, monitors, and controls risks that may affect its business, operations, and organization. All of these efforts reflect Bank Artha Graha Internasional's proactive commitment to ensuring the effective and efficient implementation of risk management, in order to support sound and sustainable growth, maintain optimal risk-adjusted returns, and enhance value for shareholders.

Dasar Penerapan Manajemen Risiko

Dasar penerapan pengelolaan permodalan dan manajemen risiko Bank Artha Graha Internasional mengacu pada beberapa peraturan berikut:

Undang-Undang:

Undang-Undang (UU) Nomor 4 Tahun 2023 tentang Pengembangan dan Penguatan Sektor Keuangan.

Peraturan Otoritas Jasa Keuangan (POJK):

1. POJK No. 4/POJK.03/2016 tentang Penilaian Tingkat Kesehatan Bank Umum;
2. POJK No. 18/POJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum;
3. POJK No. 38/POJK.03/2016 tentang Penerapan Manajemen Risiko dalam Penggunaan Teknologi Informasi oleh Bank Umum;
4. POJK No. 55/POJK.03/2016 tentang Penerapan Tata Kelola bagi Bank Umum;
5. POJK No. 13/POJK.03/2020 tentang Perubahan atas Peraturan Otoritas Jasa Keuangan No. 38/POJK.03/2016 tentang Penerapan Manajemen Risiko dalam Penggunaan Teknologi Informasi oleh Bank Umum;
6. PBI No. 24/16/PBI/2022 tentang Perubahan Keempat atas PBI No. 20/4/PBI/2018 tentang Rasio Intermediasi Makroprudensial dan Penyangga Likuiditas Makroprudensial bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah;
7. POJK No. 27 Tahun 2022 tentang Perubahan Kedua atas POJK Bo. 11/POJK.03/2016 tentang Kewajiban Penyediaan Modal Minimum Bank Umum;
8. POJK No. 17 Tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum;
9. PLPS No. 2 Tahun 2024 tentang Rencana Resolusi bagi Bank Umum;

Basis for the Implementation of Risk Management

The implementation of capital management and risk management at Bank Artha Graha Internasional refers to the following regulations:

Law:

Law (UU) No. 4 of 2023 concerning the Development and Strengthening of the Financial Sector.

Financial Services Authority Regulations (POJK):

1. *POJK No. 4/POJK.03/2016 concerning the Assessment of the Soundness Level of Commercial Banks;*
2. *POJK No. 18/POJK.03/2016 concerning the Implementation of Risk Management for Commercial Banks;*
3. *POJK No. 38/POJK.03/2016 concerning the Implementation of Risk Management in the Use of Information Technology by Commercial Banks;*
4. *POJK No. 55/POJK.03/2016 concerning the Implementation of Governance for Commercial Banks;*
5. *POJK No. 13/POJK.03/2020 concerning Amendments to Financial Services Authority Regulation No. 38/POJK.03/2016 concerning the Implementation of Risk Management in the Use of Information Technology by Commercial Banks;*
6. *PBI No. 24/16/PBI/2022 concerning the Fourth Amendment to PBI No. 20/4/PBI/2018 concerning the Macroprudential Intermediation Ratio and Macroprudential Liquidity Buffer for Conventional Commercial Banks, Islamic Commercial Banks, and Sharia Business Units;*
7. *POJK No. 27 of 2022 concerning the Second Amendment to POJK No. 11/POJK.03/2016 concerning the Minimum Capital Requirement for Commercial Banks;*
8. *POJK No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks;*
9. *PLPS No. 2 of 2024 concerning Resolution Plans for Commercial Banks;*

10. POJK No. 5 Tahun 2024 tentang Penetapan Status Pengawasan dan Penanganan Permasalahan Bank Umum;
11. POJK No. 19 Tahun 2024 tentang Perubahan atas POJK No. 42/POJK.03/2015 tentang Kewajiban Pemenuhan Rasio Kecukupan Likuiditas *(Liquidity Coverage Ratio)* bagi Bank Umum; dan
12. POJK No. 20 Tahun 2024 tentang Perubahan atas POJK.03/2017 tentang Kewajiban Pemenuhan Rasio Pendanaan Stabil Bersih *(Net Stable Funding Ratio)* bagi Bank Umum.

Surat Edaran Otoritas Jasa Keuangan (SEOJK):

1. SEOJK No. 26/SEOJK.03/2016 tentang Kewajiban Penyediaan Modal Minimum sesuai Profil Risiko dan Pemenuhan Capital Equivalency Maintained Assets;
2. SEOJK No. 34/SEOJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum;
3. SEOJK No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola bagi Bank Umum;
4. SEOJK No. 14/SEOJK.03/2017 tentang Penilaian Tingkat Kesehatan Bank Umum;
5. SEOJK No. 21/SEOJK.03/2017 tentang Penerapan Manajemen Risiko dalam Penggunaan Teknologi Informasi oleh Bank Umum;
6. SEOJK No. 6/SEOJK/03/2020 tentang Perhitungan Aset Tertimbang Menurut Risiko untuk Risiko Operasional dengan Menggunakan Pendekatan Standar bagi Bank Umum;
7. SEOJK No. 24/SEOJK.03/2021 tentang Perhitungan Aset Tertimbang Menurut Risiko untuk Risiko Kredit dengan Menggunakan Pendekatan Standar bagi Bank Umum; dan
8. SEOJK No. 23/SEOJK.03/2022 tentang Perhitungan Aset Tertimbang Menurut Risiko untuk Risiko Pasar bagi Bank Umum.

10. POJK No. 5 of 2024 concerning the Determination of Supervisory Status and Handling of Problems of Commercial Banks;
11. POJK No. 19 of 2024 concerning Amendments to POJK No. 42/POJK.03/2015 concerning the Obligation to Fulfill the Liquidity Coverage Ratio for Commercial Banks; and
12. POJK No. 20 of 2024 concerning Amendments to POJK No. 50/POJK.03/2017 concerning the Obligation to Fulfill the Net Stable Funding Ratio for Commercial Banks.

Financial Services Authority Circular Letters (SEOJK):

1. SEOJK No. 26/SEOJK.03/2016 concerning the Minimum Capital Requirement Based on Risk Profile and the Fulfillment of Capital Equivalency Maintained Assets;
2. SEOJK No. 34/SEOJK.03/2016 concerning the Implementation of Risk Management for Commercial Banks;
3. SEOJK No. 13/SEOJK.03/2017 concerning the Implementation of Governance for Commercial Banks;
4. SEOJK No. 14/SEOJK.03/2017 concerning the Assessment of the Soundness Level of Commercial Banks;
5. SEOJK No. 21/SEOJK.03/2017 concerning the Implementation of Risk Management in the Use of Information Technology by Commercial Banks;
6. SEOJK No. 6/SEOJK.03/2020 concerning the Calculation of Risk-Weighted Assets for Operational Risk Using the Standardized Approach for Commercial Banks;
7. SEOJK No. 24/SEOJK.03/2021 concerning the Calculation of Risk-Weighted Assets for Credit Risk Using the Standardized Approach for Commercial Banks; and
8. SEOJK No. 23/SEOJK.03/2022 concerning the Calculation of Risk-Weighted Assets for Market Risk for Commercial Banks.

Pengungkapan Permodalan

Bank Artha Graha Internasional memiliki profil kecukupan modal dan struktur permodalan yang kuat sebagai penopang pengembangan ekspansi usaha Bank saat sekarang dan di masa mendatang. Pemenuhan Bank terhadap berbagai ketentuan regulator terkait permodalan dilakukan untuk memastikan agar struktur permodalan Bank telah *comply* dan efisien. Sesuai dengan Peraturan Otoritas Jasa Keuangan (POJK) tanggal 26 Desember 2022 No. 27 Tahun 2022 tentang Perubahan Kedua POJK No. 11/POJK.03/2016 tentang Kewajiban Penyediaan Modal Minimum Bank Umum, modal Bank Artha Graha Internasional terdiri dari:

1. Modal Inti
   Modal inti terdiri dari modal inti utama (*Common Equity Tier*/CET 1) dan modal inti tambahan (*Additional Tier 1*). Modal inti utama terdiri dari modal disetor dan cadangan tambahan modal (*disclose reserve*). Cadangan tambahan modal ini mencakup faktor penambah (Pendapatan Komprehensif lainnya berupa selisih lebih penjabaran laporan keuangan, potensi keuntungan yang berasal dari peningkatan nilai wajar aset keuangan kategori tersedia untuk dijual, dan saldo surplus revaluasi aset tetap ditambah Cadangan Tambahan Modal Lainnya berupa agio, cadangan umum, laba tahun-tahun lalu, laba tahun berjalan, dana setoran modal dan lainnya berdasarkan persetujuan OJK) dan faktor pengurang (Pendapatan Komprehensif lainnya berupa selisih kurang penjabaran laporan keuangan, potensi kerugian yang berasal dari peningkatan nilai wajar aset keuangan kategori tersedia untuk dijual ditambah cadangan tambahan modal lainnya berupa disagio, rugi tahun-tahun lalu, rugi tahun berjalan, selisih kurang penyisihan penghapusan aset (PPA) atas aset produktif dengan cadangan kerugian penurunan nilai, selisih kurang antara jumlah penyesuaian terhadap hasil valuasi dari instrumen keuangan dalam *trading book* dan jumlah penyesuaian berdasarkan standar akuntansi keuangan, PPA non-produktif serta lainnya berdasarkan persetujuan OJK).

Capital Disclosure

Bank Artha Graha Internasional maintains a strong capital adequacy profile and capital structure to support both its current business expansion and future growth. The Bank's compliance with various regulatory capital requirements is intended to ensure that its capital structure remains compliant and efficient. In accordance with Financial Services Authority Regulation (POJK) dated December 26, 2022 No. 27 of 2022 concerning the Second Amendment to POJK No. 11/POJK.03/2016 on the Minimum Capital Adequacy Requirement for Commercial Banks, the capital of Bank Artha Graha Internasional consists of the following:

1. *Core Capital*
   Core capital consists of common equity tier 1 (CET 1) and additional tier 1 (AT 1). Common equity tier 1 consists of paid-in capital and disclosed reserves. This additional capital reserve includes additional factors (other comprehensive income in the form of differences in financial statement translation, potential gains arising from increases in the fair value of available-for-sale financial assets, and the revaluation surplus of fixed assets plus Other Additional Capital Reserves in the form of agio, general reserves, retained earnings, current year earnings, capital deposit funds and others based on OJK approval) and deductible factors (other comprehensive income in the form of a deficit in the financial statement, potential losses arising from an increase in the fair value of available-for-sale financial assets plus other additional capital reserves in the form of disagio, losses from previous years, current year losses, the difference between the impairment allowance (PPA) on productive assets and the allowance for impairment losses, the difference between the amount of adjustments to the valuation results of financial instruments in the trading book and the amount of adjustments based on financial accounting standards, non-productive PPA and others based on OJK approval).

2. Modal Pelengkap (maksimum 100% dari modal inti)

   Modal pelengkap meliputi *instrument* modal dalam bentuk saham atau bentuk lainnya yang memenuhi persyaratan, agio atau disagio yang berasal dari penerbitan instrumen modal yang tergolong sebagai modal pelengkap, dan cadangan umum PPA atas aset produktif yang wajib dihitung dengan jumlah maksimum 1,25% dari ATMR risiko kredit.

Profil permodalan Bank Artha Graha Internasional dalam 2 (dua) tahun terakhir adalah sebagai berikut:

2. *Supplementary Capital (maximum 100% of core capital)*

   Supplementary capital includes capital instruments in the form of shares or other forms that meet the requirements, agio or disagio arising from the issuance of capital instruments classified as supplementary capital, and PPA general reserves on productive assets that must be calculated at a maximum of 1.25% of the credit risk ATMR.

The capital profile of Bank Artha Graha Internasional over the last 2 (two) years is presented as follows:

dalam jutaan rupiah
in million rupiah

Jenis Modal *Types of Capital*	2025	2024
Modal Inti *Core Capital*	3.437.834	3.591.911
Modal Pelengkap *Supplementary Capital*	333.409	373.786
Jumlah Modal ***Total Capital***	**3.771.243**	**3.965.697**

Penilaian Kecukupan Permodalan

Bank Artha Graha Internasional senantiasa memenuhi seluruh peraturan yang ada terkait dengan ketentuan kecukupan modal. Perhitungan Kewajiban Penyediaan Modal Minimum (KPMM) dan Aset Tertimbang Menurut Risiko (ATMR) dilakukan dengan menggunakan metode sebagai berikut:

Capital Adequacy Assessment

Bank Artha Graha Internasional consistently complies with all applicable regulations related to capital adequacy requirements. The calculation of the Minimum Capital Adequacy Requirement (KPMM) and Risk-Weighted Assets (ATMR) is carried out using the following methods:

Jenis Risiko ***Risk Type***	Metode Penilaian Risiko Kecukupan Modal ***Capital Adequacy Risk Assessment Method***
Risiko Kredit *Credit Risk*	Pendekatan Standar *Standardized Approach*
Risiko Pasar *Market Risk*	Pendekatan Standar *Standardized Approach*
Risiko Operasional *Operational Risk*	Pendekatan Standar *Standardized Approach*

Penerapan Manajemen Risiko

Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum menjadi panduan bagi Bank terkait penerapan manajemen risiko di Bank Artha Graha Internasional.

Implementation of Risk Management

Financial Services Authority Regulation No. 18/POJK.03/2016 concerning the Implementation of Risk Management for Commercial Banks serves as the guideline for the Bank in implementing risk management

Adapun kerangka proses manajemen risiko dalam pengelolaan bisnis dan operasional Bank terdiri dari:

1. Pengawasan aktif Direksi dan Dewan Komisaris;
2. Kecukupan kebijakan dan prosedur manajemen risiko, serta penetapan limit risiko;
3. Kecukupan proses identifikasi, pengukuran, pemantauan, dan pengendalian risiko serta sistem informasi manajemen risiko; dan
4. Sistem pengendalian internal yang menyeluruh.

Pengawasan Aktif Direksi dan Dewan Komisaris

Direksi dan Dewan Komisaris Bank berpartisipasi aktif dalam penerapan manajemen risiko Bank. Dalam hal ini, pengawasan dilakukan sesuai tugas dan tanggung jawab yang dimiliki serta dilakukan secara berkala dan konsisten, sekurang-kurangnya setiap bulan.

Direksi

Tugas dan tanggung jawab Direksi terkait penerapan manajemen risiko di Bank Artha Graha Internasional antara lain:

1. Menyusun kebijakan, strategi, dan kerangka manajemen risiko secara tertulis dan komprehensif termasuk limit risiko secara keseluruhan dan per jenis risiko, dengan memperhatikan tingkat risiko yang akan diambil (*risk appetite*) dan toleransi risiko (*risk tolerance*) sesuai kondisi Bank serta memperhitungkan dampak risiko terhadap kecukupan permodalan. Setelah mendapat persetujuan dari Dewan Komisaris, Direksi menetapkan kebijakan, strategi, dan kerangka manajemen risiko dimaksud;
2. Mengevaluasi dan/atau mengkinikan kebijakan, strategi, dan kerangka manajemen risiko paling kurang 1 (satu) kali dalam 1 (satu) tahun atau dalam frekuensi yang lebih sering dalam hal terdapat perubahan faktor-faktor yang memengaruhi kegiatan usaha Bank, eksposur risiko, dan/ atau profil risiko secara signifikan;

at Bank Artha Graha Internasional. The risk management process framework applied in managing the Bank's business and operations consists of the following:

1. *Active oversight by the Board of Directors and the Board of Commissioners;*
2. *Adequacy of risk management policies and procedures, as well as the establishment of risk limits;*
3. *Adequacy of risk identification, measurement, monitoring, and control processes, supported by a risk management information system; and*
4. *A comprehensive internal control system.*

Active Oversight by the Board of Directors and the Board of Commissioners

The Board of Directors and the Board of Commissioners of the Bank actively participate in the implementation of the Bank's risk management. Such oversight is carried out in accordance with their respective duties and responsibilities and is conducted periodically and consistently, at least on a monthly basis.

Board of Directors

The duties and responsibilities of the Board of Directors in relation to the implementation of risk management at Bank Artha Graha Internasional include:

1. *Formulating comprehensive and written risk management policies, strategies, and frameworks, including overall risk limits and risk limits by type of risk, by taking into account the Bank's risk appetite and risk tolerance in accordance with its conditions, as well as considering the impact of risks on capital adequacy. Upon obtaining approval from the Board of Commissioners, the Board of Directors establishes such risk management policies, strategies, and frameworks;*
2. *Evaluating and/or updating the risk management policies, strategies, and frameworks at least once in 1 (one) year, or more frequently if there are significant changes in factors affecting the Bank's business activities, risk exposures, and/or risk profile;*

3. Menetapkan struktur organisasi termasuk wewenang dan tanggung jawab yang jelas pada setiap jenjang jabatan yang terkait dengan penerapan manajemen risiko;
4. Memastikan seluruh risiko yang material dan dampak yang ditimbulkan oleh risiko dimaksud telah ditindaklanjuti dan menyampaikan laporan pertanggungjawaban kepada Dewan Komisaris secara berkala. Laporan dimaksud antara lain memuat laporan perkembangan dan permasalahan terkait risiko yang material disertai langkah-langkah perbaikan yang telah, sedang, dan akan dilakukan;
5. Memastikan pelaksanaan langkah-langkah perbaikan atas permasalahan atau penyimpangan dalam kegiatan usaha Bank yang ditemukan oleh Internal Audit;
6. Memastikan kecukupan dukungan keuangan dan infrastruktur untuk mengelola dan mengendalikan risiko; dan
7. Memastikan bahwa fungsi manajemen risiko telah diterapkan secara independen yang dicerminkan antara lain adanya pemisahan fungsi antara *Risk Management* yang melakukan identifikasi, pengukuran, pemantauan dan pengendalian risiko dengan satuan kerja yang melakukan dan menyelesaikan transaksi.

Dalam pelaksanaan tugas dan tanggung jawab tersebut, Direksi dibantu oleh Komite Manajemen Risiko, Komite Kredit, Komite ALCO, Komite Pengarah Teknologi Informasi, Komite *Human Capital*, Komite Kebijakan Perkreditan, dan Komite Produk. Selain itu, Direksi juga dibantu oleh Internal Audit, Direktorat *Risk Management*, dan Direktorat *Compliance*.

Dewan Komisaris

Dewan Komisaris dalam penerapan manajemen risiko di Bank Artha Graha Internasional memiliki tugas dan tanggung jawab antara lain:

1. 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*) Bank;

3. Establishing an organizational structure with clear authority and responsibilities at each level of position related to the implementation of risk management;

4. Ensuring that all material risks and their impacts have been properly followed up and submitting accountability reports to the Board of Commissioners on a regular basis. Such reports include, among others, updates on developments and issues related to material risks, along with corrective actions that have been taken, are being taken, or will be taken;

5. Ensuring the implementation of corrective actions for issues or deviations in the Bank's business activities identified by Internal Audit;

6. Ensuring the adequacy of financial support and infrastructure to manage and control risks; and

7. Ensuring that the risk management function is implemented independently, as reflected, among others, by the segregation of functions between the Risk Management unit, which performs risk identification, measurement, monitoring, and control, and the work units that execute and settle transactions.

In carrying out these duties and responsibilities, the Board of Directors is supported by the Risk Management Committee, Credit Committee, Asset and Liability Committee (ALCO), Information Technology Steering Committee, Human Capital Committee, Credit Policy Committee, and Product Committee. In addition, the Board of Directors is also supported by the Internal Audit function, the Risk Management Directorate, and the Compliance Directorate.

Board of Commissioners

In the implementation of risk management at Bank Artha Graha Internasional, the Board of Commissioners has the following duties and responsibilities:

1. Approving risk management policies, including risk management strategies and frameworks, which are determined in accordance with the Bank's risk appetite and risk tolerance;

2. Mengevaluasi kebijakan manajemen risiko dan strategi manajemen risiko paling kurang 1 (satu) kali dalam 1 (satu) tahun atau dalam frekuensi yang lebih sering dalam hal terdapat perubahan faktor yang memengaruhi kegiatan usaha Bank secara signifikan;
3. Mengevaluasi pertanggungjawaban Direksi dan memberikan arahan perbaikan atas pelaksanaan kebijakan manajemen risiko secara berkala. Evaluasi dilakukan dalam rangka memastikan bahwa Direksi mengelola aktivitas dan risiko Bank secara efektif; dan
4. Memastikan kebijakan dan proses manajemen risiko dilakukan secara efektif dan terintegrasi dalam proses manajemen risiko secara keseluruhan.

Dewan Komisaris dibantu oleh Komite Audit, Komite Pemantau Risiko, serta Komite Remunerasi dan Nominasi dalam menjalankan tugas dan tanggung jawab tersebut.

2. Evaluating risk management policies and strategies at least once in 1 (one) year, or more frequently in the event of significant changes in factors affecting the Bank's business activities;

3. Evaluating the accountability of the Board of Directors and providing directives for improvement on the implementation of risk management policies on a regular basis. Such evaluations are conducted to ensure that the Board of Directors manages the Bank's activities and risks effectively; and
4. Ensuring that risk management policies and processes are implemented effectively and are integrated into the overall risk management process.

In carrying out these duties and responsibilities, the Board of Commissioners is supported by the Audit Committee, the Risk Monitoring Committee, and the Remuneration and Nomination Committee.

Kecukupan Kebijakan dan Prosedur Manajemen Risiko, Serta Penetapan Limit Risiko

Bank Artha Graha Internasional memiliki kebijakan, prosedur dan penetapan limit yang sesuai dengan penerapan kerangka kerja manajemen risiko yang efektif, efisien, dan profesional terhadap 8 (delapan) jenis risiko utama untuk mendukung pertumbuhan Bank secara *prudent*, konsisten dan berkelanjutan serta meningkatkan nilai tambah Bank di mata seluruh Pemangku Kepentingan.

Kedelapan risiko utama tersebut terdiri dari:
1. Risiko Kredit;
2. Risiko Pasar;
3. Risiko Likuiditas;
4. Risiko Operasional;
5. Risiko Hukum;
6. Risiko Reputasi;
7. Risiko Stratejik; dan
8. Risiko Kepatuhan.

Kebijakan, prosedur dan penetapan limit risiko tersebut didokumentasikan dan selanjutnya ditinjau secara berkala berdasarkan perkembangan internal maupun eksternal.

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

Bank Artha Graha Internasional has established policies, procedures, and risk limits that are aligned with the implementation of an effective, efficient, and professional risk management framework covering 8 (eight) main types of risk. This framework supports the Bank's prudent, consistent, and sustainable growth, while enhancing the Bank's value for all Stakeholders.

The eight main risk types comprise:
1. Credit Risk;
2. Market Risk;
3. Liquidity Risk;
4. Operational Risk;
5. Legal Risk;
6. Reputational Risk;
7. Strategic Risk; and
8. Compliance Risk.

These risk management policies, procedures, and risk limits are properly documented and are reviewed on a periodic basis, taking into account both internal and external developments.

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

Bank Artha Graha Internasional memiliki infrastruktur untuk identifikasi, pengukuran, pemantauan, dan pengendalian risiko didukung dengan ketersediaan sistem informasi manajemen yang memadai dan mampu mendukung fungsi manajemen risiko secara menyeluruh.

Penerapan ICAAP bertujuan untuk memastikan kecukupan modal sesuai profil risiko Bank di luar profil risiko yang sudah tercakup di pilar 1 (satu) yang sejalan dengan penerapan pilar 2 (dua) Basel II. Ketersediaan modal yang cukup senantiasa dipastikan agar mampu menyerap potensi kerugian material yang mungkin terjadi dalam skenario kondisi stress dan mendukung pertumbuhan bisnis secara berkelanjutan (*sustainable business growth*).

Direktorat *Risk Management* melakukan proses identifikasi, pengukuran, pemantauan risiko dan bekerja sama dengan seluruh unit bisnis dan unit pendukung melakukan proses pengendalian dan mitigasi risiko serta membangun sistem informasi manajemen risiko yang menyeluruh.

Bank menerapkan manajemen risiko yang meliputi 3 (tiga) bagian utama yaitu:
1. Proses Identifikasi;
2. Proses Pengukuran; dan
3. Proses Pemantauan dan Pengendalian Risiko.

3 (tiga) unit kerja yang terlibat dalam proses tersebut adalah *front office* (unit bisnis), *middle office* (unit manajemen risiko dan sistem prosedur), dan *back office* (unit operasional) yang dijelaskan sebagai berikut:

1. *Front Office*
   Jabatan kerja operasional yang dimiliki oleh Bank yang melaksanakan transaksi secara langsung berdasarkan tugas dan tanggung jawabnya, serta mengelola portofolio Bank, dengan tetap memperhatikan konsep yang telah ditetapkan oleh manajemen risiko.
   a. Kantor Cabang, yaitu *Account Officer* dan *Branch Director;*
   b. Direktorat *Treasury,* yaitu *Dealer* dan *Treasury Sales;*

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

Bank Artha Graha Internasional has established infrastructure for risk identification, measurement, monitoring, and control, supported by the availability of adequate management information systems that are capable of supporting the risk management function in a comprehensive manner.

The implementation of the ICAAP aims to ensure the adequacy of capital in accordance with the Bank's risk profile beyond the risks already covered under Pillar 1, in line with the application of Pillar 2 of Basel II. Adequate capital availability is continuously maintained to absorb potential material losses that may arise under stress scenarios and to support sustainable business growth.

Risk Management Directorate carries out risk identification, measurement, and monitoring processes and collaborates with all business units and supporting units in implementing risk control and mitigation measures, as well as in developing a comprehensive risk management information system.

The Bank applies risk management covering 3 (three) main components, namely:
1. Risk Identification Process;
2. Risk Measurement Process; and
3. Risk Monitoring and Control Process.

Three (3) work units involved in these processes are the front office (business units), middle office (risk management and systems/procedures units), and back office (operational units), as described below:

1. *Front Office*
   Operational positions within the Bank that execute transactions directly in accordance with their respective duties and responsibilities and manage the Bank's portfolio, while adhering to the risk management framework established by Management. These include:
   a. Branch Offices, namely Account Officers and Branch Directors;
   b. Treasury Directorate, namely Dealers and Treasury Sales;

c. Unit kerja operasional lainnya, yaitu *Customer Service* dan *Teller;*
d. Direktorat *Business Banking;* dan
e. *Regional Head.*

Dalam rangka penerapan prinsip kehati-hatian (*prudential principles*) dan penerapan sistem peringatan dini (*early warning system*), Sub Direktorat *Non Credit Risk* dilibatkan dalam setiap proses aktivitas *front office*, dengan cara:

a. Mengidentifikasi dan menilai risiko setiap permohonan penyimpangan dari ketentuan operasi yang diajukan oleh unit kerja operasional sesuai batasan/limit dan ketentuan Direksi;

b. Melakukan *review* serta memberikan rekomendasi berupa saran dan masukan terhadap *draft* kebijakan dan prosedur yang akan diterbitkan oleh Bank (Baru atau Revisi); dan
c. Mengkaji risiko setiap rencana penerbitan produk atau aktivitas baru dan menganalisis risiko atas proses *User Acceptance Test* (UAT) untuk pengembangan produk atau aktivitas yang baru atau yang sudah ada.

2. *Middle Office*

Bagian pendukung operasional Bank yang melakukan pengelolaan, penyusunan pedoman/prosedur operasional, dan pengawasan operasional, serta melakukan manajemen risiko portofolio secara *bankwide*, yaitu:

a. Sub Direktorat *Credit Risk* & ESG dan Sub Direktorat *Non Credit Risk*
   i. Mengembangkan prosedur dan alat untuk identifikasi, pengukuran, pemantauan, dan pengendalian risiko;
   ii. Memantau posisi/eksposur risiko secara keseluruhan (portofolio), maupun per jenis risiko, termasuk pemantauan kepatuhan terhadap toleransi risiko dan limit-limit risiko yang ditetapkan oleh Direksi; dan
   iii. Melakukan *stress testing* untuk mengetahui dampak dari implementasi kebijakan dan strategi manajemen risiko terhadap portofolio atau kinerja Bank secara keseluruhan.
b. Sub Direktorat System Procedure

c. Other operational units, namely Customer Service and Tellers;
d. Business Banking Directorate; and
e. Regional Heads.

In the context of implementing prudential principles and an early warning system, the Non-Credit Risk Sub-Directorate is involved in every front office activity process through the following measures:

a. Identifying and assessing risks associated with each request for deviation from operational provisions submitted by operational units in accordance with limits and provisions set by the Board of Directors;
b. Reviewing and providing recommendations in the form of advice and input on draft policies and procedures to be issued by the Bank (new or revised); and
c. Assessing risks related to the planned launch of new products or activities and analyzing risks in the User Acceptance Test (UAT) process for the development of new or existing products or activities.

2. Middle Office

Operational support units that manage and develop operational guidelines and procedures, conduct operational oversight, and perform bank-wide portfolio risk management, comprising:

a. Credit Risk & ESG Sub-Directorate and Non-Credit Risk Sub-Directorate
   i. Develop procedures and tools for risk identification, measurement, monitoring, and control;
   ii. Monitor overall risk positions/exposures (portfolio) as well as by risk type, including monitoring compliance with risk tolerance and risk limits established by the Board of Directors; and
   iii. Conduct stress testing to assess the impact of risk management policies and strategies on the Bank's portfolio and overall performance.

b. Systems and Procedures Sub-Directorate.

3. *Back Office*
   Bagian akhir dari proses operasional Bank yang menyelesaikan transaksi:
   a. Direktorat *Asset Recovery;* dan
   b. Direktorat *Operation* melakukan pengelolaan risiko *settlement*.

3. *Back Office*
   The final stage of the Bank's operational process responsible for transaction settlement, comprising:
   a. Asset Recovery Directorate; and
   b. Operations Directorate, which manages settlement risk.

Organisasi dan Tata Kelola Manajemen Risiko

Bank Artha Graha Internasional telah memiliki beberapa unit kerja pada struktur organisasi Direktorat *Risk Management* yang dibentuk berdasarkan Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum untuk pengelolaan berbagai jenis risiko yang melekat pada Bank sesuai dengan kompleksitas kegiatan usahanya.

Organization and Governance of Risk Management

Bank Artha Graha Internasional has established several work units within the organizational structure of the Risk Management Directorate, which were formed in accordance with Financial Services Authority Regulation No. 18/POJK.03/2016 concerning the Implementation of Risk Management for Commercial Banks. These units are responsible for managing various types of risks inherent to the Bank, in line with the complexity of its business activities.

Struktur Organisasi Direktorat *Risk Management*

Organizational Structure of the Risk Management Directorate



Sebagai *second line of defense*, selain bertanggung jawab dalam menjalankan fungsi tata kelola manajemen risiko secara independen, Direktorat *Risk Management* juga bekerja sama dan bermitra dengan seluruh unit bisnis dan unit pendukung, mulai dari level strategis sampai

As the second line of defense, in addition to being responsible for independently carrying out the risk management governance function, the Risk Management Directorate also collaborates and partners with all business units and support units, from the strategic level through to the transactional

dengan level transaksi dalam rangka membangun proses identifikasi, pengukuran, pemantauan, pengendalian risiko dan sistem informasi serta sistem pengendalian internal yang menyeluruh.

Dalam menjalankan tugas dan tanggung jawabnya, Direktorat *Risk Management* memiliki Pedoman dan Tata Tertib Kerja yang tertuang Pedoman Manajemen Risiko No. 00001.03.3 tentang Manajemen Risiko Umum.

Tugas dan Tanggung Jawab Manajemen Risiko

Manajemen risiko Bank memiliki tugas dan tanggung jawab yang meliputi:

1. Menetapkan risiko terkait dengan produk dan transaksi perbankan;
2. Menetapkan penggunaan metode pengukuran dan sistem informasi manajemen risiko;
3. Menentukan limit dan penetapan toleransi risiko;
4. Menetapkan sistem pengendalian internal dalam penerapan manajemen risiko;
5. Menetapkan penilaian peringkat risiko;
6. Memberikan rekomendasi dalam penyusunan rencana darurat (*contingency plan*); dan
7. Melakukan kajian dan rekomendasi terhadap setiap pengembangan produk/aktivitas yang ada maupun yang baru.

Pada akhir tahun 2025, komposisi personel Direktorat *Risk Management* Bank Artha Graha Internasional terdiri dari 8 (delapan) orang, yang terdiri dari 1 (satu) orang *Deputy Director,* 2 (dua) orang *Executive Officer* dan 5 (lima) orang staf. Seluruh personel Direktorat *Risk Management* diangkat dan diberhentikan berdasarkan keputusan Direksi Bank.

level, in order to establish comprehensive processes for risk identification, measurement, monitoring, and control, as well as robust management information systems and an integrated internal control system.

In performing its duties and responsibilities, the Risk Management Directorate adheres to the Guidelines and Work Procedure as set out in Risk Management Guidelines No. 00001.03.3 concerning General Risk Management.

Duties and Responsibilities of Risk Management

The Bank's risk management function has duties and responsibilities that include the following:

1. *Identifying risks associated with banking products and transactions;*
2. *Determining the use of risk measurement methods and risk management information systems;*
3. *Establishing risk limits and risk tolerance levels;*
4. *Establishing internal control systems for the implementation of risk management;*
5. *Determining risk rating assessments;*
6. *Providing recommendations in the preparation of contingency plans; and*
7. *Conducting reviews and providing recommendations on the development of existing and new products and/or activities.*

As of the end of 2025, the personnel composition of the Risk Management Directorate of Bank Artha Graha Internasional consisted of 8 (eight) individuals, comprising 1 (one) Deputy Director, 2 (two) Executive Officers, and 5 (five) staff members. All personnel of the Risk Management Directorate are appointed and dismissed based on decisions of the Bank's Board of Directors.

Sertifikasi Manajemen Risiko

Bank juga mengikutsertakan jajaran manajemen untuk berpartisipasi dalam Program Sertifikasi dan Resertifikasi Manajemen Risiko, Program Penyelarasan serta Pemeliharaan Sertifikasi Manajemen Risiko. Informasi terkait sertifikasi manajemen risiko pada tahun 2025 sebagai berikut:

Risk Management Certification

The Bank also involves members of management in participating in Risk Management Certification and Re-certification Programs, Alignment Programs, as well as the Maintenance of Risk Management Certification. Information related to risk management certification in 2025 is as follows:

Jabatan *Position*	Level Sertifikasi *Certification Level*	Jumlah Peserta *Number of Participants*
Dewan Komisaris *Board of Commissioners*	Program Pemeliharaan *Maintenance Program*	3 orang *3 people*
Direksi *Board of Directors*	Jenjang 7 *Level 7*	1 orang *1 people*
	Program Pemeliharaan *Maintenance Program*	5 orang *5 people*
Associate Director	Program Pemeliharaan *Maintenance Program*	2 orang *2 people*
Deputy Director	Program Pemeliharaan *Maintenance Program*	19 orang *12 people*

Pelaksanaan Kegiatan Manajemen Risiko

Sepanjang tahun 2025, Manajemen Risiko telah melaksanakan beberapa kegiatan yang menjadi tugas dan tanggung jawabnya sebagai berikut:

1. Melakukan analisa dan memberikan rekomendasi sektor ekonomi prioritas maupun unggulan yang berpotensi dapat dibiayai untuk tahun 2026;
2. Menerapkan prinsip kehati-hatian yang lebih selektif dalam pemberian kredit dengan menyalurkan kredit ke sektor usaha/industri tertentu yang masih memiliki prospek yang baik sesuai *risk appetite* bank;
3. Memantau perkembangan LaR, pra NPL dan NPL baik secara *bankwide*, per segmen maupun per Cabang secara rutin dan menetapkan langkah tindakan yang diperlukan misalnya upaya *collection*, restrukturisasi maupun *write-off* kepada debitur agar posisi pra NPL dan NPL tetap terjaga;

Implementation of Risk Management Activities

Throughout 2025, the Risk Management function carried out various activities in accordance with its duties and responsibilities, as follows:

1. *Conduct analysis and provide recommendations on priority and leading economic sectors with potential financing opportunities for 2026.*
2. *Apply more selective prudential principles in credit distribution by channeling loans to business sectors/industries that still have good prospects in accordance with the Bank's risk appetite.*
3. *Monitor the development of LaR, pre-NPL, and NPL on a bank-wide, segment, and branch basis on a regular basis and determine necessary actions such as collection efforts, restructuring, or write-offs to ensure that pre-NPL and NPL positions remain under control.*

4. Melakukan kalibrasi dan pemantauan dalam pembentukan CKPN secara berkala sesuai ketentuan;
5. Melakukan penilaian profil risiko Bank secara rutin dan menetapkan langkah-langkah perbaikan yang diperlukan;
6. Pengukuran Risiko IT;
7. Pengukuran Kewajiban Penyediaan Modal Minimum (KPMM) sesuai profil risiko;
8. Melakukan *stress testing* kredit, pasar (risiko nilai tukar dan risiko suku bunga), dan likuiditas dengan berbagai *scenario* periode triwulan dan *ad hoc*, serta menetapkan langkah antisipasi atas hasil *stress testing* tersebut;
9. Melakukan pemantauan dan simulasi AYDA;
10. Menetapkan mitigasi risiko yang diperlukan untuk pengembangan layanan perbankan digital *(digital banking),* termasuk rencana penerbitan produk dan/atau pelaksanaan aktivitas baru Bank;
11. Melakukan kajian risiko terhadap pihak yang akan bekerjasama dengan Bank terutama yang berkaitan dengan Teknologi Informasi;
12. Melakukan *review risk appetite*, *risk tolerance* dan *early warning system* (EWS) terhadap 8 risiko yang melekat di Bank;
13. Melakukan pemantauan dan analisa terhadap rasio *Net Stable Funding Ratio* (NSFR) untuk memastikan bahwa Bank memelihara pendanaan stabil yang disesuaikan dengan komposisi aset dan rekening *administrative*, sehingga Bank diharapkan dapat mengurangi risiko likuiditas terkait sumber pendanaan untuk jangka waktu yang lebih panjang;
14. Melakukan pemantauan dan analisa terhadap rasio *Liquidity Coverage Ratio* (LCR) memastikan Bank memiliki kecukupan persediaan HQLA *(High Quality Liquid Asset)* yang tidak terikat *(unencumbered)*. HQLA terdiri dari kas dan/atau aset yang dapat dengan mudah dan segera dikonversi menjadi kas dengan sedikit atau tanpa pengurangan nilai untuk memenuhi kebutuhan likuiditas Bank jika terjadi kondisi terburuk dalam periode 30 (tiga puluh) hari kedepan;

4. *Perform periodic calibration and monitoring in the establishment of Allowance for Impairment Losses (CKPN) in accordance with applicable regulations.*
5. *Conduct regular assessments of the Bank's risk profile and determine necessary improvement measures.*
6. *Measure IT risk.*
7. *Measure the Minimum Capital Adequacy Requirement (KPMM) in accordance with the Bank's risk profile.*
8. *Conduct stress testing for credit, market (exchange rate risk and interest rate risk), and liquidity risks using various quarterly and ad hoc scenarios, and determine anticipatory measures based on the results.*
9. *Monitor and simulate the foreclosed collateral (AYDA).*
10. *Determine necessary risk mitigation measures for the development of digital banking services, including plans for the issuance of products and/or implementation of new Bank activities.*
11. *Conduct risk assessments of parties that will cooperate with the Bank, particularly those related to Information Technology.*
12. *Review the Bank's risk appetite, risk tolerance, and early warning system (EWS) related to the eight inherent risks in the Bank.*
13. *Monitor and analyze the Net Stable Funding Ratio (NSFR) to ensure that the Bank maintains stable funding in line with the composition of assets and administrative accounts, thereby reducing liquidity risk related to longer-term funding sources.*
14. *Monitor and analyze the Liquidity Coverage Ratio (LCR) to ensure the Bank maintains sufficient unencumbered High Quality Liquid Assets (HQLA), consisting of cash and/or assets that can be easily and immediately converted into cash with little or no loss in value to meet the Bank's liquidity needs in the event of severe conditions within the next 30 (thirty) days.*

15. Pemantauan pelaksanaan *Mark to Market* (MTM) atas surat berharga yang dimiliki Bank termasuk Transaksi *Money Market*, Transaksi *Forex*, Posisi Devisa Neto (PDN), dan eksposur Surat Berharga;
16. Pemantauan pemenuhan Giro Wajib Minimum (GWM), Penyangga Likuiditas Makroprudensial (PLM), Rasio Intermediasi Makroprudensial (RIM) termasuk perkembangan Dana Pihak Ketiga (DPK) dan Aset Likuid Bank;
17. Pemenuhan tindak lanjut komitmen kepada OJK;
18. *Development* aplikasi *Operational Risk Management* (ORM) sebagai *tool's* yang akan digunakan oleh *Risk Officer* (RO) disetiap Direktorat dan Cabang;
19. Pengembangan *Bussiness Continuity Management* (BCM);
20. Melakukan Analisa risiko, pengembangan strategi, koordinasi lintas fungsi, pemantauan kondisi bank serta penyusunan kebijakan risiko dan limit dalam proses penyusunan dan pelaporan Rencana Resolusi ke Lembaga Penjamin Simpanan (LPS);
21. Menjaga stabilitas likuiditas Bank sesuai regulasi POJK no. 5 Th. 2024 tentang Penetapan Status Pengawasan dan Penanganan Permasalahan Bank Umum, dengan tugas dan tanggung jawab sebagai berikut:
    a. Menyusun dan mengkinikan laporan dan menguji *Recovery Plan*.
    b. *Monitoring* serta melakukan pengujian *(stress testing)* terhadap *trigger level Recovery Plan*.
    c. Memberikan *input* untuk penetapan status pengawasan.
    d. Memberikan *action plan* apabila terdapat pelampauan *trigger level*.

15. *Monitor the implementation of Mark-to-Market (MTM) valuation of securities owned by the Bank, including Money Market Transactions, Forex Transactions, Net Open Position (PDN), and securities exposure.*
16. *Monitor compliance with the Minimum Statutory Reserve (GWM), Macroprudential Liquidity Buffer (PLM), and Macroprudential Intermediation Ratio (RIM), including developments in Third-Party Funds (DPK) and the Bank's liquid assets.*
17. *Ensure fulfillment of follow-up commitments to the Financial Services Authority (OJK).*
18. *Develop the Operational Risk Management (ORM) application as a tool to be used by Risk Officers (RO) in each Directorate and Branch.*
19. *Develop Business Continuity Management (BCM).*
20. *Conduct risk analysis, develop strategies, coordinate cross-functions, monitor the Bank's condition, and formulate risk policies and limits in the preparation and reporting of the Resolution Plan to the Indonesia Deposit Insurance Corporation (LPS).*
21. *Maintain the Bank's liquidity stability in accordance with POJK No. 5 of 2024 concerning the Determination of Supervisory Status and Handling of Problems of Commercial Banks, with the following responsibilities:*
    a. *Prepare, update, and test the Recovery Plan report.*
    b. *Monitor and conduct stress testing of the Recovery Plan trigger levels.*
    c. *Provide input for the determination of supervisory status.*
    d. *Provide action plans in the event of trigger level breaches.*

Pengembangan Kompetensi Manajemen Risiko

Risk Management Competency Development

Dalam rangka mendukung kinerja dan menambah wawasan pengelola manajemen risiko, Bank Artha Graha Internasional mengikutsertakan personel dalam berbagai pelatihan, *workshop* dan seminar. Pengembangan kompetensi yang telah diikuti sepanjang tahun 2025 sebagai berikut:

To support performance and enhance the knowledge of risk management personnel, Bank Artha Graha Internasional has involved its staff in various training programs, workshops, and seminars. The competency development activities undertaken throughout 2025 are as follows:

Materi Pengembangan Kompetensi/Latihan *Competency Development/Training Materials*	Waktu dan Tempat Pelaksanaan *Date and Venue*
Workshop Implementasi Climate Risk Management & Scenario Analysis (CRMS)	Jakarta, 12 – 13 Februari 2025 *Jakarta, February 12–13, 2025*
Supporting Indonesia's Transition Plans towards Net-Zero Target	Jakarta, 28 & 30 April 2025 *Jakarta, April 28 & 30, 2025*
Training Internal Liquidity Adequacy Assessment Process (ILAAP)	Jakarta, 20 Agustus 2025 *Jakarta, August 20, 2025*
Climate Risk Management & Scenario Analysis – Mengenal perspektif dan pengetahuan aspek lingkungan terutama darurat dan penanganan iklim serta konsep dasar pengelolaan risiko iklim *Climate Risk Management & Scenario Analysis – Introduction to perspectives and knowledge on environmental aspects, particularly climate emergencies and response, as well as the basic concepts of climate risk management*	Jakarta, 5 Oktober 2025 *Jakarta, October 5, 2025*
Climate Risk Management & Scenario Analysis – Mengenal konsep dan mempraktekkan metodologi dasar CRMS *Climate Risk Management & Scenario Analysis – Understanding concepts and practicing the basic CRMS methodology*	Jakarta, 12 Oktober 2025 *Jakarta, October 12, 2025*
Indonesia International Sustainability Forum Investing for Resilient, Sustainable and Prosperous World	Jakarta, 10-11 Oktober 2025 *Jakarta, October 10-11, 2025*
Sustainability Perbanas	Jakarta, 17 Oktober 2025 *Jakarta, October 17, 2025*
Addressing the Complexity of Climate and Credit Risk Management: Advancing Through Indonesian Corporate Landscape	Jakarta, 11 November 2025 *Jakarta, November 11, 2025*
Webinar ESG – Inovasi Produk dan Layanan Keuangan Berkelanjutan Skema Hijau untuk Menangkap Peluang Pendanaan dan Investasi *ESG Webinar – Innovation in Sustainable Financial Products and Services through Green Schemes to Capture Financing and Investment Opportunities*	Jakarta, 25 November 2025 *Jakarta, November 25, 2025*
Pelatihan *Strengthening Compliance*, APU-PPT, & Financial Crime Controls *Training on Strengthening Compliance, AML-CFT (APU-PPT), & Financial Crime Controls*	Jakarta, 12 – 13 Desember 2025 *Jakarta, December 12–13, 2025*
Training Taksonomi untuk Keuangan Berkelanjutan Indonesia (TKBI) *Training on the Indonesian Sustainable Finance Taxonomy (TKBI)*	Jakarta, 16 – 17 Desember 2025 *Jakarta, December 16–17, 2025*

Pengungkapan Eksposur Risiko dan Penerapan Manajemen Risiko

Risiko Kredit

Risiko kredit adalah risiko yang timbul akibat kegagalan pihak lain dalam memenuhi kewajiban kepada Bank, seperti risiko akibat kegagalan debitur, risiko konsentrasi kredit, *counterparty credit risk,* dan *settlement risk*.

Pengungkapan Umum

1. Kebijakan pengelolaan risiko konsentrasi kredit
   Rencana Bisnis Bank menjelaskan kebijakan terkait pengelolaan risiko kredit Bank termasuk kebijakan pembatasan eksposur yang ditetapkan setiap tahun per sektor ekonomi, jenis penggunaan, wilayah kerja, serta sektor yang menjadi perhatian dan perlu dihindari. Terkait hal tersebut, Direktorat *Risk Management* melakukan perhitungan serta analisis risiko portofolio kredit berdasarkan BMPK, sektor ekonomi, letak usaha dan eksposur kredit *Non-Performance Loan* (NPL), serta melaporkannya kepada manajemen secara periodik.

2. Mekanisme pengukuran dan pengendalian risiko kredit
   Direktorat *Risk Management* melakukan pengukuran risiko kredit melalui analisis profil risiko kredit yang dilaporkan kepada Otoritas Jasa Keuangan, Direksi dan Komite Manajemen Risiko secara periodik. Bank menggunakan pendekatan standar (*standardized approach*), sesuai dengan ketentuan Bank Indonesia untuk mengukur kecukupan modal risiko kredit. Sistem pemeringkatan (*rating system*) yang digunakan berupa *Credit Risk Rating* (CRR) dan *Credit Risk Scoring* yang menjadi salah satu alat bantu memutus kredit produktif dan konsumtif.
3. Definisi tagihan yang telah jatuh tempo dan tagihan yang mengalami penurunan nilai (*impairment*)
   Tagihan yang jatuh tempo akan mengalami penurunan nilai/*impairment*. Jika bukti objektif dan management's expert *judgement* mengindikasikan bahwa Bank Tagihan yang jatuh tempo akan mengalami penurunan nilai/ *impairment*. Jika bukti objektif dan *management's expert judgement* mengindikasikan bahwa Bank tidak akan memperoleh kembali aset keuangan yang diberikan sesuai jangka waktu yang ditetapkan dalam kontrak perjanjian.

Disclosure of Risk Exposure and Risk Management Implementation

Credit Risk

Credit risk is the risk arising from the failure of another party to fulfill its obligations to the Bank, including risks resulting from debtor default, credit concentration risk, counterparty credit risk, and settlement risk.

General Disclosure

1. *1. Credit concentration risk management policy*
   The Bank's Business Plan outlines policies related to the management of the Bank's credit risk, including exposure limitation policies determined annually by economic sector, type of utilization, operating region, as well as sectors that require particular attention or should be avoided. In this regard, the Risk Management Directorate performs calculations and analyses of the credit portfolio risk based on the Legal Lending Limit (BMPK), economic sectors, business locations, and Non-Performing Loan (NPL) exposure, and reports the results to Management on a periodic basis.
2. *Credit risk measurement and control mechanisms*

   The Risk Management Directorate measures credit risk through credit risk profile analysis, which is periodically reported to the Financial Services Authority (OJK), the Board of Directors, and the Risk Management Committee. The Bank applies the standardized approach, in accordance with Bank Indonesia regulations, to measure capital adequacy for credit risk. The rating systems used include Credit Risk Rating (CRR) and Credit Risk Scoring, which serve as supporting tools in credit decision-making for both productive and consumer loans.
3. *Definition of past-due and impaired receivables*

   Past-due receivables are subject to impairment. Impairment is recognized when objective evidence and management's expert judgment indicate that the Bank will not be able to recover the financial asset in accordance with the contractual terms and the specified time period.

Upaya Mitigasi

Pedoman Kebijakan Perkreditan Bank dan Pedoman Kebijakan Manajemen Risiko Kredit Bank mengatur upaya mitigasi yang dilakukan untuk risiko kredit yang harus dijalankan oleh seluruh unit kerja yang terlibat dalam pengelolaan risiko kredit.

Pelaksanaan kebijakan tersebut dilakukan dengan:

1. Menetapkan kembali *risk appetite, risk tolerance* dan *risk limit* di bidang perkreditan Bank;
2. Melakukan kajian risiko atas sektor ekonomi/industri yang akan dibiayai oleh Bank secara periodik; dan
3. Melakukan *monitoring* terhadap perkembangan risiko konsentrasi kredit berdasarkan BMPK, Sektor Ekonomi dan Sektor Geografi secara periodik.

Risiko Pasar

Risiko pasar merupakan risiko yang timbul akibat posisi neraca dan rekening administratif, termasuk transaksi derivatif, mengalami perubahan akibat dari kondisi pasar, termasuk risiko perubahan harga option. Risiko ini dikelola oleh Sub Direktorat *Credit Risk* & ESG yang bertanggung jawab untuk melakukan identifikasi, kajian, analisis, penilaian, peninjauan, pemantauan dan pengendalian risiko pasar yang dihadapi Bank.

Sepanjang tahun 2025, Bank telah melakukan kegiatan pengelolaan atas risiko suku bunga dan risiko nilai tukar, yang merupakan bagian dari risiko pasar. Pengelolaan risiko nilai tukar dilakukan dengan berpedoman pada batas Posisi Devisa Neto sesuai peraturan Otoritas Jasa Keuangan, di mana Bank wajib mengelola dan memelihara PDN paling tinggi sebesar 20% dari modal Bank secara harian. Terkait hal ini, Sub Direktorat *Credit Risk* & ESG melakukan pemantauan terhadap posisi PDN secara periodik dan melaporkannya kepada Manajemen secara periodik sebagaimana diuraikan sebagai berikut:

1. Hasil pemantauan risiko secara periodik maupun perhitungan kecukupan modal, baik pada *banking book* maupun *trading book*;
2. Hasil pengukuran profil risiko pasar setiap bulan untuk melihat posisi dan kecenderungan risiko pasar, terutama jika terjadi peningkatan risiko dan parameter-parameter yang memengaruhi.

Mitigation Efforts

The Bank's Credit Policy Guidelines and Credit Risk Management Policy Guidelines regulate mitigation efforts undertaken for credit risk that must be implemented by all work units involved in credit risk management.

The implementation of this policy is carried out by:

1. *Re-establishing risk appetite, risk tolerance, and risk limits in the Bank's lending activities;*
2. *Conducting periodic risk assessments of the economic/industrial sectors to be financed by the Bank; and*
3. *Conducting periodic monitoring of credit concentration risk developments based on BMPK, Economic Sector, and Geographic Sector.*

Market Risk

Market risk is the risk arising from changes in market conditions that affect balance sheet positions and administrative accounts, including derivative transactions, as well as the risk of changes in option prices. This risk is managed by the Credit Risk & ESG Sub-Directorate, which is responsible for identifying, reviewing, analyzing, assessing, evaluating, monitoring, and controlling the market risks faced by the Bank.

Throughout 2025, the Bank carried out risk management activities related to interest rate risk and foreign exchange risk, which form part of market risk. Foreign exchange risk is managed in accordance with the Net Open Position (NOP/PDN) limits as stipulated by the Financial Services Authority (OJK), whereby the Bank is required to manage and maintain its PDN at a maximum of 20% of the Bank's capital on a daily basis. In this regard, the Credit Risk & ESG Sub-Directorate conducts periodic monitoring of the PDN position and reports it to Management on a regular basis, as described below:

1. *Results of periodic risk monitoring and capital adequacy calculations, both in the banking book and the trading book;*
2. *Results of monthly market risk profile measurements to assess the position and trends of market risk, particularly in the event of increased risk and changes in influencing parameters. Market risk monitoring*

Pemantauan risiko pasar dilakukan pula terhadap transaksi oleh Direktorat *Treasury* secara harian dan dilaporkan secara periodik kepada manajemen;

3. Hasil pemantauan limit transaksi *trading treasury* dan *counterpart*;
4. Langkah-langkah dan rencana dalam mengantisipasi risiko pasar atas transaksi mata uang asing dilakukan baik karena perubahan kurs maupun fluktuasi suku bunga, termasuk penjelasan mengenai semua penyediaan dana dan ikatan tanpa proteksi atau lindung nilai, serta utang yang suku bunganya berfluktuasi atau yang tidak ditentukan terlebih dahulu; dan
5. Pengungkapan informasi mengenai *Interest Rate Risk in Banking Book* (IRRBB), termasuk asumsi yang digunakan dalam pemantauan IRRBB seperti perilaku *non-maturity* deposit dan informasi *prepayment* serta frekuensi pengukuran IRRBB sebagaimana diatur dalam ketentuan mengenai penerapan manajemen risiko bagi Bank Umum.

is also conducted on treasury transactions by the Treasury Directorate on a daily basis and reported periodically to Management;

3. *Results of monitoring transaction limits for treasury trading and counterparties;*
4. *Measures and plans to anticipate market risk arising from foreign exchange transactions due to exchange rate movements and interest rate fluctuations, including explanations of all funding provisions and unhedged commitments, as well as liabilities with floating interest rates or rates that are not predetermined; and*
5. *Disclosure of information on Interest Rate Risk in the Banking Book (IRRBB), including the assumptions used in IRRBB monitoring such as non-maturity deposit behavior, prepayment information, and the frequency of IRRBB measurement, in accordance with regulations on the implementation of risk management for commercial banks.*

Upaya Mitigasi

Pengelolaan risiko suku bunga Bank dilakukan terhadap *trading book* dan *banking book*. Pengelolaan risiko suku bunga *trading book* dilakukan melalui analisis dan pengendalian risiko serta penetapan limit dan pemantauan limit secara harian untuk aktivitas *trading*, yang meliputi transaksi *money market, foreign exchange,* dan surat-surat berharga. Di sisi lain, Bank melakukan analisis *repricing gap* antara *risk sensitive asset* dan *risk sensitive liabilities* untuk pengelolaan risiko suku bunga *banking book*.

Mitigation Efforts

The Bank manages interest rate risk in its trading book and banking book. Interest rate risk in the trading book is managed through risk analysis and control, as well as the setting and daily monitoring of limits for trading activities, which include money market transactions, foreign exchange, and securities. Meanwhile, the Bank analyzes the repricing gap between risk-sensitive assets and risk-sensitive liabilities to manage interest rate risk in the banking book.

Risiko Likuiditas

Risiko likuiditas timbul akibat ketidakmampuan Bank untuk memenuhi kewajiban yang jatuh tempo dari sumber pendanaan arus kas dan/atau dari aset likuid berkualitas tinggi yang dapat diagunkan, tanpa mengganggu aktivitas dan kondisi keuangan Bank. Sub Direktorat *Credit Risk* & ESG melakukan pengelolaan atas risiko likuiditas melalui proses identifikasi, pengukuran, kajian, analisis, pemantauan dan pengendalian risiko likuiditas yang dihadapi Bank.

Liquidity Risk

Liquidity risk arises from the Bank's inability to meet its maturing obligations from cash flow funding sources and/or from high-quality liquid assets that can be used as collateral, without disrupting the Bank's activities and financial condition. The Credit Risk & ESG Sub-Directorate manages liquidity risk through a process of identification, measurement, review, analysis, monitoring, and control of the liquidity risk faced by the Bank.

Upaya Mitigasi

Bank melakukan upaya mitigasi risiko dengan cara sebagai berikut:

1. Melakukan pengukuran profil risiko likuiditas setiap bulan yang menggambarkan posisi dan kecenderungan risiko likuiditas Bank secara berkesinambungan, sehingga menjadi indikator peringatan dini, jika Bank mulai mengalami permasalahan likuiditas;
2. Melakukan pemantauan terhadap hasil pengukuran dan pelaksanaan pemenuhan kebutuhan likuiditas harian Bank, baik *primary reserve* maupun *secondary reserve*. *Secondary reserve* dilakukan dengan lebih hati-hati sejalan dengan kondisi Rasio Intermediasi Makroprudensial (RIM) dan *behavior* penarikan dana oleh Nasabah, sehingga kondisi likuiditas secara keseluruhan dapat tetap terjaga; dan
3. Melakukan pemantauan kecukupan *Net Stable Funding Ratio* (NSFR) periodik triwulan dan kecukupan *Liquidity Coverage Ratio* (LCR) dari rata-rata rasio LCR selama satu bulan periode berjalan.

Mekanisme pengukuran risiko likuiditas dilakukan menggunakan alat ukur, seperti proyeksi arus kas, profil maturitas, dan *stress testing*, termasuk pelaksanaan simulasi rencana pendanaan darurat (*contingency funding plan*) sesuai dengan ketentuan regulator dan/atau praktisi terbaik yang ada, klasifikasi asset Bank yang masuk ke dalam *High Quality Liquid Asset* (HQLA).

Strategi pendanaan, pengelolaan posisi likuiditas, risiko likuiditas harian, pengelolaan aset likuid berkualitas tinggi dan *marketable*, serta simulasi rencana pendanaan darurat dilakukan untuk mengendalikan risiko likuiditas. Pengelolaan risiko likuiditas diselenggarakan melalui rapat ALCO yang dilakukan setiap bulan dan berkelanjutan.

Risiko Operasional

Risiko operasional timbul akibat tidak cukupnya dan/atau tidak berfungsinya proses internal, kesalahan manusia, kegagalan sistem dan/atau adanya kejadian-kejadian eksternal yang memengaruhi operasional Bank. Pengelolaan risiko operasional (termasuk Risiko Teknologi Informasi) juga mencakup 4 risiko lainnya, yaitu risiko hukum, risiko reputasi, risiko stratejik dan risiko kepatuhan yang dikelola oleh Sub Direktorat *Non Credit Risk*.

Mitigation Efforts

The Bank undertakes risk mitigation measures as follows:

1. *Conducting monthly liquidity risk profile measurements that describe the position and trends of the Bank's liquidity risk on an ongoing basis, serving as an early warning indicator should the Bank begin to experience liquidity issues;*
2. *Monitoring the results of liquidity measurements and the fulfillment of the Bank's daily liquidity needs, both primary reserves and secondary reserves. Secondary reserves are managed more prudently in line with the Macroprudential Intermediation Ratio (RIM) and customer fund withdrawal behavior, in order to maintain overall liquidity conditions; and*
3. *Monitoring the adequacy of the Net Stable Funding Ratio (NSFR) on a quarterly basis and the adequacy of the Liquidity Coverage Ratio (LCR) based on the average LCR ratio over a one-month reporting period.*

The liquidity risk measurement mechanism is carried out using measurement tools such as cash flow projections, maturity profiles, and stress testing, including the implementation of contingency funding plan simulations in accordance with regulatory requirements and/or prevailing best practices, as well as the classification of Bank assets that qualify as High Quality Liquid Assets (HQLA).

Funding strategies, liquidity position management, daily liquidity risk management, management of high-quality and marketable liquid assets, and contingency funding plan simulations are implemented to control liquidity risk. Liquidity risk management is conducted through Asset and Liability Committee (ALCO) meetings held on a monthly and ongoing basis.

Operational Risk

Operational risk arises from insufficient and/or malfunctioning internal processes, human error, system failure and/or external events that affect the Bank's operations. Operational risk management (including Information Technology Risk) also covers four other risks, namely legal risk, reputational risk, strategic risk, and compliance risk, which are managed by the Non-Credit Risk Sub-Directorate.

Upaya Mitigasi

Upaya mitigasi yang dilakukan Bank adalah sebagai berikut:

1. Melakukan pencatatan potensi kerugian oleh Sub Direktorat *Non Credit Risk* pada satuan kerja operasional secara periodik melalui Aplikasi *Operational Risk Management* yang telah diimplementasikan secara *online* di seluruh cabang. Pengelolaan database kerugian menjadi salah satu data *input* dalam penilaian parameter profil risiko operasional;
2. *Development* dan penerapan Aplikasi *Operational Risk Management* (ORM) yang didalamnya mencakup modul *Loss Event Database* (LED), *Key Risk Indicator* (KRI) dan *Risk and Control Self Assesment* (RCSA), untuk mengidentifikasi kelemahan-kelemahan sisi operasional Bank; dan
3. Melaksanakan pemantauan terhadap perkembangan profil risiko operasional melalui identifikasi faktor-faktor penyebab kerugian operasional yang terjadi dan memberikan rekomendasi kepada satuan kerja operasional terkait dalam melakukan mitigasi kejadian risiko di masa mendatang.

Sub Direktorat *Non Credit Risk* juga melakukan analisis, penilaian, tinjauan, dan pemantauan terhadap hal-hal berikut:

1. Analisis dan penilaian terhadap permohonan penyimpangan ketentuan operasi yang diajukan oleh Cabang/Direktorat terkait sesuai batasan yang ditetapkan oleh Direksi;
2. Pemantauan terhadap risiko non risiko kredit termasuk TI yang melekat pada aktivitas Bank secara periodik;
3. Tinjauan risiko terhadap rencana produk/aktivitas baru;
4. Melakukan review terhadap kebijakan internal/ prosedur sehubungan dengan adanya perubahan ketentuan regulator maupun internal melalui permohonan dari Subdit Sysdur dan melakukan pengkinian kebijakan internal manajemen risiko.
5. Penilaian terhadap IT *Risk Register* yang merupakan bagian dari Laporan Penerapan Manajemen Risiko TI yang disampaikan oleh Direktorat IT ke Otoritas Jasa Keuangan setiap tahun.

Mitigation Efforts

The mitigation efforts undertaken by the Bank are as follows:

1. *Recording potential losses by the Non-Credit Risk Sub-Directorate within operational work units on a periodic basis through the Operational Risk Management Application, which has been implemented online across all branches. The loss database serves as one of the input data sources in assessing operational risk profile parameters.*
2. *Developing and implementing the Operational Risk Management (ORM) Application, which includes the Loss Event Database (LED), Key Risk Indicator (KRI), and Risk and Control Self-Assessment (RCSA) modules to identify operational weaknesses within the Bank; and*
3. *Monitoring the development of the operational risk profile by identifying the factors causing operational losses and providing recommendations to the relevant operational work units in mitigating potential risk events in the future.*

In addition, the Non-Credit Risk Sub-Directorate conducts analysis, assessment, review, and monitoring of the following matters:

1. *Analysis and assessment of requests for operational policy deviations submitted by the relevant Branches/Directorates in accordance with the limits established by the Board of Directors;*
2. *Periodic monitoring of non-credit risks, including Information Technology risks, inherent in the Bank's activities;*
3. *Risk review of proposed new products/activities;*
4. *Reviewing internal policies/procedures in response to changes in regulatory or internal provisions based on requests from the Systems and Procedures Sub-Directorate (Sysdur), as well as updating internal risk management policies; and*
5. *Assessment of the IT Risk Register, which forms part of the IT Risk Management Implementation Report submitted by the IT Directorate to the Financial Services Authority (OJK) annually.*

Risiko Hukum

Risiko hukum merupakan risiko yang timbul akibat tuntutan hukum dan/atau kelemahan aspek yuridis. Kelemahan aspek ini disebabkan adanya ketiadaan peraturan perundang-undangan yang mendukung atau kelemahan perikatan, seperti tidak terpenuhi syarat sahnya kontrak dan pengikatan dokumen yang tidak sempurna.

Mekanisme Pengendalian Risiko Hukum

Bank memantau perkembangan kasus-kasus hukum yang terjadi dan mengambil *lesson learn* dari kasus tersebut untuk pengelolaan risiko hukum. Bank senantiasa melakukan perhitungan potensi kerugiannya, baik penyelesaian kasus secara musyawarah mufakat/damai ataupun melalui jalur pengadilan untuk penanganan kasus hukum. Bank juga memberikan perhatian khusus atas kasus hukum yang berpotensi menimbulkan kerugian secara signifikan. Penilaian profil risiko hukum dilakukan berpedoman pada peraturan Otoritas Jasa Keuangan yang berlaku dan telah disampaikan kepada Otoritas Jasa Keuangan secara tepat waktu, bersamaan dengan profil risiko lainnya.

Upaya Mitigasi

Legal Bureau Bank Artha Graha Internasional melakukan pengelolaan risiko hukum dengan mitigasi sebagai berikut:

1. Melakukan analisis hukum atas produk dan/atau aktivitas baru, serta membuat standar dokumen hukum yang terkait dengan produk dan/atau aktivitas tersebut;
2. Memeriksa segala perjanjian yang akan dibuat antara Bank dengan pihak ketiga;
3. Melakukan pemeriksaan berkala atas perjanjian yang telah dibuat; dan
4. Memantau risiko hukum yang ada di seluruh cabang dan unit kerja Bank.

Direktorat *Asset Recovery* dan Sub Direktorat Litigasi Bank berfungsi menangani setiap permasalahan hukum yang terkait dengan litigasi agar risiko hukum yang mungkin timbul dapat diminimalkan.

Legal Risk

Legal risk is the risk arising from legal claims and/or weaknesses in legal aspects. Weaknesses in these aspects are caused by the absence of supporting laws and regulations or weaknesses in agreements, such as unfulfilled contract validity requirements and imperfect binding documents.

Legal Risk Control Mechanism

The Bank monitors developments in legal cases and draws lessons from them for legal risk management. The Bank continuously calculates potential losses, whether cases are settled amicably or through the courts. The Bank also pays special attention to legal cases that have the potential to cause significant losses. Legal risk profiles are assessed in accordance with applicable Financial Services Authority regulations and are submitted to the Financial Services Authority in a timely manner, along with other risk profiles.

Mitigation Efforts

The Legal Bureau of Bank Artha Graha Internasional manages legal risk through the following mitigation measures:

1. *Conducting legal analysis of new products and/or activities, as well as preparing standard legal documents related to such products and/or activities;*
2. *Reviewing all agreements to be entered into between the Bank and third parties;*
3. *Conducting periodic reviews of agreements that have already been executed; and*
4. *Monitoring existing legal risks across all branches and work units of the Bank.*

The Asset Recovery Directorate and the Litigation Sub-Directorate of the Bank are responsible for handling all legal matters related to litigation in order to minimize potential legal risks.

Risiko Stratejik

Risiko Stratejik merupakan risiko yang timbul akibat ketidaktepatan dalam pengambilan dan/atau pelaksanaan keputusan strategis, serta kegagalan dalam mengantisipasi perubahan lingkungan bisnis. Ketidaktepatan Bank dalam melakukan penyusunan strategi yang tepat dapat menimbulkan kegagalan bisnis Bank dimasa yang akan datang.

Kebijakan untuk Dapat Mengidentifikasi dan Merespons Perubahan Lingkungan Bisnis *Ekstern* dan *Intern*

Bank menetapkan sasaran dan strategi dengan melakukan analisis terhadap berbagai faktor internal dan eksternal. Analisis faktor-faktor Internal menggunakan SWOT dengan memetakan kekuatan (*strength*), kelemahan (*weakness*), peluang (*opportunity*), dan ancaman (*threats*). Sedangkan, analisis faktor eksternal dengan mempertimbangkan kondisi domestik dan global yang sedang berkembang dan kecenderungannya, baik dari faktor makro ekonomi, politik, dan faktor lainnya serta asumsi-asumsi yang ditetapkan oleh Bank. Oleh karena itu, Bank harus senantiasa mengikuti perkembangan yang ada dan melakukan penyesuaian yang diperlukan jika terjadi perubahan lingkungan bisnis secara eksternal dan internal.

Mekanisme untuk Mengukur Kemajuan yang Dicapai dari Rencana Bisnis yang Ditetapkan

Pemantauan dan penilaian atas progres pencapaian Rencana Bisnis Bank (RBB) dilakukan setiap bulan dan menyampaikan penetapan pengukuran *Key Performance Indicator* (KPI) terkait pencapaian tersebut kepada seluruh unit kerja. Untuk target RBB yang belum tercapai, Bank melakukan analisis penyebab atau hambatannya dan penetapan tindakan perbaikan yang diperlukan, sehingga diharapkan dapat dipenuhi pada periode berikutnya.

Upaya Mitigasi

Sub Direktorat *Non Credit Risk* melakukan pengelolaan risiko stratejik dengan mitigasi sebagai berikut:

1. Melakukan identifikasi dan kuantifikasi risiko strategis sejak awal penyusunan Rencana Bisnis Bank dengan berpedoman pada visi, misi, strategi serta kemampuan perusahaan;

Strategic Risk

Strategic risk is the risk arising from inaccuracy in making and/or implementing strategic decisions, as well as failure to anticipate changes in the business environment. The Bank's inaccuracy in formulating the right strategy may lead to the Bank's business failure in the future.

Policies to Identify and Respond to Changes in the External and Internal Business Environment

The Bank establishes its objectives and strategies by conducting analyses of various internal and external factors. Internal factor analysis is carried out using a SWOT framework by mapping strengths, weaknesses, opportunities, and threats. Meanwhile, external factor analysis considers prevailing and emerging domestic and global conditions and trends, including macroeconomic, political, and other relevant factors, as well as assumptions determined by the Bank. Accordingly, the Bank continuously monitors developments and makes the necessary adjustments in response to changes in both the external and internal business environment.

Mechanism for Measuring Progress Achieved from the Established Business Plan

Monitoring and assessment of the progress of the Bank's Business Plan (RBB) is carried out every month and the determination of Key Performance Indicators (KPIs) related to these achievements is communicated to all work units. For RBB targets that have not been achieved, the Bank analyzes the causes or obstacles and determines the necessary corrective actions, so that they can be achieved in the following period.

Mitigation Efforts

The Non-Credit Risk Sub-Directorate manages strategic risk through the following mitigation efforts:

1. *Identifying and quantifying strategic risks from the initial stage of preparing the Bank's Business Plan, with due consideration to the Bank's vision, mission, strategy, and organizational capabilities;*

2. Mengelola risiko stratejik melalui proses pertimbangan dan pengambilan keputusan secara kolektif dan komprehensif di lingkungan Komite Manajemen Risiko, untuk selanjutnya disampaikan ke Direksi; dan

3. Melakukan pemantauan terkait perkembangan eksposur risiko stratejik dilakukan setiap bulan dan disampaikan kepada Direksi dan Komite Pemantau Risiko melalui Laporan Profil Risiko Bank.

Risiko Kepatuhan

Risiko kepatuhan adalah risiko yang timbul akibat Bank tidak dapat mematuhi dan/atau tidak dapat melaksanakan peraturan perundang-undangan dan ketentuan yang berlaku. Peraturan perundang-undangan dan ketentuan yang mengatur kewajiban Bank sebagai sebuah lembaga perbankan meliputi:

1. *Self Assesment* Tingkat Kesehatan Bank (TKB);
2. Pemenuhan Rasio Kewajiban Penyediaan Modal Minimum (KPMM);
3. Kualitas Aset;
4. Pembentukan Cadangan Kerugian Penurunan Nilai (CKPN);
5. Batas Maksimum Pemberian Kredit (BMPK);
6. Penerapan Tata Kelola yang Baik (GCG);
7. Posisi Devisa Neto (PDN);
8. Giro Wajib Minimum (GWM);
9. Rasio Intermediasi Makroprudensial (RIM); dan
10. Risiko lain yang terkait dengan Ketentuan Tertentu.

Strategi Manajemen Risiko dan Efektivitas Penerapan Manajemen Risiko untuk Risiko Kepatuhan

Bank memastikan efektivitas penerapan manajemen risiko kepatuhan, antara lain yang berkaitan dengan:

1. Kebijakan
   a. Ketepatan penetapan limit risiko yang telah ditetapkan;
   b. Kebijakan manajemen risiko dengan arah dan strategi usaha Bank;
   c. Penerapan kepatuhan, pengaturan tanggung jawab dan akuntabilitas;

2. *Managing strategic risk through collective and comprehensive deliberation and decision-making processes within the Risk Management Committee, the results of which are subsequently submitted to the Board of Directors; and*
3. *Conducting monthly monitoring of strategic risk exposure developments and reporting the results to the Board of Directors and the Risk Monitoring Committee through the Bank's Risk Profile Report.*

Compliance Risk

Compliance risk is the risk arising from the Bank's failure to comply with and/or implement prevailing laws and regulations. Laws and regulations governing the Bank's obligations as a banking institution include:

1. *Self-Assessment of the Bank Soundness Level;*
2. *Fulfillment of the Minimum Capital Adequacy Requirement (KPMM);*
3. *Asset quality;*
4. *Establishment of Allowance for Impairment Losses (CKPN);*
5. *Legal Lending Limit (BMPK);*
6. *Implementation of Good Corporate Governance (GCG);*
7. *Net Open Position (PDN);*
8. *Statutory Reserve Requirement (GWM);*
9. *Macroprudential Intermediation Ratio (RIM); and*
10. *Other risks related to specific regulatory requirements.*

Risk Management Strategy and Effectiveness of Risk Management Implementation for Compliance Risk

The Bank ensures the effectiveness of compliance risk management implementation, among others, in relation to the following aspects:

1. *Policies*
   a. *Appropriateness of the determination of established risk limits;*
   b. *Alignment of risk management policies with the Bank's business direction and strategy;*
   c. *Implementation of compliance, including the arrangement of responsibilities and accountability;*

d. Kebijakan mengecualikan suatu pengambilan keputusan yang menyimpang (*irregularities*); dan
e. Penerapan kebijakan pengecekan kepatuhan melalui prosedur secara berkala.

2. Prosedur
   a. Ketepatan waktu mengkomunikasikan kebijakan kepada seluruh Karyawan pada setiap jenjang organisasi;
   b. Kecukupan pengendalian terhadap pengembangan produk baru;
   c. Kecukupan laporan dan sistem data;
   d. Kecukupan pengawasan Dewan Komisaris dan Direksi Bank;
   e. Kecukupan pengendalian intern Bank, termasuk aspek pemisahan fungsi dan pengendalian berlapis (*dual control*);
   f. Sistem informasi manajemen yang tepat waktu dan tepat guna;
   g. Efektivitas dari pengendalian terhadap akurasi, kelengkapan, dan integritas data;
   h. Kecukupan proses menginterpretasikan (penafsiran) perundang-undangan dan ketentuan yang berlaku;
   i. Komitmen Bank untuk memastikan bahwa sumber daya Bank telah tepat dialokasikan untuk kepentingan pelatihan Karyawan dan peningkatan budaya kepatuhan;
   j. Identifikasi dan tindakan korektif yang tepat waktu terhadap pengaruh pelanggaran dan ketidakpatuhan terhadap perundang-undangan dan ketentuan yang berlaku; dan
   k. Kecukupan mengintegrasikan aspek kepatuhan pada setiap tahap perencanaan Bank (*corporate planning*).

3. *Human Capital*
   a. Ketepatan program kompensasi dan pengelolaan kinerja Karyawan dan pejabat Bank;
   b. Tingkat *turnover* Karyawan dan pejabat Bank yang menduduki posisi yang strategis pada Bank (*high risk taking unit*);
   c. Kecukupan program pelatihan dan sosialisasi;
   d. Melakukan penilaian kinerja karyawan melalui *Key Performance Indicator* yang telah ditetapkan;

d. Policies to exclude decision-making that deviates from established rules (irregularities); and
e. Implementation of compliance checking policies through periodic procedures.

2. Procedures
   a. Timeliness in communicating policies to all employees at every organizational level;
   b. Adequacy of controls over the development of new products;
   c. Adequacy of reporting and data systems;
   d. Adequacy of oversight by the Board of Commissioners and the Board of Directors;
   e. Adequacy of the Bank's internal controls, including segregation of duties and layered controls (dual control);
   f. Availability of timely and effective management information systems;
   g. Effectiveness of controls over data accuracy, completeness, and integrity;
   h. Adequacy of processes for interpreting applicable laws and regulations;
   i The Bank's commitment to ensuring that resources are appropriately allocated for employee training and the enhancement of a compliance culture;
   j. Timely identification and corrective actions in response to violations and non-compliance with applicable laws and regulations; and
   k. Adequacy of integrating compliance aspects into every stage of the Bank's planning process (corporate planning).

3. Human Capital
   a. Appropriateness of compensation programs and performance management for employees and Bank officers;
   b. Employee and officer turnover rates in strategic positions within the Bank (high risk-taking units);
   c. Adequacy of training and socialization programs;
   d. Conducting employee performance assessments through the established Key Performance Indicators (KPIs);

e. Kecukupan kompetensi Dewan Komisaris dan Direksi Bank; dan

f. Tingkat pemahaman dan kesesuaian arah strategi usaha dengan *risk tolerance*.

4. Sistem Pengendalian
   a. Efektivitas dan independensi fungsi audit dan Sub Direktorat Non Credit Risk;
   b. Akurasi, kelengkapan, dan integritas laporan serta sistem informasi manajemen;
   c. Keberadaan sistem pemantauan terhadap *irregularities* yang mampu mengidentifikasi dan mengukur peningkatan frekuensi dan jumlah eksposur risiko;
   d. Tingkat responsif Bank terhadap penyimpangan kebijakan dan prosedur intern Bank; dan
   e. Tingkat responsif Bank terhadap penyimpangan dalam sistem pengendalian internal Bank.

Mekanisme untuk Pemantauan dan Pengendalian Risiko Kepatuhan

1. Melakukan langkah-langkah yang diperlukan untuk menjaga eksposur kepatuhan sesuai limit toleransinya dan/atau apabila terjadi peningkatan eksposur risiko kepatuhan, antara lain:
   a. Menerbitkan prosedur perihal kriteria dan batasan tertentu yang ditetapkan oleh Direksi untuk menilai unsur kepatuhannya terhadap perundang-undangan dan peraturan regulator yang berlaku;
   b. Melakukan *monitoring* terhadap ketepatan waktu penyampaian laporan Bank ke Regulator;
   c. Pelatihan internal secara intensif terhadap kepatuhan Karyawan dan memastikan efektivitas pelatihan tersebut dengan melakukan pengujian pelatihan dan pemantauan kinerjanya dalam pelaksanaan tugas reguler;
   d. Pelaksanaan tinjauan dan kajian terhadap kebijakan, pedoman dan prosedur kerja untuk meyakinkan telah sesuai dengan perundang-undangan dan peraturan regulator yang berlaku; dan
   e. Melakukan sosialisasi pemahaman risiko kepatuhan kepada seluruh jenjang organisasi Bank secara berkesinambungan.

e. The adequacy of the competencies of the Bank's Board of Commissioners and Board of Directors; and

f. The level of understanding and alignment of business strategy with the Bank's risk tolerance.

4. Control System
   a. Effectiveness and independence of the audit function and the Non-Credit Risk Sub-Directorate;
   b. Accuracy, completeness, and integrity of reports and management information systems;
   c. Availability of monitoring systems for irregularities that are capable of identifying and measuring increases in the frequency and magnitude of risk exposure;
   d. The Bank's level of responsiveness to deviations from internal policies and procedures; and
   e. The Bank's level of responsiveness to deviations within the internal control system.

Mechanisms for Monitoring and Controlling Compliance Risk

1. Taking the necessary measures to maintain compliance risk exposure within tolerance limits and/or in the event of an increase in compliance risk exposure, including:
   a. Issuing procedures regarding specific criteria and limits determined by the Board of Directors to assess compliance with applicable laws and regulatory requirements;
   b. Monitoring the timeliness of the Bank's submission of reports to Regulators;
   c. Conducting intensive internal training on employee compliance and ensuring the effectiveness of such training through training assessments and performance monitoring in the execution of regular duties;
   d. Conducting reviews and assessments of policies, guidelines, and work procedures to ensure alignment with applicable laws and regulatory requirements; and
   e. Continuously disseminating compliance risk awareness across all levels of the Bank's organization.

2. Bank melakukan sosialisasi budaya kepatuhan secara terus-menerus dan berkesinambungan ke seluruh Karyawan dan jenjang organisasi dengan berpedoman kepada visi, misi, nilai-nilai perusahaan, program kerja, budaya kerja, dan Kode Etik perusahaan.

2. *The Bank continuously and sustainably promotes a culture of compliance among all employees and organizational levels, guided by the Bank's vision, mission, corporate values, work programs, work culture, and Code of Conduct.*

Upaya Mitigasi

Pengelolaan risiko kepatuhan dengan mitigasi sebagai berikut:

1. Melakukan identifikasi dan pengelolaan risiko kepatuhan sejak awal dengan memberikan masukan kepada unit bisnis serta unit operasional dalam hal pengembangan produk dan/atau aktivitas baru;
2. Melakukan penilaian terhadap kebijakan pedoman dan prosedur internal yang dimiliki dalam rangka memastikan bahwa seluruh peraturan eksternal telah disediakan akomodasi sedemikian rupa dan dipatuhi dalam pelaksanaannya;
3. Melakukan pengawasan setiap bulan mengenai perkembangan eksposur risiko kepatuhan Bank dan hasilnya dilaporkan kepada Dewan Komisaris serta Direksi melalui Laporan Profil Risiko Bank; dan
4. Melakukan sosialisasi terkait peraturan yang berlaku kepada seluruh jajaran perusahaan melalui media *online*, sehingga setiap unit kerja dapat melaksanakan tugas dan tanggung jawab sesuai dengan peraturan perusahaan.

Mitigation Efforts

Compliance risk is managed through the following mitigation efforts:

1. *Identifying and managing compliance risk from an early stage by providing input to business units and operational units in the development of new products and/or activities;*
2. *Assessing existing internal policies, guidelines, and procedures to ensure that all external regulations have been appropriately accommodated and are complied with in their implementation;*
3. *Conducting monthly monitoring of the development of the Bank's compliance risk exposure, with the results reported to the Board of Commissioners and the Board of Directors through the Bank's Risk Profile Report; and*
4. *Disseminating applicable regulations to all levels of the organization through online media, enabling each work unit to perform its duties and responsibilities in accordance with company regulations.*

Risiko Reputasi

Risiko reputasi timbul akibat adanya penurunan tingkat kepercayaan Pemangku Kepentingan akibat dari persepsi negatif terhadap Bank. Kegagalan Bank dalam menjaga reputasi baiknya di mata masyarakat menjadi penyebab timbulnya persepsi negatif tersebut. Penurunan atau hilangnya kepercayaan Nasabah terhadap Bank yang pada akhirnya berdampak langsung pada kinerja, khususnya pada pendapatan usaha dan volume aktivitas Bank terjadi apabila risiko ini terus berlanjut.

Reputation Risk

Reputation risk arises from a decline in stakeholder confidence due to negative perceptions of the Bank. The Bank's failure to maintain its good reputation in the eyes of the public causes these negative perceptions. A decline or loss of customer confidence in the Bank will ultimately have a direct impact on performance, particularly on the Bank's business income and volume of activities, if this risk continues.

Kebijakan dan Mekanisme Risiko Reputasi

Penerapan manajemen risiko untuk risiko reputasi Bank mencakup:

1. Pengawasan aktif Direksi dan Dewan Komisaris;
2. Kecukupan kebijakan dan prosedur manajemen risiko serta penetapan limit risiko reputasi;
3. Kecukupan proses identifikasi, pengukuran, pemantauan dan pengendalian risiko reputasi serta sistem informasi manajemen risiko reputasi; dan
4. Sistem pengendalian intern yang menyeluruh.

Kebijakan Bank dalam Melaksanakan Manajemen Risiko Reputasi

1. Bank mempunyai kebijakan dan prosedur tertulis yang memenuhi prinsip-prinsip transparansi dalam rangka meningkatkan kualitas pelayanan kepada Nasabah dan Pemangku Kepentingan lainnya untuk mengendalikan risiko reputasi, di mana kebijakan tersebut telah sejalan dengan ketentuan dan/atau peraturan perundang-undangan yang mengatur mengenai perlindungan Nasabah;
2. Bank memiliki dan melaksanakan kebijakan komunikasi yang tepat dalam rangka menghadapi berita atau publikasi yang bersifat negatif atau mencegah informasi yang cenderung kontra produktif, antara lain dengan cara menerapkan strategi penggunaan media yang efektif untuk menghadapi berita negatif; dan
3. Bank mempunyai protokol khusus untuk pengelolaan reputasi pada saat krisis, sehingga dapat dengan cepat mengantisipasi peningkatan risiko reputasi pada saat krisis.

Mekanisme Manajemen Risiko Reputasi Bank

1. Identifikasi risiko reputasi;
2. Penilaian/pengukuran risiko reputasi;
3. Pemantauan risiko reputasi; dan
4. Pengendalian risiko reputasi, antisipasi dan mitigasi risiko reputasi.

Penerapan manajemen risiko reputasi dituangkan dalam ketentuan internal Bank dalam Pedoman Manajemen Risiko tentang Manajemen Risiko Umum dan Manajemen Risiko Reputasi.

Reputation Risk Policy and Mechanisms

The implementation of risk management for the Bank's reputation risk includes:

1. *Active supervision by the Board of Directors and Board of Commissioners;*
2. *Adequate risk management policies and procedures as well as the establishment of reputation risk limits;*
3. *Adequate processes for identifying, measuring, monitoring, and controlling reputation risk as well as a reputation risk management information system; and*
4. *A comprehensive internal control system.*

Bank Policy on the Implementation of Reputation Risk Management

1. *The Bank has written policies and procedures that comply with the principles of transparency in order to improve the quality of service to Customers and other Stakeholders to control reputation risk, where such policies are in line with the provisions and/or laws and regulations governing Customer protection;*
2. *The Bank has and implements appropriate communication policies in order to deal with negative news or publications or prevent counterproductive information, including by applying effective media strategies to deal with negative news; and*
3. *The Bank has specific protocols for reputation management during crises, so that it can quickly anticipate an increase in reputation risk during crises.*

Bank Reputation Risk Management Mechanism

1. *Identification of reputation risk;*
2. *Assessment/measurement of reputation risk;*
3. *Monitoring of reputation risk; and*
4. *Control of reputation risk, anticipation and mitigation of reputation risk.*

The implementation of reputation risk management is outlined in the Bank's internal provisions in the Risk Management Guidelines on General Risk Management and Reputation Risk Management.

Upaya Mitigasi

Corporate Secretary melakukan pengelolaan risiko reputasi dengan mitigasi sebagai berikut:

1. Melakukan pengawasan terhadap pemberitaan media untuk memantau publikasi negatif atau keluhan Nasabah yang muncul di media;
2. Membuat klarifikasi dan tanggapan sesuai dengan langkah terbaik yang ditempuh perusahaan apabila terdapat pemberitaan negatif dan keluhan Nasabah yang muncul di media;
3. Melakukan analisis risiko reputasi yang mungkin timbul, serta strategi untuk mengantisipasi risiko saat meluncurkan produk/layanan/program baru Bank; dan
4. Menyiapkan panduan untuk *frontliner* dan *spokesperson* agar dapat menjelaskan informasi secara benar dan proporsional kepada Nasabah terkait informasi material atau yang penting untuk diketahui oleh Nasabah.

Kecukupan modal yang dimiliki Bank mampu mendukung jalannya bisnis dan telah sesuai dengan Rencana Bisnis Bank pada tahun 2024. Kecukupan modal Bank juga senantiasa melampaui ketentuan minimum Otoritas Jasa Keuangan, di mana Bank termasuk dalam klasifikasi Kelompok Bank berdasarkan Modal Inti kategori 1 (KBMI 1) sampai dengan akhir tahun 2024.

Bank harus juga dapat memberikan manfaat bagi seluruh pemangku kepentingan, dengan menjalankan program Tanggung Jawab Sosial Pengamanan Perusahaan atau *Corporate Social Safety Responsibility* (CSSR). Sebagai wujud komitmen, Bank menjalankan program CSSR yang berfokus pada bidang pelestarian lingkungan, penanggulangan bencana, sosial kemasyarakatan, pemberdayaan masyarakat. Program CSSR yang dijalankan Bank terutama ditujukan untuk masyarakat yang berada di sekitar wilayah operasi Bank.

Mitigation Efforts

The Corporate Secretary manages reputational risk through the following mitigation measures:

1. *Monitoring media coverage to identify negative publicity or customer complaints appearing in the media;*
2. *Preparing clarifications and responses in accordance with the best course of action adopted by the Company in the event of negative publicity or customer complaints reported in the media;*
3. *Conducting analyses of potential reputational risks and formulating strategies to anticipate such risks in connection with the launch of new Bank products, services, or programs; and*
4. *Preparing guidelines for frontliners and spokespersons to ensure the accurate and proportionate communication of material information or other important information that Customers need to know.*

The Bank's capital adequacy is sufficient to support the conduct of its business and is in line with the Bank's Business Plan for 2024. The Bank's capital adequacy has also consistently exceeded the minimum requirements set by the Financial Services Authority (Otoritas Jasa Keuangan), and the Bank was classified under Commercial Banks Based on Core Capital Category 1 (KBMI 1) up to the end of 2024.

The Bank is also committed to providing benefits to all stakeholders by implementing the Corporate Social Safety Responsibility (CSSR) program. As a manifestation of this commitment, the Bank carries out CSSR programs focusing on environmental preservation, disaster mitigation, social and community activities, and community empowerment. The CSSR programs implemented by the Bank are primarily directed toward communities located around the Bank's operational areas.

Sebagai sebuah perusahaan yang bergerak dalam bidang perbankan, Bank telah berkomitmen dalam menerapkan program keuangan berkelanjutan yang merupakan dukungan sektor keuangan dalam pencapaian pembangunan berkelanjutan. Bank sangat menyadari bahwa sistem keuangan dapat mengambil peran penting dalam mencegah terjadinya praktik pendanaan atau investasi pada kegiatan usaha yang menggunakan sumber daya secara berlebihan, yang akhirnya berdampak pada kesenjangan sosial dan mengakibatkan kerusakan lingkungan hidup.

As a company operating in the banking sector, the Bank is committed to implementing sustainable finance programs as part of the financial sector's contribution to the achievement of sustainable development. The Bank fully recognizes that the financial system can play a significant role in preventing financing or investment practices in business activities that excessively exploit resources, which may ultimately lead to social inequality and environmental degradation.

Bank Artha Graha Internasional secara berkala menyajikan informasi tanggung jawab sosial dan lingkungan dalam bentuk Laporan Keberlanjutan pada buku terpisah dalam rangka mendukung keberlanjutan ekonomi, sosial lingkungan, serta tata kelola Bank yang baik. Laporan tersebut, sesuai dengan Surat Edaran Otoritas Jasa Keuangan (OJK) No. 16/ SEOJK.04/2021 tentang Bentuk dan Isi Laporan Tahunan Emiten atau Perusahaan Publik, yaitu mengacu Peraturan Otoritas Jasa Keuangan No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik serta GRI (*Global Reporting Initiative*) Standard.

Bank Artha Graha Internasional periodically presents information on social and environmental responsibility in the form of a Sustainability Report published in a separate volume, as part of its commitment to supporting economic, social, and environmental sustainability, as well as the implementation of good corporate governance. Such report is prepared in accordance with Financial Services Authority (OJK) Circular Letter No. 16/SEOJK.04/2021 on the Form and Content of Annual Reports of Issuers or Public Companies, referring to OJK Regulation No. 51/POJK.03/2017 on the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies, as well as the GRI (Global Reporting Initiative) Standards.

Efektivitas Sistem Manajemen Risiko Perusahaan

Effectiveness of the Company's Risk Management System

Bank secara berkesinambungan melakukan evaluasi menyeluruh atas penerapan Sistem Manajemen Risiko guna memastikan keselarasan dengan profil risiko, kompleksitas usaha serta dinamika lingkungan eksternal dan internal. Evaluasi tidak hanya bersifat periodik, namun juga berbasis kejadian *(event-driven review)*, khususnya dalam merespons perubahan kondisi makroekonomi, regulasi, maupun peningkatan eksposur risiko tertentu.

The Bank continuously conducts comprehensive evaluations of its Risk Management System to ensure alignment with its risk profile, business complexity, and the dynamics of both external and internal environments. These evaluations are not only periodic in nature but also event-driven, particularly in response to changes in macroeconomic conditions, regulatory developments, and increases in specific risk exposures.

Proses evaluasi mencakup penilaian terhadap kecukupan kebijakan dan prosedur, efektivitas struktur organisasi dan tata kelola risiko, keandalan sistem informasi manajemen risiko, serta kualitas implementasi pengendalian internal pada seluruh aktivitas operasional Bank. Selain itu, Bank juga melakukan pengujian melalui stress testing dan backtesting untuk menilai ketahanan permodalan dan likuiditas terhadap skenario ekstrem, serta untuk memastikan akurasi asumsi dan metodologi pengukuran risiko yang digunakan.

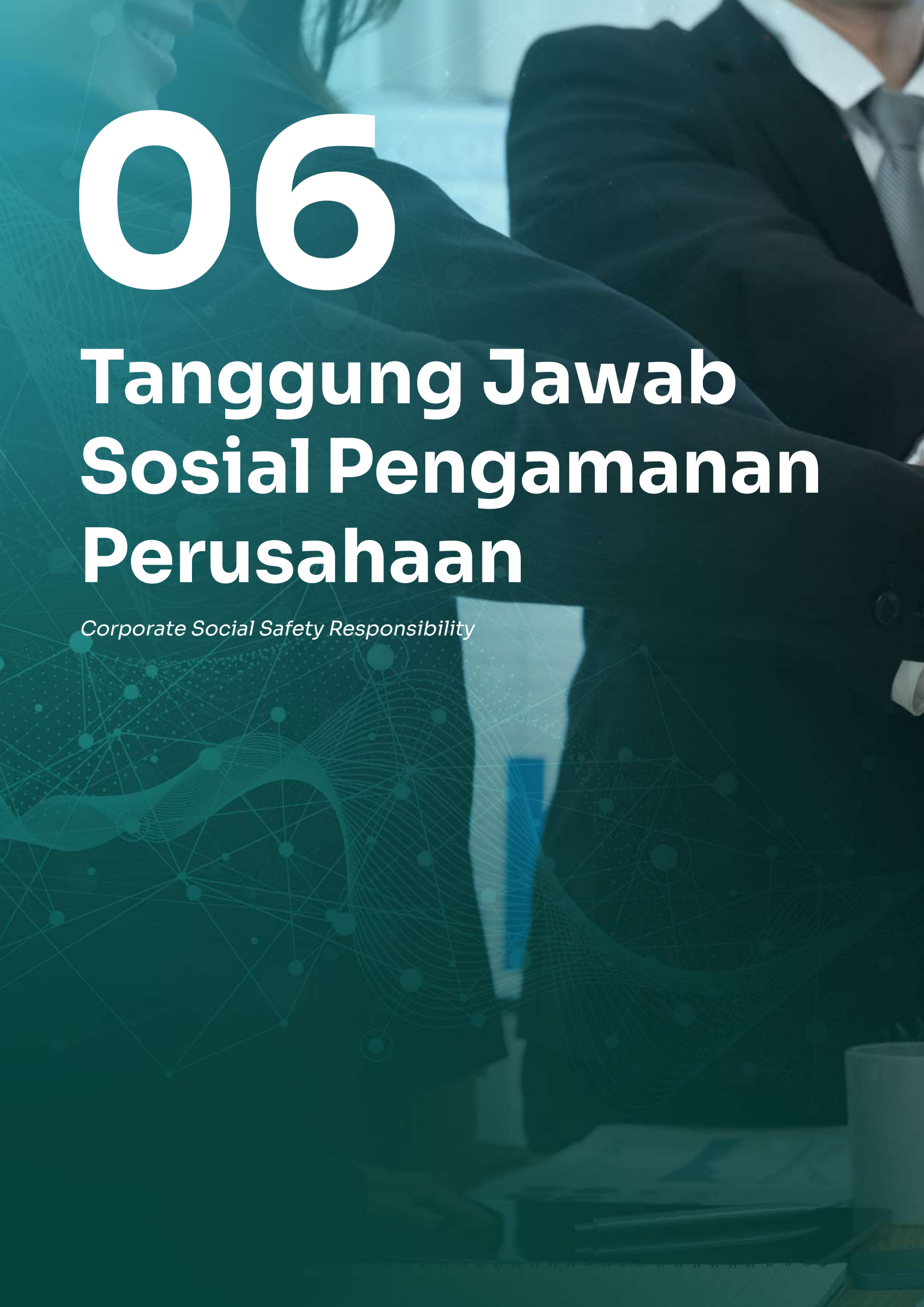
The evaluation process includes an assessment of the adequacy of policies and procedures, the effectiveness of the organizational structure and risk governance, the reliability of risk management information systems, and the quality of internal control implementation across all operational activities of the Bank. In addition, the Bank conducts testing through stress testing and backtesting to assess the resilience of capital and liquidity under extreme scenarios, as well as to ensure the accuracy of the assumptions and methodologies used in risk measurement.

Hasil evaluasi menunjukkan bahwa kerangka manajemen risiko Bank telah berjalan secara memadai, dengan penguatan berkelanjutan pada aspek identifikasi dini risiko *(Early Warning System)*, peningkatan kualitas data dan pelaporan risiko serta integrasi manajemen risiko dalam proses pengambilan keputusan bisnis. Meskipun demikian, Bank tetap mengidentifikasi beberapa area pengembangan, antara lain peningkatan granularitas pengukuran risiko kredit pada segmen tertentu, penguatan risk culture di seluruh jenjang organisasi, serta penyempurnaan metodologi penilaian risiko berbasis forward-looking.

The evaluation results indicate that the Bank's risk management framework has been implemented adequately, with continuous enhancements in early risk identification (Early Warning System), improvements in the quality of risk data and reporting, and the integration of risk management into business decision-making processes. Nevertheless, the Bank has identified several areas for further development, including increasing the granularity of credit risk measurement in certain segments, strengthening the risk culture across all organizational levels, and refining forward-looking risk assessment methodologies.

Sebagai tindak lanjut, Bank telah dan akan terus mengimplementasikan langkah-langkah perbaikan yang terukur, termasuk penyempurnaan kebijakan internal, peningkatan kapasitas sumber daya manusia di bidang manajemen risiko, serta pengembangan infrastruktur teknologi informasi yang mendukung proses pengelolaan risiko secara *end-to-end*. Dengan demikian, penerapan Sistem Manajemen Risiko diharapkan semakin efektif dalam mendukung pertumbuhan usaha yang sehat, menjaga kualitas aset, serta memastikan kepatuhan terhadap prinsip kehati-hatian dan ketentuan regulator.

As a follow-up, the Bank has implemented and will continue to implement measurable improvement initiatives, including the refinement of internal policies, enhancement of human resource capabilities in risk management, and the development of information technology infrastructure to support end-to-end risk management processes. Accordingly, the Risk Management System is expected to become increasingly effective in supporting healthy business growth, maintaining asset quality, and ensuring compliance with prudential principles and regulatory requirements.



06

Tanggung Jawab Sosial Pengamanan Perusahaan

Corporate Social Safety Responsibility



TANGGUNG JAWAB SOSIAL DAN LINGKUNGAN

SOCIAL AND ENVIRONMENTAL RESPONSIBILITY

Sebagai lembaga keuangan yang berkomitmen pada prinsip keberlanjutan, Bank Artha Graha Internasional meyakini bahwa keberhasilan bisnis tidak hanya diukur melalui kinerja keuangan, tetapi juga melalui kontribusi nyata terhadap masyarakat dan lingkungan. Sepanjang tahun 2025, Bank secara konsisten memperkuat penerapan tanggung jawab sosial dan lingkungan (TJSL) sebagai bagian integral dari strategi bisnis berkelanjutan, sejalan dengan visi untuk menciptakan nilai tambah jangka panjang bagi seluruh pemangku kepentingan. Upaya ini diwujudkan melalui berbagai program sosial, pemberdayaan ekonomi masyarakat, serta inisiatif pelestarian lingkungan yang berorientasi pada keseimbangan antara pertumbuhan ekonomi dan keberlanjutan ekosistem.

As a financial institution committed to sustainability principles, Bank Artha Graha Internasional believes that business success is not measured solely by financial performance, but also by tangible contributions to society and the environment. Throughout 2025, the Bank consistently strengthened the implementation of its Social and Environmental Responsibility (SER) initiatives as an integral part of its sustainable business strategy, in line with its vision to create long-term value for all stakeholders.. These efforts were realized through various social programs, community economic empowerment initiatives, and environmental conservation initiatives aimed at maintaining a balance between economic growth and ecosystem sustainability.

Melalui pelaksanaan TJSL yang terarah, Bank Artha Graha Internasional berperan aktif dalam mendukung pencapaian Tujuan Pembangunan Berkelanjutan (SDGs) dan agenda nasional terkait keuangan berkelanjutan. Program-program yang dijalankan tidak hanya ditujukan untuk memberikan manfaat ekonomi, tetapi juga memperkuat ketahanan sosial serta mendorong perubahan perilaku menuju gaya hidup dan praktik bisnis yang lebih ramah lingkungan. Dengan demikian, TJSL menjadi perwujudan tanggung jawab moral dan korporasi Bank dalam menciptakan kesejahteraan bagi masyarakat luas sekaligus menjaga keberlanjutan lingkungan bagi generasi mendatang.

Through the structured implementation of TJSL, Bank Artha Graha Internasional plays an active role in supporting the achievement of the Sustainable Development Goals (SDGs) and the national agenda on sustainable finance. The programs implemented are not only intended to generate economic benefits, but also to strengthen social resilience and encourage behavioral change toward more environmentally friendly lifestyles and business practices. Accordingly, the Bank's TJSL commitment reflects both its moral and corporate responsibility to enhance the welfare of the broader community while safeguarding environmental sustainability for future generations.

Sebagai bagian dari komitmen keberlanjutan dan kepedulian terhadap keselamatan masyarakat, Bank Artha Graha Internasional melaksanakan program *Corporate Social Safety Responsibility* (CSSR) yang berfokus pada peningkatan kesadaran dan perlindungan terhadap aspek keselamatan di lingkungan sosial.

As part of its sustainability commitment and concern for public safety, Bank Artha Graha Internasional implements a Corporate Social Safety Responsibility (CSSR) program focused on increasing awareness and protection related to safety aspects in the social environment. This program is designed to provide

Program ini dirancang untuk memberikan edukasi serta dukungan nyata dalam meminimalkan risiko kecelakaan, meningkatkan kesiapsiagaan bencana, dan memperkuat budaya keselamatan di komunitas tempat Bank beroperasi. Melalui pendekatan kolaboratif bersama aparat setempat, lembaga pendidikan, serta masyarakat sekitar, Bank mendorong terciptanya lingkungan yang lebih aman, tangguh, dan berdaya.

education as well as tangible support to minimize accident risks, enhance disaster preparedness, and strengthen a culture of safety in the communities where the Bank operates. Through a collaborative approach involving local authorities, educational institutions, and surrounding communities, the Bank encourages the creation of a safer, more resilient, and empowered environment.

Selama tahun 2025, pelaksanaan CSSR diwujudkan melalui berbagai kegiatan seperti donor darah, Makan Bergizi Gratis (MBG), Pemberian Makanan Tambahan (PMT), penanaman pohon, hingga program bantuan tanggap darurat bagi daerah terdampak bencana. Setiap inisiatif dilakukan dengan prinsip keberlanjutan dan inklusivitas, memastikan bahwa manfaatnya dapat dirasakan secara langsung oleh berbagai lapisan masyarakat. Melalui CSSR, Bank Artha Graha Internasional tidak hanya berperan sebagai institusi keuangan, tetapi juga sebagai mitra sosial yang aktif berkontribusi dalam membangun budaya keselamatan dan tanggung jawab bersama.

Throughout 2025, the implementation of CSSR was realized through various initiatives such as blood donation drives, the Free Nutritious Meal (MBG) program, Supplementary Feeding programs (PMT), tree planting activities, and emergency relief assistance for disaster-affected areas. Each initiative was implemented based on the principles of sustainability and inclusivity, ensuring that its benefits could be directly felt by various segments of society. Through CSSR, Bank Artha Graha Internasional acts not only as a financial institution, but also as an active social partner contributing to the development of a culture of safety and shared responsibility.

Uraian lengkap mengenai program TJSL dan penerapan prinsip keuangan berkelanjutan dapat dilihat pada Laporan Keberlanjutan yang diterbitkan secara terpisah namun menjadi bagian yang tidak terpisahkan dari laporan ini.

A more detailed description of the TJSL programs and the implementation of sustainable finance principles is presented in the Sustainability Report, which is published separately but forms an integral part of this report.

07

Lain-Lain

Others




Sale Report

SURAT PERNYATAAN ANGGOTA DEWAN KOMISARIS DAN ANGGOTA DIREKSI TENTANG TANGGUNG JAWAB ATAS LAPORAN TAHUNAN 2025 PT BANK ARTHA GRAHA INTERNASIONAL TBK

Statement of Members of the Board of Commissioners And The Board of Directors on the Responsibility for the 2025 Annual Report PT Bank Artha Graha Internasional Tbk

Jakarta, 23 April 2026
Jakarta, April 23, 2026

Dewan Komisaris,
Board of Commissioners,

Kiki Syahnakri
Komisaris Utama/Komisaris Independen
President Commissioner/Independent Commissioner

Tomy Winata
Wakil Komisaris Utama
Vice President Commissioner

Sugianto Kusuma
Wakil Komisaris Utama
Vice President Commissioner

Elizawatie Simon
Komisaris Independen
Independent Commissioner

Pesta Uli Sitanggang
Komisaris Independen
Independent Commissioner

Kami, yang bertanda tangan di bawah ini, menyatakan bahwa semua informasi dalam Laporan Tahunan PT Bank Artha Graha Internasional Tbk tahun 2025 telah dimuat secara lengkap dan bertanggung jawab penuh atas kebenaran isi Laporan Tahunan Bank.

Demikian pernyataan ini dibuat dengan sebenarnya.

We, the undersigned, hereby declare that all information in the Annual Report of PT Bank Artha Graha Internasional Tbk for year 2025 has been fully contained and we shall be fully responsible to the correctness of contents in the Annual Report of the Bank.

This statement is hereby made in all truthfulness.

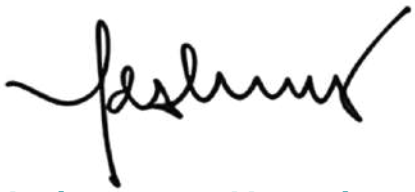
Direksi,
Board of Directors,



Andy Kasih
Direktur Utama
President Director



Christina Harapan
Wakil Direktur Utama
Vice President Director



Indrastomo Nugroho
Direktur Kepatuhan/Direktur Independen
Compliance Director/Independent Director



Handoyo Soedirdja
Direktur
Director



Susana
Direktur
Director



Selvy
Direktur
Director

TINJAUAN ATAS EFEKTIVITAS SISTEM MANAJEMEN RISIKO PERUSAHAAN

OVERVIEW OF THE BANK'S RISK MANAGEMENT SYSTEM EFFECTIVENESS

Tabel 1.a. Pengungkapan Kuantitatif Struktur Permodalan Bank Umum
Tabel 1.a. Quantitative Disclosure of Commercial Bank Capital Structure

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

Komponen Modal *Capital Component*			31 Desember 2025 *December 31, 2025*		31 Desember 2024 *December 31, 2024*	
			Bank	Konsolidasi *Consolidation*	Bank	Konsolidasi *Consolidation*
(1)		(2)	(3)	(4)	(5)	(6)
I		Komponen Modal *Capital Component*				
	A	Modal Inti *Core Capital*	3.437.834	3.437.834	3.591.911	3.591.911
	1	Modal Disetor *Paid-in Capital*	2.242.372	2.242.372	2.242.372	2.242.372
	2	Cadangan Tambahan Modal *Disclosed Reserve*	1.487.951	1.487.951	1.604.707	1.604.707
	3	Modal Inovatif *Innovative Capital*	-	-	-	-
	4	Faktor Pengurang Modal Inti *Core Capital Deduction*	292.489	292.489	255.168	255.168
	5	Kepentingan Non-Pengendali *Non Controlling Interest*	-	-	-	-
	B	Modal Pelengkap *) *Supplementary Capital *)*	333.409	333.409	373.786	373.786
	1	Level Atas *Upper Tier 2*	-	-	-	-
	2	Level Bawah Maksimum 50% Modal Inti *Lower Tier 2 Maximum 50% of the Core Capital*	-	-	-	-
	3	Faktor Pengurang Modal Pelengkap *Supplementary Capital Deduction*	-	-	-	-
	C	Faktor Pengurang Modal Inti dan Modal Pelengkap *Core Capital and Supplementary Capital Deduction Factors*	-	-	-	-
		Eksposur Sekuritisasi *Securitization Exposure*	-	-	-	-
	D	Modal Pelengkap Tambahan yang Memenuhi Persyaratan (Tier 3) ** *Additional Supplementary Capital that Satisfies Requirements (Tier 3) ***)	-	-	-	-
	E	Modal Pelengkap Tambahan yang Dialokasikan untuk Mengantisipasi Risiko Pasar *Additional Supplementary Capital Allocated to Anticipate Market Risk*	-	-	-	-
II		Total Modal Inti dan Modal Pelengkap (A + B - C) *Total Core Capital and Supplementary Capital (A + B- C)*	3.771.243	3.771.243	3.965.697	3.965.697

Tabel 1.a. Pengungkapan Kuantitatif Struktur Permodalan Bank Umum

Tabel 1.a. Quantitative Disclosure of Commercial Bank Capital Structure

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

Komponen Modal *Capital Component*		31 Desember 2025 *December 31, 2025*		31 Desember 2024 *December 31, 2024*	
		Bank	Konsolidasi *Consolidation*	Bank	Konsolidasi *Consolidation*
(1)	(2)	(3)	(4)	(5)	(6)
III	Total Modal Inti, Modal Pelengkap, dan Modal Pelengkap Tambahan yang Dialokasikan untuk Mengantisipasi Risiko Pasar (A + B - C + E) *Total Core Capital, Supplementary Capital And Additional Supplementary Capital Allocated To Anticipate Market Risk (A + B - C + E)*	3.771.243	3.771.243	3.965.697	3.965.697
IV	Aset Tertimbang Menurut Risiko (ATMR) untuk Risiko Kredit *Risk Weighted Assets (RWA) for Credit Risk*	12.241.707	12.241.707	13.902.911	13.902.911
V	Aset Tertimbang Menurut Risiko (ATMR) untuk Risiko Operasional *Risk Weighted Assets (RWA) for Operational Risk*	1.161.572	1.161.572	1.036.269	1.036.269
VI	Aset Tertimbang Menurut Risiko (ATMR) untuk Risiko Pasar *Risk Weighted Assets (RWA) for Market Risk*	179.129	179.129	105.898	105.898
	A Metode Standar *Standardized Approach*	179.129	179.129	105.898	105.898
	B Metode Internal *Internal Model*	-	-	-	-
VII	Rasio Kewajiban Penyediaan Modal Minimum untuk Risiko Kredit, Risiko Operasional dan Risiko Pasar [VII:(IV + V + VI)] *Capital Adequacy Ratio for Credit Risk, Operational Risks and Market Risks [VII:(IV +V + VI)]*	27,76%	27,76%	26,35%	26,35%

*) Modal Pelengkap mengacu pada Peraturan Bank Indonesia No. 15/12/PBI/2013 tanggal 12 Desember 2013 tentang Kewajiban Penyediaan Modal Minimum Bank Umum.

**) Modal Pelengkap Tambahan yang Memenuhi Persyaratan (*Tier* 3) mengacu pada Peraturan Bank Indonesia No. 15/12/PBI/2013 tanggal 12 Desember 2013 tentang Kewajiban Penyediaan Modal Minimum Bank Umum.

**) Supplementary Capital refers to Bank Indonesia Regulation No. 15/12/PBI/2013 dated December 12, 2013, concerning Capital Adequacy Ratio for Commercial Banks.*

***) Eligible Additional Supplementary Capital (Tier 3) refers to Bank Indonesia Regulation No. 15/12/PBI/2013 dated December 12, 2013 concerning Capital Adequacy Ratio for Commercial Banks.*

Tabel 2.1.a. Pengungkapan Tagihan Bersih Berdasarkan Cabang - Bank secara Individual

Table 2.1.a. Disclosure of Net Receivables by Branch - Bank Individually

No	Kategori Portofolio *Portfolio Category*	31 Desember 2025 *December 31, 2025*							
		Tagihan Bersih Berdasarkan Cabang *Net Receivables by Branch*							
		AMBON DIPONEGORO	ARTHA GADING	BALIKPAPAN	BANDUNG ASIA AFRIKA	BANJARMASIN	BATAM	BITUNG	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
1	Tagihan kepada Pemerintah *Government Receivables*	-	-	-	-	-	-	-	
2	Tagihan kepada Entitas Sektor Publik *Public Sector Entities Receivables*	-	-	-	-	-	-	-	
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional *Multilateral Development Banks and International Institutions Receivables*	-	-	-	-	-	-	-	
4	Tagihan kepada Bank *Bank Receivables*	-	-	-	-	-	-	-	
5	Kredit Beragun Rumah Tinggal *Loans Secured by Residential Property*	238	171.467	56.286	41.120	63.540	49.124	-	
6	Kredit Beragun Properti Komersial *Loans Secured by Commercial Real Estate*	1.203	28.272	-	27.604	-	18	-	
7	Kredit Pegawai/Pensiunan *Employee/Retirement Loans*	-	-	-	-	-	-	-	
8	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel *Micro Business, Small Business, and Retail Portfolio Receivables*	11.331	112.294	6.958	11.258	218	2.930	-	
9	Tagihan kepada Korporasi *Corporate Receivables*	1.752	141.137	-	5.172	-	8.739	-	
10	Tagihan yang Telah Jatuh Tempo *Past Due Receivables*	36	98	17	33	-	45	-	
11	Aset Lainnya *Other Assets*	7.414	125.508	2.957	8.521	3.812	13.184	-	
12	Eksposur di Unit Usaha Syariah (jika ada) *Exposure in the Sharia Business Unit (if any)*	-	-	-	-	-	-	-	
	Jumlah ***Total***	**21.973**	**578.776**	**66.219**	**93.707**	**67.569**	**74.040**	**-**	

dalam jutaan Rupiah
in million of Rupiah

	31 Desember 2025 *December 31, 2025*									
	Tagihan Bersih Berdasarkan Cabang *Net Receivables by Branch*									
	BOGOR	CIKARANG	DENPASAR BALI	JAMBI	KARET SURABAYA	KARTINI CIREBON	KENDARI	KUPANG	LAMPUNG	MAKASSAR A. YANI
	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)
	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	251	-	-
	142.941	140.384	17.084	52.918	25.035	1.429	19.500	5.548	23.169	102.083
	516	-	-	-	529	-	-	-	617	-
	-	-	-	-	-	-	-	-	-	-
	2.974	4.151	2.024	1.142	20.326	3.510	491	32.803	3.979	652
	1.021	1.134	-	1.474	77.082	-	-	15.502	-	11.954
	328	279	173	153	111	450	68	85	-	1.189
	13.429	5.927	20.547	4.851	11.745	8.915	9.519	4.407	6.741	8.158
	-	-	-	-	-	-	-	-	-	-
	161.209	**151.875**	**39.827**	**60.538**	**134.830**	**14.303**	**29.577**	**58.595**	**34.506**	**124.036**

Tabel 2.1.a. Pengungkapan Tagihan Bersih Berdasarkan Cabang - Bank secara Individual

Table 2.1.a. Disclosure of Net Receivables by Branch - Bank Individually

No	Kategori Portofolio *Portfolio Category*	31 Desember 2025 *December 31, 2025*							
		Tagihan Bersih Berdasarkan Cabang *Net Receivables by Branch*							
		MATRAMAN	MEDAN PEMUDA	MELAWAI	P. JAYAKARTA	PALEMBANG	PANGKAL PINANG	PEKANBARU	
(1)	(2)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	
1	Tagihan kepada Pemerintah *Government Receivables*	-	-	-	-	-	-	-	
2	Tagihan kepada Entitas Sektor Publik *Public Sector Entities Receivables*	-	-	-	-	-	-	-	
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional *Multilateral Development Banks and International Institutions Receivables*	-	-	-	-	-	-	-	
4	Tagihan kepada Bank *Bank Receivables*	-	-	-	-	-	-	-	
5	Kredit Beragun Rumah Tinggal *Loans Secured by Residential Property*	86.072	29.108	98.069	33.161	88.663	23.762	100.912	
6	Kredit Beragun Properti Komersial *Loans Secured by Commercial Real Estate*	8.135	401	2.418	526	3.175	-	510	
7	Kredit Pegawai/Pensiunan *Employee/Retirement Loans*	-	-	-	-	-	-	-	
8	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel *Micro Business, Small Business, and Retail Portfolio Receivables*	6.243	6.998	14.443	9.222	1.851	102	2.794	
9	Tagihan kepada Korporasi *Corporate Receivables*	2.072	149.713	68.433	100	10.295	-	23.889	
10	Tagihan yang Telah Jatuh Tempo *Past Due Receivables*	1.447	2	487	87	2	12	-	
11	Aset Lainnya *Other Assets*	9.860	23.654	22.074	13.614	4.556	2.287	12.185	
12	Eksposur di Unit Usaha Syariah (jika ada) *Exposure in the Sharia Business Unit (if any)*	-	-	-	-	-	-	-	
	Jumlah ***Total***	**113.829**	**209.876**	**205.923**	**56.711**	**108.542**	**26.163**	**140.290**	

dalam jutaan Rupiah
in million of Rupiah

	31 Desember 2025 *December 31, 2025*								
	Tagihan Bersih Berdasarkan Cabang *Net Receivables by Branch*								
	PONTIANAK	SAMARINDA	SAMRAT MANADO	SEMARANG PANDANARAN	SOLO	SUDIRMAN JKT	SURYOPRANOTO	TERNATE	TOTAL
	(27)	(28)	(29)	(30)	(31)	(32)	(33)	(34)	(35)
	-	-	-	-	-	8.345.921	-	-	8.345.921
	-	-	-	-	-	145.113	-	-	145.113
	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	2.106.688	-		2.106.939
	79.467	547	152.214	19.245	29.974	151.199	84.282	396	1.888.935
	-	2.894	624	-	-	6.065	9.941	-	93.448
	-	-	-	-	-	-	-	-	-
	2.855	540	6.028	10.855	2.676	230.582	13.811	682	526.722
	-	-	-	-	208.487	8.869.106	170.516	1.824	9.769.402
	3.267	-	585	69	6	9.653	275	19	18.977
	2.328	4.094	19.270	3.036	4.029	3.288.413	17.615	6.641	3.689.291
	-	-	-	-	-	-	-	-	-
	87.917	**8.075**	**178.721**	**33.205**	**245.171**	**23.152.741**	**296.440**	**9.562**	**26.584.748**

Tabel 2.1.a. Pengungkapan Tagihan Bersih Berdasarkan Cabang - Bank secara Individual

Table 2.1.a. Disclosure of Net Receivables by Branch - Bank Individually

No	Kategori Portofolio *Portfolio Category*	31 Desember 2024 *December 31, 2024*							
		Tagihan Bersih Berdasarkan Cabang *Net Receivables by Branch*							
		AMBON DIPONEGORO	ARTHA GADING	BALIKPAPAN	BANDUNG ASIA AFRIKA	BANJARMASIN	BATAM	BITUNG	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
1	Tagihan kepada Pemerintah *Government Receivables*	-	-	-	-	-	-	-	
2	Tagihan kepada Entitas Sektor Publik *Public Sector Entities Receivables*	-	-	-	-	-	-	-	
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional *Multilateral Development Banks and International Institutions Receivables*	-	-	-	-	-	-	-	
4	Tagihan kepada Bank *Bank Receivables*	-	-	-	-	-	-	-	
5	Kredit Beragun Rumah Tinggal *Loans Secured by Residential Property*	334	174.692	62.913	39.377	69.540	52.506	18.799	
6	Kredit Beragun Properti Komersial *Loans Secured by Commercial Real Estate*	4.179	49.898	-	15.878	-	84	-	
7	Kredit Pegawai/Pensiunan *Employee/Retirement Loans*	-	-	-	-	-	-	-	
8	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel *Micro Business, Small Business, and Retail Portfolio Receivables*	10.519	12.973	3.950	5.765	48	2.720	460	
9	Tagihan kepada Korporasi *Corporate Receivables*	3.215	17.693	-	-	67	12.010	-	
10	Tagihan yang Telah Jatuh Tempo *Past Due Receivables*	49	98	17	26	-	45	11	
11	Aset Lainnya *Other Assets*	49.584	222.349	1.891	10.986	7.987	12.377	3.620	
12	Eksposur di Unit Usaha Syariah (jika ada) *Exposure in the Sharia Business Unit (if any)*	-	-	-	-	-	-	-	
	Jumlah ***Total***	**67.880**	**477.704**	**68.771**	**72.033**	**77.642**	**79.742**	**22.890**	

dalam jutaan Rupiah
in million of Rupiah

	31 Desember 2024 *December 31, 2024*									
	Tagihan Bersih Berdasarkan Cabang *Net Receivables by Branch*									
	BOGOR	CIKARANG	DENPASAR BALI	JAMBI	KARET SURABAYA	KARTINI CIREBON	KENDARI	KUPANG	LAMPUNG	MAKASSAR A. YANI
	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)
	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	250	-	-
	159.824	158.506	21.441	58.452	26.914	2.018	21.959	6.249	25.270	117.579
	783	-	-	-	625	-	1.750	1.398	653	-
	-	-	-	-	-	-	-	-	-	-
	5.314	8.539	5.077	107	29.169	2.217	829	3.882	1.482	2.243
	-	1.256	-	-	52.489	-	-	-	-	-
	327	284	178	149	24.221	166	80	91	32	315
	16.205	7.472	18.566	10.550	15.475	8.238	11.936	15.480	7.326	13.483
	-	-	-	-	-	-	-	-	-	-
	182.452	**176.057**	**45.262**	**69.257**	**148.892**	**12.639**	**36.554**	**27.351**	**34.763**	**133.620**

Tabel 2.1.a. Pengungkapan Tagihan Bersih Berdasarkan Cabang - Bank secara Individual

Table 2.1.a. Disclosure of Net Receivables by Branch - Bank Individually

No	Kategori Portofolio *Portfolio Category*	31 Desember 2024 *December 31, 2024*							
		Tagihan Bersih Berdasarkan Cabang *Net Receivables by Branch*							
		MATRAMAN	MEDAN PEMUDA	MELAWAI	P. JAYAKARTA	PALEMBANG	PANGKAL PINANG	PEKANBARU	
(1)	(2)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	
1	Tagihan kepada Pemerintah *Government Receivables*	-	-	-	-	-	-	-	
2	Tagihan kepada Entitas Sektor Publik *Public Sector Entities Receivables*	-	-	-	-	-	-	-	
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional *Multilateral Development Banks and International Institutions Receivables*	-	-	-	-	-	-	-	
4	Tagihan kepada Bank *Bank Receivables*	-	-	-	-	-	-	-	
5	Kredit Beragun Rumah Tinggal *Loans Secured by Residential Property*	109.571	32.065	102.811	46.322	101.248	29.359	121.271	
6	Kredit Beragun Properti Komersial *Loans Secured by Commercial Real Estate*	9.243	-	3.980	755	3.561	-	548	
7	Kredit Pegawai/Pensiunan *Employee/Retirement Loans*	-	-	-	-	-	-	-	
8	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel *Micro Business, Small Business, and Retail Portfolio Receivables*	7.797	6.831	20.137	12.746	813	434	8.072	
9	Tagihan kepada Korporasi *Corporate Receivables*	12.458	175.149	49.571	13.036	-	-	-	
10	Tagihan yang Telah Jatuh Tempo *Past Due Receivables*	1.628	2	493	87	2	12	110	
11	Aset Lainnya *Other Assets*	8.860	20.088	30.632	16.670	10.801	1.726	6.363	
12	Eksposur di Unit Usaha Syariah (jika ada) *Exposure in the Sharia Business Unit (if any)*	-	-	-	-	-	-	-	
	Jumlah ***Total***	**149.556**	**234.134**	**207.624**	**89.617**	**116.424**	**31.531**	**136.363**	

dalam jutaan Rupiah
in million of Rupiah

	31 Desember 2024 *December 31, 2024*								
	Tagihan Bersih Berdasarkan Cabang *Net Receivables by Branch*								
	PONTIANAK	SAMARINDA	SAMRAT MANADO	SEMARANG PANDANARAN	SOLO	SUDIRMAN JKT	SURYOPRANOTO	TERNATE	TOTAL
	(27)	(28)	(29)	(30)	(31)	(32)	(33)	(34)	(35)
	-	-	-	-	-	9.107.406	-	-	9.107.406
	-	-	-	-	-	145.661	-	-	145.661
	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	849.626	-	-	849.876
	89.761	612	151.463	24.256	32.187	182.042	108.101	440	2.147.884
	-	-	735	-	-	7.206	11.099	-	112.374
	-	-	-	-	-	-	-	-	-
	2.789	240	3.821	1.892	4.714	337.094	16.762	990	520.426
	-	40.335	-	-	220.173	10.171.003	141.176	-	10.909.631
	1.618	-	228	72	6	186.116	278	22	216.761
	11.342	3.296	37.844	3.580	4.611	3.821.174	16.617	8.325	4.435.454
	-	-	-	-	-	-	-	-	-
	105.510	**44.483**	**194.091**	**29.800**	**261.691**	**24.807.327**	**294.034**	**9.777**	**28.445.473**

Tabel 2.2.a. Pengungkapan Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak - Bank secara Individual

Table 2.2.a. Disclosure of Net Receivables by Remaining Term of Contract - Bank Individually

No	Kategori Portofolio *Portfolio Category*	31 Desember 2025 *December 31, 2025*					
		Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak *Net Receivables by Remaining Term of Contract*					
		≤ 1 tahun *≤ 1 year*	> 1 tahun s.d. ≤ 3 tahun *> 1 year up to ≤ 3 years*	> 3 tahun s.d. ≤ 5 tahun *> 3 years up to ≤ 5 years*	> 5 tahun *> 5 years*	Nonkontraktual *Noncontractual*	Jumlah *Total*
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Tagihan kepada Pemerintah *Government Receivables*	4.757.756	957.051	1.166.322	1.464.792	-	8.345.921
2	Tagihan kepada Entitas Sektor Publik *Public Sector Entities Receivables*	-	-	-	145.113	-	145.113
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional *Multilateral Development Banks and International Institutions Receivables*	-	-	-	-	-	-
4	Tagihan kepada Bank *Bank Receivables*	1.921.349	185.590	-	-	-	2.106.939
5	Kredit Beragun Rumah Tinggal *Loans Secured by Residential Property*	13.689	72.568	128.248	1.674.430	-	1.888.935
6	Kredit Beragun Properti Komersial *Loans Secured by Commercial Real Estate*	1.830	4.878	22.256	64.484	-	93.448
7	Kredit Pegawai/Pensiunan *Employee/Retirement Loans*	-	-	-	-	-	-
8	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel *Micro Business, Small Business, and Retail Portfolio Receivables*	154.880	62.556	117.985	191.301	-	526.722
9	Tagihan kepada Korporasi *Corporate Receivables*	5.664.838	1.635.783	1.429.651	1.039.130	-	9.769.402
10	Tagihan yang Telah Jatuh Tempo *Past Due Receivables*	18.977	-	-	-	-	18.977
11	Aset Lainnya *Other Assets*	-	-	-	-	3.689.291	3.689.291
12	Eksposur di Unit Usaha Syariah (jika ada) *Exposure in The Sharia Business Unit (if any)*	-	-	-	-	-	-
	Jumlah ***Total***	**12.533.319**	**2.918.426**	**2.864.462**	**4.579.250**	**3.689.291**	**26.584.748**

dalam jutaan Rupiah
in million of Rupiah

	31 Desember 2024 *December 31, 2024*					
	Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak *Net Receivables by Remaining Term of Contract*					
	≤ 1 tahun *≤ 1 year*	**> 1 tahun s.d. ≤ 3 tahun** *> 1 year up to ≤ 3 years*	**> 3 tahun s.d. ≤ 5 tahun** *> 3 years up to ≤ 5 years*	**> 5 tahun** *> 5 years*	**Nonkontraktual** *Noncontractual*	**Jumlah** *Total*
	(9)	(10)	(11)	(12)	(13)	(14)
	7.903.656	513.066	315.376	375.309	-	9.107.406
	-	-	-	145.661	-	145.661
	-	-	-	-	-	-
	849.876	-	-	-	-	849.876
	6.118	106.525	137.587	1.897.653	-	2.147.884
	105	7.155	20.293	84.821	-	112.374
	-	-	-	-	-	-
	77.355	163.104	46.585	233.381	-	520.426
	5.581.058	3.155.410	1.377.241	795.921	-	10.909.631
	216.761	-	-	-	-	216.761
	-	-	-	-	4.435.454	4.435.454
	-	-	-	-	-	-
	14.634.929	**3.945.261**	**1.897.082**	**3.532.747**	**4.435.454**	**28.445.473**

Tabel 2.3.a. Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi - Bank secara Individual

Table 2.3.a. Disclosure of Net Receivables Based on Economic Sector - Bank Individually

No	Sektor Ekonomi *Economic Sectors*	Tagihan kepada Pemerintah *Government Receivables*	Tagihan kepada Entitas Sektor Publik *Public Sector Entities Receivables*	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional *Multilateral Development Banks and International Institutions Receivables*	Tagihan kepada Bank *Bank Receivables*	Kredit Beragun Rumah Tinggal *Loans Secured by Residential Property*	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	
	31 Desember 2025 *December 31, 2025*						
1	Pertanian, Perburuan, dan Kehutanan *Agriculture, Hunting and Forestry*	-	-	-	-	-	
2	Perikanan *Fishery*	-	-	-	-	-	
3	Pertambangan dan Penggalian *Mining and Excavation*	-	-	-	-	-	
4	Industri Pengolahan *Processing Industry*	-	-	-	-	-	
5	Listrik, Gas, dan Air *Electricity, Gas and Water*	-	-	-	-	-	
6	Konstruksi *Construction*	-	145.113	-	-	-	
7	Perdagangan Besar dan Eceran *Wholesale and Retail Trade*	-	-	-	-	-	
8	Penyediaan Akomodasi dan Penyediaan Makan Minum *Accomodation and Food and Beverage*	-	-	-	-	-	
9	Transportasi, Pergudangan, dan Komunikasi *Transportation, Warehousing and Communication*	61.260	-	-	-	-	
10	Perantara Keuangan *Financial Intermediary*	-	-	-	-	-	
11	*Real Estate*, Usaha Persewaan, dan Jasa Perusahaan *Real Estate, Leasing Company, and Company Services*	-	-	-	-	-	
12	Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib *Government, Defense, and Mandatory Social Security Administration*	-	-	-	-	-	

dalam jutaan Rupiah
in million of Rupiah

	Kredit Beragun Properti Komersial *Loans Secured by Commercial Real Estate*	**Kredit Pegawai/ Pensiunan** *Employee/ Retirement Loans*	**Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel** *Micro Business, Small Business, and Retail Portfolio Receivables*	**Tagihan kepada Korporasi** *Corporate Receivables*	**Tagihan yang Telah Jatuh Tempo** *Past Due Receivables*	**Aset Lainnya** *Other Assets*	**Eksposur di Unit Usaha Syariah (jika ada)** *Exposure in the Sharia Business Unit (if any)*
	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	-	-	5.102	127.347	-	-	-
	-	-	3.273	20.317	1	-	-
	-	-	85	571.091	1.300	-	-
	-	-	21.663	1.384.379	169	-	-
	-	-	1.525	-	-	-	-
	-	-	22.943	110.466	1.100	-	-
	-	-	78.170	805.130	3.361	-	-
	-	-	8.209	756.593	-	-	-
	-	-	3.703	74.684	-	-	-
	-	-	32.899	743.059	-	-	-
	-	-	329.938	2.455.307	9.450	-	-
	-	-	-	-	-	-	-

Tabel 2.3.a. Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi - Bank secara Individual

Table 2.3.a. Disclosure of Net Receivables Based on Economic Sector - Bank Individually

No	Sektor Ekonomi *Economic Sectors*	Tagihan kepada Pemerintah *Government Receivables*	Tagihan kepada Entitas Sektor Publik *Public Sector Entities Receivables*	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional *Multilateral Development Banks and International Institutions Receivables*	Tagihan kepada Bank *Bank Receivables*	Kredit Beragun Rumah Tinggal *Loans Secured by Residential Property*	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	
	31 Desember 2025 *December 31, 2025*						
13	Jasa Pendidikan *Education*	-	-	-	-	-	
14	Jasa Kesehatan dan Kegiatan Sosial *Health Services and Social Activities*	-	-	-	-	-	
15	Jasa Kemasyarakatan, Sosial Budaya, Hiburan, dan Perorangan Lainnya *Community, Socio-Cultural, Entertainment, and Other Individual Services*	-	-	-	-	-	
16	Jasa Perorangan yang Melayani Rumah Tangga *Personal Service for Household*	-	-	-	-	-	
17	Badan Internasional dan Badan Ekstra Internasional Lainnya *International Agencies and Other Extra-International Agencies*	-	-	-	-	-	
18	Kegiatan yang Belum Jelas Batasannya *Activities with Unclear Bound Areas*	-	-	-	-	-	
19	Rumah Tangga *Household*	-	-	-	-	1.888.935	
20	Bukan Lapangan Usaha *Non-Business Activities*	-	-	-	-	-	
21	Lainnya *Others*	8.284.661	-	-	2.106.939	-	
	Jumlah ***Total***	**8.345.921**	**145.113**	**-**	**2.106.939**	**1.888.935**	

dalam jutaan Rupiah
in million of Rupiah

	Kredit Beragun Properti Komersial *Loans Secured by Commercial Real Estate*	**Kredit Pegawai/ Pensiunan** *Employee/ Retirement Loans*	**Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel** *Micro Business, Small Business, and Retail Portfolio Receivables*	**Tagihan kepada Korporasi** *Corporate Receivables*	**Tagihan yang Telah Jatuh Tempo** *Past Due Receivables*	**Aset Lainnya** *Other Assets*	**Eksposur di Unit Usaha Syariah (jika ada)** *Exposure in The Sharia Business Unit (if any)*
	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	–	–	327	5.172	–	–	–
	–	–	2.380	–	–	–	–
	–	–	7.254	28.778	–	–	–
	–	–	740	100	–	–	–
	–	–	–	–	–	–	–
	–	–	–	–	–	–	–
	93.448	–	8.510	24	3.597	–	–
	–	–	–	–	–	–	–
	–	–	–	2.686.954	–	3.689.291	–
	93.448	**–**	**526.722**	**9.769.402**	**18.977**	**3.689.291**	**–**

Tabel 2.3.a. Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi - Bank secara Individual

Table 2.3.a. Disclosure of Net Receivables Based on Economic Sector - Bank Individually

No	Sektor Ekonomi *Economic Sectors*	Tagihan kepada Pemerintah *Government Receivables*	Tagihan kepada Entitas Sektor Publik *Public Sector Entities Receivables*	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional *Multilateral Development Banks and International Institutions Receivables*	Tagihan kepada Bank *Bank Receivables*	Kredit Beragun Rumah Tinggal *Loans Secured by Residential Property*	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	
	31 Desember 2024 *December 31, 2024*						
1	Pertanian, Perburuan, dan Kehutanan *Agriculture, Hunting and Forestry*	-	-	-	-	-	
2	Perikanan *Fishery*	-	-	-	-	-	
3	Pertambangan dan Penggalian *Mining and Excavation*	-	-	-	-	-	
4	Industri Pengolahan *Processing Industry*	-	-	-	-	-	
5	Listrik, Gas, dan Air *Electricity, Gas and Water*	-	-	-	-	-	
6	Konstruksi *Construction*	-	145.661	-	-	-	
7	Perdagangan Besar dan Eceran *Wholesale and Retail Trade*	-	-	-	-	-	
8	Penyediaan Akomodasi dan Penyediaan Makan Minum *Accomodation and Food and Beverage*	-	-	-	-	-	
9	Transportasi, Pergudangan, dan Komunikasi *Transportation, Warehousing and Communication*	110.153	-	-	-	-	
10	Perantara Keuangan *Financial Intermediary*	-	-	-	-	-	
11	Real Estate, Usaha Persewaan, dan Jasa Perusahaan *Real Estate, Leasing Company, and Company Services*	-	-	-	-	-	
12	Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib *Government, Defense, and Mandatory Social Security Administration*	-	-	-	-	-	

dalam jutaan Rupiah
in million of Rupiah

	Kredit Beragun Properti Komersial *Loans Secured by Commercial Real Estate*	**Kredit Pegawai/ Pensiunan** *Employee/ Retirement Loans*	**Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel** *Micro Business, Small Business, and Retail Portfolio Receivables*	**Tagihan kepada Korporasi** *Corporate Receivables*	**Tagihan yang Telah Jatuh Tempo** *Past Due Receivables*	**Aset Lainnya** *Other Assets*	**Eksposur di Unit Usaha Syariah (jika ada)** *Exposure in the Sharia Business Unit (if any)*
	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	-	-	4.775	143.253	-	-	-
	-	-	2.282	7.868	1	-	-
	-	-	339	407.163	211.169	-	-
	-	-	21.160	1.874.208	-	-	-
	-	-	1.828	-	-	-	-
	-	-	15.773	29.900	166	-	-
	-	-	91.306	492.671	1.458	-	-
	-	-	11.684	789.642	19	-	-
	-	-	4.486	612.871	-	-	-
	-	-	4.237	322.689	-	-	-
	-	-	340.284	2.555.158	-	-	-
	-	-	-	-	-	-	-

Tabel 2.3.a. Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi - Bank secara Individual

Table 2.3.a. Disclosure of Net Receivables Based on Economic Sector - Bank Individually

No	Sektor Ekonomi *Economic Sectors*	Tagihan kepada Pemerintah *Government Receivables*	Tagihan kepada Entitas Sektor Publik *Public Sector Entities Receivables*	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional *Multilateral Development Banks and International Institutions Receivables*	Tagihan kepada Bank *Bank Receivables*	Kredit Beragun Rumah Tinggal *Loans Secured by Residential Property*	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	
	31 Desember 2024 *December 31, 2024*						
13	Jasa Pendidikan *Education*	-	-	-	-	-	
14	Jasa Kesehatan dan Kegiatan Sosial *Health Services and Social Activities*	-	-	-	-	-	
15	Jasa Kemasyarakatan, Sosial Budaya, Hiburan, dan Perorangan Lainnya *Community, Socio-Cultural, Entertainment, and Other Individual Services*	-	-	-	-	-	
16	Jasa Perorangan yang Melayani Rumah Tangga *Personal Service for Household*	-	-	-	-	-	
17	Badan Internasional dan Badan Ekstra Internasional Lainnya *International Agencies and Other Extra-International Agencies*	-	-	-	-	-	
18	Kegiatan yang Belum Jelas Batasannya *Activities with Unclear Bound Areas*	-	-	-	-	-	
19	Rumah Tangga *Household*	-	-	-	-	2.147.884	
20	Bukan Lapangan Usaha *Non-Business Activities*	-	-	-	-	-	
21	Lainnya *Others*	8.997.253	-	-	849.876	-	
	Jumlah ***Total***	**9.107.406**	**145.661**	**-**	**849.876**	**2.147.884**	

dalam jutaan Rupiah
in million of Rupiah

	Kredit Beragun Properti Komersial *Loans Secured by Commercial Real Estate*	**Kredit Pegawai/ Pensiunan** *Employee/ Retirement Loans*	**Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel** *Micro Business, Small Business, and Retail Portfolio Receivables*	**Tagihan kepada Korporasi** *Corporate Receivables*	**Tagihan yang Telah Jatuh Tempo** *Past Due Receivables*	**Aset Lainnya** *Other Assets*	**Eksposur di Unit Usaha Syariah (jika ada)** *Exposure in The Sharia Business Unit (if any)*
	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	-	-	675	-	-	-	-
	-	-	1.410	-	-	-	-
	-	-	8.057	58.580	-	-	-
	-	-	1.279	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	112.374	-	10.851	-	3.948	-	-
	-	-	-	-	-	-	-
	-	-	-	3.615.628	-	4.435.454	-
	112.374	**-**	**520.426**	**10.909.631**	**216.761**	**4.435.454**	**-**

Tabel 2.4.a. Pengungkapan Tagihan dan Pencadangan Berdasarkan Cabang - Bank secara Individual

Table 2.4.a. Disclosure of Receivables and Allowances Based on Branch - Bank Individually

No	Kategori Portofolio *Portfolio Category*	31 Desember 2025 *December 31, 2025*						
		Tagihan Bersih Berdasarkan Cabang *Net Receivables by Branch*						
		AMBON DIPONEGORO	ARTHA GADING	BALIKPAPAN	BANDUNG ASIA AFRIKA	BANJARMASIN	BATAM	BITUNG
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1	Tagihan *Receivables*	14.559	453.268	63.262	85.186	63.757	60.856	-
2	Tagihan yang Mengalami Penurunan Nilai *Impaired Receivables*	-	-	-	-	-	-	-
	a. Belum Jatuh Tempo *Outstanding*	-	-	-	21	49	139	-
	b. Sudah Jatuh Tempo *Mature*	-	-	-	-	-	1	-
3	Cadangan Kerugian Penurunan Nilai (CKPN) - Individual *Allowance for Impairment Losses (CKPN) - Individual*	-	-	-	579	841	2.600	-
4	Cadangan Kerugian Penurunan Nilai (CKPN) - Kolektif *) *Allowance for Impairment Losses (CKPN) - Collective *)*	700	2.114	416	727	543	989	-
5	Tagihan yang Dihapus Buku *Write off Receivable*	-	-	-	-	-	-	-

No	Kategori Portofolio *Portfolio Category*	MATRAMAN	MEDAN PEMUDA	MELAWAI	P. JAYAKARTA	PALEMBANG	PANGKAL PINANG	PEKANBARU
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1	Tagihan *Receivables*	103.969	186.222	183.849	43.097	103.986	23.876	128.105
2	Tagihan yang Mengalami Penurunan Nilai *Impaired Receivables*	-	-	-	-	-	-	-
	a. Belum Jatuh Tempo *Outstanding*	61	127	16	-	353	6	314
	b. Sudah Jatuh Tempo *Mature*	-	-	-	-	-	-	-
3	Cadangan Kerugian Penurunan Nilai (CKPN) - Individual *Allowance for Impairment Losses (CKPN) - Individual*	1.355	3.237	270	-	6.356	114	7.822
4	Cadangan Kerugian Penurunan Nilai (CKPN) - Kolektif *) *Allowance for Impairment Losses (CKPN) - Collective *)*	1.795	7.538	4.421	500	1.566	126	4.386
5	Tagihan yang Dihapus Buku *Write off Receivable*	-	-	-	-	-	-	-

*) CKPN adalah sesuai dengan definisi CKPN pada Surat Edaran No. 13/6/DPNP tanggal 18 Februari 2011 mengenai perhitungan Aset Tertimbang Menurut Risiko Kredit (tanpa kolektibilitas 1)

**) Nilai tagihan hapus buku hanya untuk bank secara individual

dalam jutaan Rupiah
in million of Rupiah

	31 Desember 2025 *December 31, 2025*									
	Tagihan Bersih Berdasarkan Cabang *Net Receivables by Branch*									
	BOGOR	CIKARANG	DENPASAR BALI	JAMBI	KARET SURABAYA	KARTINI CIREBON	KENDARI	KUPANG	LAMPUNG	MAKASSAR A. YANI
	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)
	147.780	145.948	19.280	55.687	123.085	5.388	20.058	53.937	27.765	115.878
	-	-	-	-	-	-	-	-	-	-
	27.647	429	22	236	3	13	16	-	-	106
	2	-	-	-	-	-	-	-	-	1
	12.475	5.450	392	4.375	1.437	425	276	-	-	1.989
	2.810	3.711	347	1.306	1.427	360	358	849	142	2.686
	-	-	-	-	-	-	-	-	-	-

	PONTIANAK	SAMARINDA	SAMRAT MANADO	SEMARANG PANDANARAN	SOLO	SUDIRMAN JKT	SURYOPRANOTO	TERNATE	Total
	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
	85.589	3.981	159.451	30.169	241.142	6.786.025	278.825	2.921	9.816.903
	-	-	-	-	-	-	-	-	-
	241	-	418	-	-	2.627.223	160	-	2.657.599
	-	-	222	-	-	9.450	-	-	9.675
	4.368	-	8.944	-	-	157.386	2.840	-	223.531
	2.409	49	2.569	472	1.258	42.249	3.227	83	92.134
	-	-	-	-	-	-	-	-	-

*) *CKPN is in accordance with the definition of CKPN in Circular Letter No. 13/6/DPNP dated February 18, 2011 regarding the calculation of Credit Risk Weighted Assets (without collectibility 1)*

**) *The value of write-off claims is only for individual banks*

Tabel 2.4.a. Pengungkapan Tagihan dan Pencadangan Berdasarkan Cabang - Bank secara Individual

Table 2.4.a. Disclosure of Receivables and Allowances Based on Branch - Bank Individually

No	Kategori Portofolio *Portfolio Category*	31 Desember 2024 *December 31, 2024* Tagihan Bersih Berdasarkan Cabang *Net Receivables by Branch*						
		AMBON DIPONEGORO	ARTHA GADING	BALIKPAPAN	BANDUNG ASIA AFRIKA	BANJARMASIN	BATAM	BITUNG
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1	Tagihan *Receivables*	33.107	270.007	67.588	62.141	70.553	102.280	24.108
2	Tagihan yang Mengalami Penurunan Nilai *Impaired Receivables*	-	-	-	-	-	-	-
	a. Belum Jatuh Tempo *Outstanding*	-	-	-	505	1.026	2.293	410
	b. Sudah Jatuh Tempo *Mature*	3.500	-	-	-	-	-	4.362
3	Cadangan Kerugian Penurunan Nilai (CKPN) - Individual *Allowance for Impairment Losses (CKPN) - Individual*	3.500	-	-	505	1.026	2.293	4.768
4	Cadangan Kerugian Penurunan Nilai (CKPN) - Kolektif *) *Allowance for Impairment Losses (CKPN) - Collective *)*	754	986	196	625	157	366	201
5	Tagihan yang Dihapus Buku *Write off Receivable*	-	-	-	-	-	-	-

No	Kategori Portofolio *Portfolio Category*	MATRAMAN	MEDAN PEMUDA	MELAWAI	P. JAYAKARTA	PALEMBANG	PANGKAL PINANG	PEKANBARU
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1	Tagihan *Receivables*	147.455	228.585	211.143	80.451	115.950	30.010	137.483
2	Tagihan yang Mengalami Penurunan Nilai *Impaired Receivables*	-	-	-	-	-	-	-
	a. Belum Jatuh Tempo *Outstanding*	986	1.877	656	-	8.083	218	6.955
	b. Sudah Jatuh Tempo *Mature*	162	871	694	-	-	-	140
3	Cadangan Kerugian Penurunan Nilai (CKPN) - Individual *Allowance for Impairment Losses (CKPN) - Individual*	1.148	2.747	1.349	-	8.083	218	7.094
4	Cadangan Kerugian Penurunan Nilai (CKPN) - Kolektif *) *Allowance for Impairment Losses (CKPN) - Collective *)*	1.456	7.528	3.953	470	316	117	562
5	Tagihan yang Dihapus Buku *Write off Receivable*	-	-	-	-	-	-	-

*) CKPN adalah sesuai dengan definisi CKPN pada Surat Edaran No. 13/6/DPNP tanggal 18 Februari 2011 mengenai perhitungan Aset Tertimbang Menurut Risiko Kredit (tanpa kolektibilitas 1)

**) Nilai tagihan hapus buku hanya untuk bank secara individual

dalam jutaan Rupiah
in million of Rupiah

	31 Desember 2024 *December 31, 2024*									
	Tagihan Bersih Berdasarkan Cabang *Net Receivables by Branch*									
	BOGOR	CIKARANG	DENPASAR BALI	JAMBI	KARET SURABAYA	KARTINI CIREBON	KENDARI	KUPANG	LAMPUNG	MAKASSAR A. YANI
	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)
	174.583	187.503	33.328	67.063	161.392	5.150	26.204	21.226	27.575	134.914
	-	-	-	-	-	-	-	-	-	-
	30.980	8.424	4.326	8.237	1.945	368	622	-	153	2.215
	3.702	-	2.412	175	31.502	-	-	-	-	11.430
	16.826	8.183	6.734	8.412	9.335	368	622	-	153	13.646
	2.391	1.572	513	306	1.006	332	414	842	133	1.370
	-	-	-	-	-	-	-	-	-	-

	PONTIANAK	SAMARINDA	SAMRAT MANADO	SEMARANG PANDANARAN	SOLO	SUDIRMAN JKT	SURYOPRANOTO	TERNATE	Total
	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
	98.584	45.577	167.183	26.709	265.233	8.216.130	338.627	1.541	11.579.383
	-	-	-	-	-	-	-	-	-
	3.398	-	7.861	-	-	2.808.689	713	-	2.900.939
	-	-	395	-	-	260.822	394	14	320.575
	3.398	-	8.080	-	-	341.191	1.108	14	450.800
	1.505	1.437	1.363	439	1.296	45.353	3.061	85	81.107
	-	-	-	-	-	-	-	-	-

*) *CKPN is in accordance with the definition of CKPN in Circular Letter No. 13/6/DPNP dated February 18, 2011 regarding the calculation of Credit Risk Weighted Assets (without collectibility 1)*

**) *The value of write-off claims is only for individual banks*

Tabel 2.5.a. Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi - Bank secara Individual

Table 2.5.a. Disclosure of Receivables and Allowances Based on Economic Sector - Bank Individually

No	Sektor Ekonomi *) *Economic Sectors *)*	Tagihan **) *Receivables **)*	
(1)	(2)	(3)	
	31 Desember 2025 *December 31, 2025*		
1	Pertanian, Perburuan, dan Kehutanan *Agriculture, Hunting, and Forestry*	139.089	
2	Perikanan *Fishery*	26.910	
3	Pertambangan dan Penggalian *Mining and Excavation*	610.628	
4	Industri Pengolahan *Industry Processing*	1.414.229	
5	Listrik, Gas, dan Air *Electricity, Gas, and Water*	1.529	
6	Konstruksi *Construction*	284.171	
7	Perdagangan Besar dan Eceran *Wholesale and Retail Trade*	901.551	
8	Penyediaan Akomodasi dan Penyediaan Makan Minum *Accommodation and Food and Beverages*	795.678	
9	Transportasi, Pergudangan, dan Komunikasi *Transportation, Warehousing, and Commmunication*	154.331	
10	Perantara Keuangan *Intermediary Finance*	785.440	
11	*Real Estate*, Usaha Persewaan, dan Jasa Perusahaan *Real Estate, Leasing Company and Company Services*	2.882.907	
12	Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib *Government, Defense, and Mandatory Social Security Administration*	-	
13	Jasa Pendidikan *Education*	5.883	
14	Jasa Kesehatan dan Kegiatan Sosial *Health Services and Social Activities*	2.383	
15	Jasa Kemasyarakatan, Sosial Budaya, Hiburan, dan Perorangan Lainnya *Society, Socio-Cultural, Entertainment, Other Individual Services*	39.425	
16	Jasa Perorangan yang Melayani Rumah Tangga *Personal Service for Household*	841	
17	Badan Internasional dan Badan Ekstra Internasional Lainnya *International Agencies and Other Extra-International Agencies*	-	
18	Kegiatan yang Belum Jelas Batasannya *Activities with Unclear Bound Areas*	-	
19	Rumah Tangga *Household*	2.087.572	
20	Bukan Lapangan Usaha *Non-Business Activities*	-	
	Jumlah ***Total***	**10.132.568**	

*) Sektor-sektor yang diungkapkan adalah sektor yang memiliki nilai nominal/saldo yang material. Untuk sektor-sektor yang tidak material, digabungkan menjadi satu dengan nama sektor lain-lain dan dijelaskan kepada *stakeholder*.

**) Tagihan secara *gross* (sebelum dikurangi CKPN).

***) CKPN adalah sesuai dengan definisi CKPN pada Surat Edaran No. 13/6/DPNP tanggal 18 Februari 2011 mengenai perhitungan ATMR Kredit (tanpa kolektibilitas 1).

dalam jutaan Rupiah
in million of Rupiah

Tagihan yang Mengalami Penurunan Nilai *Impaired Receivables*		Cadangan Kerugian Penurunan Nilai (CKPN)-Individual ***) *Allowance for Impairment Losses (CKPN) - Individual ****)	Cadangan Kerugian Penurunan Nilai (CKPN)-Kolektif ***) *Allowance for Impairment Losses (CKPN) - Collectives ****)	Tagihan yang Dihapus Buku *Write off Receivable*
Belum Jatuh Tempo *Undue*	Telah Jatuh Tempo *Overdue*			
(4)	(5)	(6)	(7)	(8)
-	-	-	6.640	-
4.868	-	3.290	30	-
-	-	34.595	3.556	-
-	-	-	8.019	-
-	-	-	4	-
2	-	830	3.720	-
-	215	6.866	8.023	-
659.789	-	28.876	1.999	-
12.621	-	12.594	2.090	-
-	-	-	9.482	-
1.930.043	9.450	76.290	11.921	-
-	-	-	-	-
-	-	192	191	-
-	-	-	4	-
19.906	-	3.230	163	-
-	-	-	1	-
-	-	-	-	-
-	-	-	-	-
30.370	9	56.766	36.292	-
-	-	-	-	-
2.657.599	**9.675**	**223.531**	**92.134**	**-**

*) *The disclosed sectors are those with material nominal values/balances. For sectors that are not material, they are combined into one with the name of other sectors and explained to stakeholders.*

**) *Gross receivables (before deduction of CKPN).*

***) *Allowance for impairment losses (CKPN) is in accordance with the definition of CKPN in Circular Letter No. 13/6/DPNP dated February 18, 2011 regarding the calculation of RWA of Credit (without collectability 1).*

Tabel 2.5.a. Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi - Bank secara Individual

Table 2.5.a. Disclosure of Receivables and Allowances Based on Economic Sector - Bank Individually

No	Sektor Ekonomi *) *Economic Sectors *)*	Tagihan **) *Receivables **)*
(1)	(2)	(3)
	31 Desember 2024 *December 31, 2024*	
1	Pertanian, Perburuan, dan Kehutanan *Agriculture, Hunting, and Forestry*	149.331
2	Perikanan *Fishery*	18.039
3	Pertambangan dan Penggalian *Mining and Excavation*	689.223
4	Industri Pengolahan *Industry Processing*	2.024.017
5	Listrik, Gas, dan Air *Electricity, Gas, and Water*	1.780
6	Konstruksi *Construction*	284.081
7	Perdagangan Besar dan Eceran *Wholesale and Retail Trade*	855.264
8	Penyediaan Akomodasi dan Penyediaan Makan Minum *Accommodation and Food and Beverages*	662.436
9	Transportasi, Pergudangan, dan Komunikasi *Transportation, Warehousing, and Commmunication*	890.531
10	Perantara Keuangan *Intermediary Finance*	624.285
11	*Real Estate*, Usaha Persewaan, dan Jasa Perusahaan *Real Estate, Leasing Company and Company Services*	2.965.439
12	Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib *Government, Defense, and Mandatory Social Security Administration*	4.500
13	Jasa Pendidikan *Education*	865
14	Jasa Kesehatan dan Kegiatan Sosial *Health Services and Social Activities*	1.408
15	Jasa Kemasyarakatan, Sosial Budaya, Hiburan, dan Perorangan Lainnya *Society, Socio-Cultural, Entertainment, Other Individual Services*	66.590
16	Jasa Perorangan yang Melayani Rumah Tangga *Personal Service for Household*	1.084
17	Badan Internasional dan Badan Ekstra Internasional Lainnya *International Agencies and Other Extra-International Agencies*	-
18	Kegiatan yang Belum Jelas Batasannya *Activities with Unclear Bound Areas*	-
19	Rumah Tangga *Household*	2.340.510
20	Bukan Lapangan Usaha *Non-Business Activities*	-
	Jumlah ***Total***	**11.579.383**

*) Sektor-sektor yang diungkapkan adalah sektor yang memiliki nilai nominal/saldo yang material. Untuk sektor-sektor yang tidak material, digabungkan menjadi satu dengan nama sektor lain-lain dan dijelaskan kepada *stakeholder*.

**) Tagihan secara *gross* (sebelum dikurangi CKPN).

***) CKPN adalah sesuai dengan definisi CKPN pada Surat Edaran No. 13/6/DPNP tanggal 18 Februari 2011 mengenai perhitungan ATMR Kredit (tanpa kolektibilitas 1).

dalam jutaan Rupiah
in million of Rupiah

Tagihan yang Mengalami Penurunan Nilai *Impaired Receivables*		Cadangan Kerugian Penurunan Nilai (CKPN)-Individual ***) *Allowance for Impairment Losses (CKPN) - Individual ***)*	Cadangan Kerugian Penurunan Nilai (CKPN)-Kolektif ***) *Allowance for Impairment Losses (CKPN) - Collectives ***)*	Tagihan yang Dihapus Buku *Write off Receivable*
Belum Jatuh Tempo *Undue*	Telah Jatuh Tempo *Overdue*			
(4)	(5)	(6)	(7)	(8)
-	694	694	7.221	-
11.159	-	3.290	5	-
34.595	246.602	71.508	2.165	-
468.726	191	8.249	12.294	-
-	-	-	4	-
10.991	14.930	25.920	2.457	-
1.902	8.701	10.597	6.274	-
573.070	479	123.378	1.684	-
12.594	44.066	56.660	6.394	-
-	-	-	2.292	-
1.683.479	3.646	81.591	15.384	-
-	-	-	-	-
192	-	192	1	-
-	-	-	2	-
20.022	168	1.684	1.837	-
-	-	-	2	-
-	-	-	-	-
-	-	-	-	-
84.210	1.098	67.037	23.092	-
-	-	-	-	-
2.900.939	**320.575**	**450.800**	**81.107**	**-**

*) *The disclosed sectors are those with material nominal values/balances. For sectors that are not material, they are combined into one with the name of other sectors and explained to stakeholders.*

**) *Gross receivables (before deduction of CKPN).*

***) *Allowance for impairment losses (CKPN) is in accordance with the definition of CKPN in Circular Letter No. 13/6/DPNP dated February 18, 2011 regarding the calculation of RWA of Credit (without collectability 1).*

Tabel 2.6.a. Pengungkapan Rincian Mutasi Cadangan Kerugian Penurunan Nilai - Bank secara Individual

Tabel 2.6.a. Disclosure of Movement Details of Allowance for Impairment Losses - Bank Individually

No	Keterangan *Description*	31 Desember 2025 *December 31, 2025*	
		CKPN Individual *Individual CKPN*	CKPN Kolektif *Collective CKPN*
(1)	(2)	(3)	(4)
1	Saldo Awal CKPN *CKPN Beginning Balance*	450.800	81.107
2	Pembentukan (Pemulihan) CKPN pada Periode Berjalan (Net) *Establishment (Recovery) of CKPN in Current Period (Net)*	(103.882)	10.985
	2.a Pembentukan CKPN pada Periode Berjalan *2.a Establishment of CKPN in the Current Period*	-	10.985
	2.b Pemulihan CKPN pada Periode Berjalan *2.b Recovery of CKPN in the Current Period*	103.882	-
3	CKPN yang Digunakan untuk Melakukan Hapus Buku Atas Tagihan pada Periode Berjalan *Impairment Provision for Write Off Current Year*	(123.387)	-
4	Pembentukan (pemulihan) lainnya pada periode berjalan *) *Other formation (recovery) in current period *)*	-	42
Saldo Akhir CKPN **) ***CKPN Ending Balance **)***		**223.531**	**92.134**

*) Termasuk selisih kurs karena penjabaran mata uang asing dan pengakuan pendapatan bunga atas bagian yang tidak mengalami penurunan nilai dari kredit yang mengalami penurunan nilai

**) Tidak termasuk CKPN dari transaksi Rekening Administratif

Tabel 2.6.a. Pengungkapan Rincian Mutasi Cadangan Kerugian Penurunan Nilai - Bank secara Individual

Tabel 2.6.a. Disclosure of Movement Details of Allowance for Impairment Losses - Bank Individually

dalam jutaan Rupiah
in million of Rupiah

No	Keterangan *Description*	31 Desember 2024 *December 31, 2024*	
		CKPN Individual *Individual CKPN*	CKPN Kolektif *Collective CKPN*
(1)	(2)	(5)	(6
1	Saldo Awal CKPN *CKPN Beginning Balance*	406.169	104.467
2	Pembentukan (Pemulihan) CKPN pada Periode Berjalan (Net) *Establishment (Recovery) of CKPN in Current Period (Net)*	58.146	(22.978)
	2.a Pembentukan CKPN pada Periode Berjalan *2.a Establishment of CKPN in the Current Period*	58.416	-
	2.b Pemulihan CKPN pada Periode Berjalan *2.b Recovery of CKPN in the Current Period*	-	22.978
3	CKPN yang Digunakan untuk Melakukan Hapus Buku Atas Tagihan pada Periode Berjalan *Impairment Provision for Write Off Current Year*	(13.785)	(325)
4	Pembentukan (pemulihan) lainnya pada periode berjalan *) *Other formation (recovery) in current period *)*	-	(57)
Saldo Akhir CKPN **) ***CKPN Ending Balance **)***		**450.800**	**81.107**

*) *Includes exchange differences due to foreign currency translation and recognition of interest income on the non-impaired portion of impaired loans*

**) *Excludes CKPN from Administrative Account transactions*

Tabel 3.1.a. Pengungkapan Tagihan Bersih Berdasarkan Kategori Portofolio dan Skala Peringkat - Bank secara Individual

Table 3.1.a. Disclosure of Net Receivables Based on Portfolio Category and Rating Scale - Bank Individually

No	Kategori Portofolio *Portfolio Category*	Tagihan Bersih *Net Receivables*						
		Lembaga Pemeringkat *Rating Company*	Peringkat Jangka Panjang *Long-Term Rating*					
		Standard and Poor's	AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	BB+ s.d BB-	
		Fitch Rating	AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	BB+ s.d BB-	
		Moody's	Aaa	Aa1 s.d Aa3	A1 s.d A3	Baa1 s.d Baa3	Ba1 s.d Ba3	
		PT Fitch Ratings Indonesia	AAA (idn)	AA+(idn) s.d AA-(idn)	A+(idn) s.d. A-(idn)	BBB+(idn) s.d BBB-(idn)	BB+(idn) s.d BB-(idn)	
		PT ICRA Indonesia	[Idr]AAA	[Idr]AA+ s.d [Idr]AA-	[Idr]A+ s.d [Idr]A-	[Idr]BBB+ s.d [Idr]BBB-	[Idr]BB+ s.d [Idr]BB-	
		PT Pemeringkat Efek Indonesia	idAAA	idAA+ s.d idAA-	idA+ s.d id A-	id BBB+ s.d id BBB-	id BB+ s.d id BB-	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
	31 Desember 2025 *December 31, 2025*							
1	Tagihan kepada Pemerintah *Government Receivables*	-	-	-	-	-	-	
2	Tagihan kepada Entitas Sektor Publik *Public Sector Entities Receivables*	-	-	-	-	-	-	
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional *Multilateral Development Banks and International Institutions Receivables*	-	-	-	-	-	-	
4	Tagihan kepada Bank *Bank Receivables*		676.339	-	-	-	-	
5	Kredit Beragun Rumah Tinggal *Loans Secured by Residential Property*	-	-	-	-	-	-	
6	Kredit Beragun Properti Komersial *Loans Secured by Commercial Real Estate*	-	-	-	-	-	-	
7	Kredit Pegawai/Pensiunan *Employee/Retirement Loans*	-	-	-	-	-	-	
8	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel *Micro Business, Small Business, and Retail Portfolio Receivables*	-	-	-	-	-	-	
9	Tagihan kepada Korporasi *Corporate Receivables*		2.461.902		170.593	54.459		
10	Tagihan yang Telah Jatuh Tempo *Past Due Receivables*	-	-	-	-	-	-	
11	Aset Lainnya *Other Assets*	-	-	-	-	-	-	
12	Eksposur di Unit Usaha Syariah (jika ada) *Exposure in The Sharia Business Unit (if any)*	-	-	-	-	-	-	
	Jumlah ***Total***	**-**	**3.138.241**	**-**	**170.593**	**54.459**	**-**	

dalam jutaan Rupiah
in million of Rupiah

	Tagihan Bersih *Net Receivables*							
	Peringkat Jangka Panjang *Long-Term Rating*		Peringkat Jangka Pendek *Short-Term Rating*				Tanpa Peringkat *Unrated*	Jumlah *Total*
	B+ s.d B-	Less Than B-	A-1	A-2	A-3	Less Than A-3		
	B+ s.d B-	Less Than B-	F1+ s.d F1	F2	F3	Less Than F3		
	B1 s.d B3	Less Than B3	P-1	P-2	P-3	Less Than P-3		
	B+(idn) s.d B-(idn)	Less Than B-(idn)	F1+(idn) s.d F1(idn)	F2(idn)	F3(idn)	Less Than F3(idn)		
	[Idr]B+ s.d [Idr]B-	Less Than [Idr]B-	[Idr]A1+ s.d [Idr]A1	[Idr]A2+ s.d [Idr]A2	[Idr]A3+ s.d [Idr] A3	Less Than [Idr]A3		
	id B+ s.d id B-	Less Than idB-	idA1	idA2	idA3 s.d id A4	Less Than idA4		
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
	-	-	-	-	-	-	8.345.921	8.345.921
	-	-	-	-	-	-	145.113	145.113
	-	-	-	-	-	-	-	-
	-	-	781	-	-	-	1.429.819	2.106.939
	-	-	-	-	-	-	1.888.935	1.888.935
	-	-	-	-	-	-	93.448	93.448
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	526.722	526.722
	-	-	-	-	-	-	7.082.448	9.769.402
	-	-	-	-	-	-	18.977	18.977
	-	-	-	-	-	-	3.689.291	3.689.291
	-	-	-	-	-	-	-	-
	-	**-**	**781**	**-**	**-**	**-**	**23.220.674**	**26.584.748**

Tabel 3.1.a. Pengungkapan Tagihan Bersih Berdasarkan Kategori Portofolio dan Skala Peringkat – Bank secara Individual

Table 3.1.a. Disclosure of Net Receivables Based on Portfolio Category and Rating Scale - Bank Individually

No	Kategori Portofolio *Portfolio Category*	Tagihan Bersih *Net Receivables*						
		Lembaga Pemeringkat *Rating Company*	Peringkat Jangka Panjang *Long-Term Rating*					
		Standard and Poor's	AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	BB+ s.d BB-	
		Fitch Rating	AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	BB+ s.d BB-	
		Moody's	Aaa	Aa1 s.d Aa3	A1 s.d A3	Baa1 s.d Baa3	Ba1 s.d Ba3	
		PT Fitch Ratings Indonesia	AAA (idn)	AA+(idn) s.d AA-(idn)	A+(idn) s.d. A-(idn)	BBB+(idn) s.d BBB-(idn)	BB+(idn) s.d BB-(idn)	
		PT ICRA Indonesia	[Idr]AAA	[Idr]AA+ s.d [Idr]AA-	[Idr]A+ s.d [Idr]A-	[Idr]BBB+ s.d [Idr]BBB-	[Idr]BB+ s.d [Idr]BB-	
		PT Pemeringkat Efek Indonesia	idAAA	idAA+ s.d idAA-	idA+ s.d id A-	id BBB+ s.d id BBB-	id BB+ s.d id BB-	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
	31 Desember 2024 *December 31, 2024*							
1	Tagihan kepada Pemerintah *Government Receivables*	-	-	-	-	-	-	
2	Tagihan kepada Entitas Sektor Publik *Public Sector Entities Receivables*	-	-	-	-	-	-	
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional *Multilateral Development Banks and International Institutions Receivables*	-	-	-	-	-	-	
4	Tagihan kepada Bank *Bank Receivables*	-	766.870	-	40.973	-	-	
5	Kredit Beragun Rumah Tinggal *Loans Secured by Residential Property*	-	-	-	-	-	-	
6	Kredit Beragun Properti Komersial *Loans Secured by Commercial Real Estate*	-	-	-	-	-	-	
7	Kredit Pegawai/Pensiunan *Employee/Retirement Loans*	-	-	-	-	-	-	
8	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel *Micro Business, Small Business, and Retail Portfolio Receivables*	-	-	-	-	-	-	
9	Tagihan kepada Korporasi *Corporate Receivables*	-	2.867.672	-	364.358	51.548	-	
10	Tagihan yang Telah Jatuh Tempo *Past Due Receivables*	-	-	-	-	-	-	
11	Aset Lainnya *Other Assets*	-	-	-	-	-	-	
12	Eksposur di Unit Usaha Syariah (jika ada) *Exposure in The Sharia Business Unit (if any)*	-	-	-	-	-	-	
	Jumlah ***Total***	**-**	**3.634.542**	**-**	**405.331**	**51.548**	**-**	

dalam jutaan Rupiah
in million of Rupiah

	Tagihan Bersih *Net Receivables*							
	Peringkat Jangka Panjang *Long-Term Rating*		Peringkat Jangka Pendek *Short-Term Rating*				Tanpa Peringkat *Unrated*	Jumlah *Total*
	B+ s.d B-	Less Than B-	A-1	A-2	A-3	Less Than A-3		
	B+ s.d B-	Less Than B-	F1+ s.d F1	F2	F3	Less Than F3		
	B1 s.d B3	Less Than B3	P-1	P-2	P-3	Less Than P-3		
	B+(idn) s.d B-(idn)	Less Than B-(idn)	F1+(idn) s.d F1(idn)	F2(idn)	F3(idn)	Less Than F3(idn)		
	[Idr]B+ s.d [Idr]B-	Less Than [Idr]B-	[Idr]A1+ s.d [Idr]A1	[Idr]A2+ s.d [Idr]A2	[Idr]A3+ s.d [Idr] A3	Less Than [Idr]A3		
	id B+ s.d id B-	Less Than idB-	idA1	idA2	idA3 s.d id A4	Less Than idA4		
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
	-	-	-	-	-	-	9.107.406	9.107.406
	-	-	-	-	-	-	145.661	145.661
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	42.033	849.876
	-	-	-	-	-	-	2.147.884	2.147.884
	-	-	-	-	-	-	112.374	112.374
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	520.426	520.426
	-	-	-	-	-	-	7.626.052	10.909.631
	-	-	-	-	-	-	216.761	216.761
	-	-	-	-	-	-	4.435.454	4.435.454
	-	-	-	-	-	-	-	-
	-	**-**	**-**	**-**	**-**	**-**	**24.354.051**	**28.445.473**

Tabel 3.2.b.1. Pengungkapan Risiko Kredit Pihak Lawan: Transaksi Repo - Bank secara Individual

dalam jutaan Rupiah
in million of Rupiah

Table 3.2.b.1. Disclosure of Counterparty Credit Risk: Repo Transactions – Bank Individually

No	Kategori Portofolio *Portfolio Category*	31 Desember 2025 *December 31, 2025*			
		Nilai Wajar SSB Repo *Fair Value of Government Securities (SSB) Repo*	Kewajiban Repo *Repo Liabilities*	Tagihan Bersih *Net Receivables*	ATMR
(1)	(2)	(3)	(4)	(5)	(6)
1	Tagihan kepada Pemerintah *Government Receivables*	-	-	-	-
2	Tagihan kepada Entitas Sektor Publik *Public Sector Entities Receivables*	-	-	-	-
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional *Multilateral Development Banks and International Institutions Receivables*	-	-	-	-
4	Tagihan kepada Bank *Bank Receivables*	-	-	-	-
5	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel *Micro Business, Small Business, and Retail Portfolio Receivables*	-	-	-	-
6	Tagihan kepada Korporasi *Corporate Receivables*	-	-	-	-
7	Eksposur di Unit Usaha Syariah (jika ada) *Exposure in The Sharia Business Unit (if any)*	-	-	-	-
	Jumlah ***Total***	-	-	-	-

Tabel 3.2.b.1. Pengungkapan Risiko Kredit Pihak Lawan: Transaksi Repo - Bank secara Individual

dalam jutaan Rupiah
in million of Rupiah

Table 3.2.b.1. Disclosure of Counterparty Credit Risk: Repo Transactions – Bank Individually

No	Kategori Portofolio *Portfolio Category*	31 Desember 2024 *December 31, 2024*			
		Nilai Wajar SSB Repo *Fair Value of Government Securities (SSB) Repo*	**Kewajiban Repo** *Repo Liabilities*	**Tagihan Bersih** *Net Receivables*	**ATMR**
(1)	(2)	(3)	(4)	(5)	(6)
1	Tagihan kepada Pemerintah *Government Receivables*	519.304	499.281	20.023	-
2	Tagihan kepada Entitas Sektor Publik *Public Sector Entities Receivables*	-	-	-	-
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional *Multilateral Development Banks and International Institutions Receivables*	-	-	-	-
4	Tagihan kepada Bank *Bank Receivables*	-	-	-	-
5	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel *Micro Business, Small Business, and Retail Portfolio Receivables*	-	-	-	-
6	Tagihan kepada Korporasi *Corporate Receivables*	-	-	-	-
7	Eksposur di Unit Usaha Syariah (jika ada) *Exposure in The Sharia Business Unit (if any)*	-	-	-	-
	Jumlah ***Total***	**519.304**	**499.281**	**20.023**	**-**

Tabel 3.2.c.1. Pengungkapan Risiko Kredit Pihak Lawan: Transaksi Reverse Repo – Bank secara Individual

Table 3.2.c.1. Disclosure of Counterparty Credit Risk: Reverse Repo Transactions – Bank Individually

dalam jutaan Rupiah
in million of Rupiah

No	Kategori Portofolio *Portfolio Category*	31 Desember 2025 *December 31, 2025*			
		Tagihan Bersih *Net Claims*	Nilai MRK *MRK Score*	Tagihan Bersih Setelah MRK *Net Claims After MRK*	ATMR Setelah MRK *RWA After MKR*
(1)	(2)	(3)	(4)	(5)	(6)
1	Tagihan kepada Pemerintah *Government Receivables*	-	-	-	-
2	Tagihan kepada Entitas Sektor Publik *Public Sector Entities Receivables*	-	-	-	-
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional *Multilateral Development Banks and International Institutions Receivables*	-	-	-	-
4	Tagihan kepada Bank *Bank Receivables*	-	-	-	-
5	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel *Micro Business, Small Business, and Retail Portfolio Receivables*	-	-	-	-
6	Tagihan kepada Korporasi *Corporate Receivables*	-	-	-	-
7	Eksposur di Unit Usaha Syariah (jika ada) *Exposure in The Sharia Business Unit (if any)*	-	-	-	-
	Jumlah ***Total***	-	-	-	-

Tabel 3.2.c.1. Pengungkapan Risiko Kredit Pihak Lawan: Transaksi Reverse Repo – Bank secara Individual

Table 3.2.c.1. Disclosure of Counterparty Credit Risk: Reverse Repo Transactions - Bank Individually

dalam jutaan Rupiah
in million of Rupiah

No	Kategori Portofolio *Portfolio Category*	31 Desember 2024 *December 31, 2024*			
		Tagihan Bersih *Net Claims*	Nilai MRK *MRK Score*	Tagihan Bersih Setelah MRK *Net Claims After MRK*	ATMR Setelah MRK *RWA After MKR*
(1)	(2)	(3)	(4)	(5)	(6)
1	Tagihan kepada Pemerintah *Government Receivables*	-	-	-	-
2	Tagihan kepada Entitas Sektor Publik *Public Sector Entities Receivables*	-	-	-	-
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional *Multilateral Development Banks and International Institutions Receivables*	-	-	-	-
4	Tagihan kepada Bank *Bank Receivables*	-	-	-	-
5	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel *Micro Business, Small Business, and Retail Portfolio Receivables*	-	-	-	-
6	Tagihan kepada Korporasi *Corporate Receivables*	-	-	-	-
7	Eksposur di Unit Usaha Syariah (jika ada) *Exposure in The Sharia Business Unit (if any)*	-	-	-	-
	Jumlah ***Total***	-	-	-	-

Tabel 4.1.a. Pengungkapan Tagihan Bersih Berdasarkan Bobot Risiko Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit - Bank secara Individual

Table 4.1.a. Disclosure of Net Receivables Based on Risk Weighted After Calculating the Impact of Credit

No	Kategori Portofolio *Portfolio Category*	Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit *Net Receivables After Calculating the Impact of Credit Risk Mitigation*								
		0%	20%	25%	30%	35%	40%	45%	50%	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
	31 Desember 2025 *December 31, 2025*									
A	**Eksposur Neraca** *Balance Sheet Exposures*									
1	Tagihan kepada Pemerintah *Government Receivables*	8.345.921	-	-	-	-	-	-	-	
2	Tagihan kepada Entitas Sektor Publik *Public Sector Entities Receivables*	-	-	-	-	-	-	-	145.113	
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional *Multilateral Development Banks and International Institutions Receivables*	-	-	-	-	-	-	-	-	
4	Tagihan kepada Bank *Bank Receivables*	-	2.106.939	-	-	-	-	-	-	
5	Kredit Beragun Rumah Tinggal *Loans Secured by Residential Property*	-	97.349	120.717	316.456	-	439.646	-	506.299	
6	Kredit Beragun Properti Komersial *Loans Secured by Commercial Real Estate*	-	-	-	-	-	-	-	-	
7	Kredit Pegawai/Pensiunan *Employee/Retirement Loans*	-	-	-	-	-	-	-	-	
8	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel *Micro Business, Small Business, and Retail Portfolio Receivables*	-	-	-	-	-	-	-	-	
9	Tagihan kepada Korporasi *Corporate Receivables*	-	2.461.902		-	-	-	-	170.593	
10	Tagihan yang Telah Jatuh Tempo *Past Due Receivables*	-	-	-	-	-	-	-	2.888	
11	Aset Lainnya *Other Assets*	480.015	-	-	-	-	-	-	-	
12	Eksposur di Unit Usaha Syariah (jika ada) *Exposure in The Sharia Business Unit (if any)*	-	-	-	-	-	-	-	-	
	Total Eksposur Neraca ***Total Exposure Balance***	**8.825.936**	**4.666.190**	**120.717**	**316.456**	**-**	**439.646**	**-**	**824.892**	

dalam jutaan Rupiah
in million of Rupiah

	Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit *Net Receivables After Calculating the Impact of Credit Risk Mitigation*							ATMR *RWA*	Beban Modal*) (ATMR x 9,37%) *Capital Charges* (RWA x 9,37%)*	Beban Modal (ATMR x 0%) *Capital Charges (RWA x 0%)*
	70%	75%	90%	100%	110%	150%	Lainnya			
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	72.556	6.777	-
	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	421.388	39.358	-
	408.469	-	-	-	-	-	-	859.522	80.279	-
	24.167	-	41.546	-	27.735	-	-	84.817	7.922	-
	-	-	-	-	-	-	-	-	-	-
	-	526.722	-	-	-	-	-	395.042	36.897	-
	-	54.459	-	7.082.449	-	-	-	7.700.970	719.271	-
	-	-	-	13.698	-	2.390	-	18.727	1.749	-
		-	-	2.857.689	-	351.587	-	3.385.070	316.166	-
	-	-	-	-	-	-	-	-	-	-
	432.636	**581.181**	**41.546**	**9.953.836**	**27.735**	**353.977**	**-**	**12.938.091**	**1.208.418**	**-**

Tabel 4.1.a. Pengungkapan Tagihan Bersih Berdasarkan Bobot Risiko Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit - Bank secara Individual

Table 4.1.a. Disclosure of Net Receivables Based on Risk Weighted After Calculating the Impact of Credit

No	Kategori Portofolio *Portfolio Category*	Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit *Net Receivables After Calculating the Impact of Credit Risk Mitigation*								
		0%	20%	25%	30%	35%	40%	45%	50%	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
B	**Eksposur Kewajiban Komitmen/ Kontinjensi pada Transaksi Rekening Administratif** *Commitment/Contingent Liability Exposure to Administrative transaction account*	-	-	-	-	-	-	-	-	
1	Tagihan kepada Pemerintah *Government Receivables*	-	-	-	-	-	-	-	-	
2	Tagihan kepada Entitas Sektor Publik *Public Sector Entities Receivables*	-	-	-	-	-	-	-	-	
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional *Multilateral Development Banks and International Institutions Receivables*	-	-	-	-	-	-	-	-	
4	Tagihan kepada Bank *Bank Receivables*	-	-	-	-	-	-	-	-	
5	Kredit Beragun Rumah Tinggal *Loans Secured by Residential Property*	-	-	-	-	-	-	-	-	
6	Kredit Beragun Properti Komersial *Loans Secured by Commercial Real Estate*	-	-	-	-	-	-	-	-	
7	Kredit Pegawai/Pensiunan *Employee/Retirement Loans*	-	-	-	-	-	-	-	-	
8	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel *Micro Business, Small Business, and Retail Portfolio Receivables*	-	-	-	-	-	-	-	-	
9	Tagihan kepada Korporasi *Corporate Receivables*	-	-	-	-	-	-	-	-	
10	Tagihan yang Telah Jatuh Tempo *Past Due Receivables*	-	-	-	-	-	-	-	-	
11	Eksposur di Unit Usaha Syariah (jika ada) *Exposure in The Sharia Business Unit (if any)*	-	-	-	-	-	-	-	-	
	Total Eksposur Transaksi Rekening Administratif ***Total Exposures for Administrative Transaction Account***	-	-	-	-	-	-	-	-	

dalam jutaan Rupiah
in million of Rupiah

	Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit *Net Receivables After Calculating the Impact of Credit Risk Mitigation*							ATMR *RWA*	Beban Modal*) (ATMR x 9,37%) *Capital Charges* (RWA x 9,37%)*	Beban Modal (ATMR x 0%) *Capital Charges (RWA x 0%)*
	70%	75%	90%	100%	110%	150%	Lainnya			
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
	-	13.395	-	-	-	-	-	10.046	938	-
	-	-	-	89.773	-	-	-	89.773	8.385	-
	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
	-	**13.395**	**-**	**89.773**	**-**	**-**	**-**	**99.819**	**9.323**	**-**

Tabel 4.1.a. Pengungkapan Tagihan Bersih Berdasarkan Bobot Risiko Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit - Bank secara Individual

Table 4.1.a. Disclosure of Net Receivables Based on Risk Weighted After Calculating the Impact of Credit

No	Kategori Portofolio *Portfolio Category*	Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit *Net Receivables After Calculating the Impact of Credit Risk Mitigation*								
		0%	20%	25%	30%	35%	40%	45%	50%	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
C	**Eksposur Akibat Kegagalan Pihak Lawan (*Counterparty Credit Risk*)** *Exposure of Counterparty Credit Risk*	-	-	-	-	-	-	-	-	
1	Tagihan kepada Pemerintah *Government Receivables*	-	-	-	-	-	-	-	-	
2	Tagihan kepada Entitas Sektor Publik *Public Sector Entities Receivables*	-	-	-	-	-	-	-	-	
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional *Multilateral Development Banks and International Institutions Receivables*	-	-	-	-	-	-	-	-	
4	Tagihan kepada Bank *Bank Receivables*	-	-	-	-	-	-	-	-	
5	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel *Micro Business, Small Business, and Retail Portfolio Receivables*	-	-	-	-	-	-	-	-	
6	Tagihan kepada Korporasi *Corporate Receivables*	-	-	-	-	-	-	-	-	
7	Eksposur di Unit Usaha Syariah (jika ada) *Exposure in The Sharia Business Unit (if any)*	-	-	-	-	-	-	-	-	
	Total Eksposur Kegagalan Pihak Lawan ***Counterparty Credit Risk Exposure***	-	-	-	-	-	-	-	-	

*) Beban Modal dihitung berdasarkan KPMM sesuai Profil Risiko periode Juni 2015 (Peraturan Bank Indonesia No.15/12/PBI/2013)
**) Beban Modal dihitung berdasarkan KPMM sesuai Profil Risiko periode Juni 2014 (Peraturan Bank Indonesia No.15/12/PBI/2013)

**) Capital charge is calculated based on CAR in accordance with the Risk Profile as of June 2015 (Bank Indonesia Regulation No. 15/12/PBI/2013)*
***) Capital charge is calculated based on CAR in accordance with the Risk Profile as of June 2014 (Bank Indonesia Regulation No. 15/12/PBI/2013)*

dalam jutaan Rupiah
in million of Rupiah

	Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit *Net Receivables After Calculating the Impact of Credit Risk Mitigation*							ATMR *RWA*	Beban Modal*) (ATMR x 9,37%) *Capital Charges* (RWA x 9,37%)*	Beban Modal (ATMR x 0%) *Capital Charges (RWA x 0%)*
	70%	75%	90%	100%	110%	150%	Lainnya			
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-

Tabel 4.1.a. Pengungkapan Tagihan Bersih Berdasarkan Bobot Risiko Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit - Bank secara Individual

Table 4.1.a. Disclosure of Net Receivables Based on Risk Weighted After Calculating the Impact of Credit

No	Kategori Portofolio *Portfolio Category*	Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit *Net Receivables After Calculating the Impact of Credit Risk Mitigation*								
		0%	20%	25%	30%	35%	40%	45%	50%	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
	31 Desember 2024 *December 31, 2024*									
A	**Eksposur Neraca** *Balance Sheet Exposures*									
1	Tagihan kepada Pemerintah *Government Receivables*	9.107.406	-	-	-	-	-	-	-	
2	Tagihan kepada Entitas Sektor Publik *Public Sector Entities Receivables*	-	-	-	-	-	-	-	145.661	
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional *Multilateral Development Banks and International Institutions Receivables*	-	-	-	-	-	-	-	-	
4	Tagihan kepada Bank *Bank Receivables*	-	849.876	-	-	-	-	-	-	
5	Kredit Beragun Rumah Tinggal *Loans Secured by Residential Property*	-	128.621	67.969	342.877	-	500.333	-	588.561	
6	Kredit Beragun Properti Komersial *Loans Secured by Commercial Real Estate*	-	-	-	-	-	-	-	-	
7	Kredit Pegawai/Pensiunan *Employee/Retirement Loans*	-	-	-	-	-	-	-	-	
8	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel *Micro Business, Small Business, and Retail Portfolio Receivables*	-	-	-	-	-	-	-	-	
9	Tagihan kepada Korporasi *Corporate Receivables*	-	2.867.672	-	-	-	-	-	364.358	
10	Tagihan yang Telah Jatuh Tempo *Past Due Receivables*	-	-	-	-	-	-	-	2.731	
11	Aset Lainnya *Other Assets*	769.354	-	-	-	-	-	-	-	
12	Eksposur di Unit Usaha Syariah (jika ada) *Exposure in The Sharia Business Unit (if any)*	-	-	-	-	-	-	-	-	
	Total Eksposur Neraca ***Total Exposure Balance***	**9.876.760**	**3.846.169**	**67.969**	**342.877**	**-**	**500.333**	**-**	**1.101.312**	

dalam jutaan Rupiah
in million of Rupiah

	Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit *Net Receivables After Calculating the Impact of Credit Risk Mitigation*							ATMR *RWA*	Beban Modal*) (ATMR x 9,37%) *Capital Charges* (RWA x 9,37%)*	Beban Modal (ATMR x 0%) *Capital Charges (RWA x 0%)*
	70%	75%	90%	100%	110%	150%	Lainnya			
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	72.830	6.824	-
	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	169.975	15.927	-
	444.492	-	-	-	-	-	-	951.137	89.122	-
	29.764	-	63.996	-	18.614	-	-	98.907	9.268	-
	-	-	-	-	-	-	-	-	-	-
	-	505.980	-	-	-	-	-	379.485	35.558	-
	-	51.548	-	6.997.747	-	-	-	7.792.122	730.122	-
	-	-	-	92.246	-	112.779	-	262.780	24.622	-
	-	-	-	2.857.217	-	808.883	-	4.070.543	381.410	-
	-	-	-	-	-	-	-	-	-	-
	474.256	**557.528**	**63.996**	**9.947.210**	**18.614**	**921.662**	**-**	**13.797.779**	**1.292.852**	**-**

Tabel 4.1.a. Pengungkapan Tagihan Bersih Berdasarkan Bobot Risiko Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit - Bank secara Individual

Table 4.1.a. Disclosure of Net Receivables Based on Risk Weighted After Calculating the Impact of Credit

No	Kategori Portofolio *Portfolio Category*	Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit *Net Receivables After Calculating the Impact of Credit Risk Mitigation*								
		0%	20%	25%	30%	35%	40%	45%	50%	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
B	**Eksposur Kewajiban Komitmen/ Kontinjensi pada Transaksi Rekening Administratif** *Commitment/Contingent Liability Exposure to Administrative transaction account*									
1	Tagihan kepada Pemerintah *Government Receivables*	-	-	-	-	-	-	-	-	
2	Tagihan kepada Entitas Sektor Publik *Public Sector Entities Receivables*	-	-	-	-	-	-	-	-	
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional *Multilateral Development Banks and International Institutions Receivables*	-	-	-	-	-	-	-	-	
4	Tagihan kepada Bank *Bank Receivables*	-	-	-	-	-	-	-	-	
5	Kredit Beragun Rumah Tinggal *Loans Secured by Residential Property*	-	-	-	-	-	-	-	-	
6	Kredit Beragun Properti Komersial *Loans Secured by Commercial Real Estate*	-	-	-	-	-	-	-	-	
7	Kredit Pegawai/Pensiunan *Employee/Retirement Loans*	-	-	-	-	-	-	-	-	
8	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel *Micro Business, Small Business, and Retail Portfolio Receivables*	-	-	-	-	-	-	-	-	
9	Tagihan kepada Korporasi *Corporate Receivables*	-	-	-	-	-	-	-	-	
10	Tagihan yang Telah Jatuh Tempo *Past Due Receivables*	-	-	-	-	-	-	-	-	
11	Eksposur di Unit Usaha Syariah (jika ada) *Exposure in The Sharia Business Unit (if any)*	-	-	-	-	-	-	-	-	
	Total Eksposur Transaksi Rekening Administratif ***Total Exposures for Administrative Transaction Account***	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	

dalam jutaan Rupiah
in million of Rupiah

	Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit *Net Receivables After Calculating the Impact of Credit Risk Mitigation*							ATMR *RWA*	Beban Modal*) (ATMR x 9,37%) *Capital Charges* (RWA x 9,37%)*	Beban Modal (ATMR x 0%) *Capital Charges (RWA x 0%)*
	70%	75%	90%	100%	110%	150%	Lainnya			
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
	-	8.322	-	-	-	-	-	6.241	585	-
	-	-	-	98.891	-	-	-	98.891	9.266	-
	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
	-	**8.322**	**-**	**98.891**	**-**	**-**	**-**	**105.132**	**9.872**	**-**

Tabel 4.1.a. Pengungkapan Tagihan Bersih Berdasarkan Bobot Risiko Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit - Bank secara Individual

Table 4.1.a. Disclosure of Net Receivables Based on Risk Weighted After Calculating the Impact of Credit

No	Kategori Portofolio *Portfolio Category*	Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit *Net Receivables After Calculating the Impact of Credit Risk Mitigation*								
		0%	20%	25%	30%	35%	40%	45%	50%	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
C	**Eksposur Akibat Kegagalan Pihak Lawan (*Counterparty Credit Risk*)** *Exposure of Counterparty Credit Risk*									
1	Tagihan kepada Pemerintah *Government Receivables*	20.022	-	-	-	-	-	-	-	
2	Tagihan kepada Entitas Sektor Publik *Public Sector Entities Receivables*	-	-	-	-	-	-	-	-	
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional *Multilateral Development Banks and International Institutions Receivables*	-	-	-	-	-	-	-	-	
4	Tagihan kepada Bank *Bank Receivables*	-	-	-	-	-	-	-	-	
5	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel *Micro Business, Small Business, and Retail Portfolio Receivables*	-	-	-	-	-	-	-	-	
6	Tagihan kepada Korporasi *Corporate Receivables*	-	-	-	-	-	-	-	-	
7	Eksposur di Unit Usaha Syariah (jika ada) *Exposure in The Sharia Business Unit (if any)*	-	-	-	-	-	-	-	-	
	Total Eksposur Kegagalan Pihak Lawan ***Counterparty Credit Risk Exposure***	**20.022**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	

*) Beban Modal dihitung berdasarkan KPMM sesuai Profil Risiko periode Juni 2015 (Peraturan Bank Indonesia No.15/12/PBI/2013)
**) Beban Modal dihitung berdasarkan KPMM sesuai Profil Risiko periode Juni 2014 (Peraturan Bank Indonesia No.15/12/PBI/2013)

*) *Capital charge is calculated based on CAR in accordance with the Risk Profile as of June 2015 (Bank Indonesia Regulation No. 15/12/PBI/2013)*
**) *Capital charge is calculated based on CAR in accordance with the Risk Profile as of June 2014 (Bank Indonesia Regulation No. 15/12/PBI/2013)*

dalam jutaan Rupiah
in million of Rupiah

	Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit *Net Receivables After Calculating the Impact of Credit Risk Mitigation*							ATMR *RWA*	Beban Modal*) (ATMR x 9,37%) *Capital Charges* (RWA x 9,37%)*	Beban Modal (ATMR x 0%) *Capital Charges (RWA x 0%)*
	70%	75%	90%	100%	110%	150%	Lainnya			
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-

Tabel 4.2.a. Pengungkapan Tagihan Bersih dan Teknik Mitigasi Risiko Kredit - Bank secara Individual

Tabel 4.2.a. Disclosure of Net Receivables and Credit Risk Mitigation Technique - Bank Individually

No.	Kategori Portofolio *Portfolio Category*	31 Desember 2025 *December 31, 2025*					
		Tagihan Bersih *Net Receivable*	Bagian yang Dijamin dengan *Guaranteed Part*				Bagian yang Tidak Dijamin *Not Guaranteed Part*
			Agunan *Collateral*	Garansi *Warranty*	Asuransi Kredit *Credit Inssurance*	Lainnya *Others*	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8) = (3)-[(4)+(5)+(6)+(7)]
A	**Eksposur Neraca** *Balance Sheet Exposures*						
1	Tagihan kepada Pemerintah *Government Receivables*	8.345.921	-	-	-	-	8.345.921
2	Tagihan kepada Entitas Sektor Publik *Public Sector Entities Receivables*	145.113	-	-	-	-	145.113
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional *Multilateral Development Banks and International Institutions Receivables*	-	-	-	-	-	-
4	Tagihan kepada Bank *Bank Receivables*	2.106.939	-	-	-	-	2.106.939
5	Kredit Beragun Rumah Tinggal *Loans Secured by Residential Property*	1.888.935	66.704	-	-	-	1.822.231
6	Kredit Beragun Properti Komersial *Loans Secured by Commercial Real Estate*	93.448		-	-	-	93.448
7	Kredit Pegawai/Pensiunan *Employee/Retirement Loans*	-	-	-	-	-	-
8	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel *Micro Business, Small Business, and Retail Portfolio Receivables*	526.722	13.347	-	-	-	513.375
9	Tagihan kepada Korporasi *Corporate Receivables*	9.769.403	721.090	-	-	-	9.048.314
10	Tagihan yang Telah Jatuh Tempo *Past Due Receivables*	18.976	-	-	-	-	18.976
11	Aset Lainnya *Other Assets*	3.689.291	-	-	-	-	3.689.291
12	Eksposur di Unit Usaha Syariah (jika ada) *Exposure in The Sharia Business Unit (if any)*	-	-	-	-	-	-
	Total Eksposur Neraca ***Total Exposure Balance***	**26.584.748**	**801.141**	**-**	**-**	**-**	**25.783.607**

dalam jutaan Rupiah
in million of Rupiah

	31 Desember 2024 *December 31, 2024*					
	Tagihan Bersih *Net Receivable*	**Bagian yang Dijamin dengan** *Guaranteed Part*				**Bagian yang Tidak Dijamin** *Not Guaranteed Part*
		Agunan *Collateral*	**Garansi** *Warranty*	**Asuransi Kredit** *Credit Inssurance*	**Lainnya** *Others*	
	(9)	(10)	(11)	(12)	(13)	(14) = (9)– [(10)+(11)+(12)+(13)]
	9.107.406	–	–	–	–	9.107.406
	145.661	–	–	–	–	145.661
	–	–	–	–	–	–
	849.876	–	–	–	–	849.876
	2.147.884	463	–	–	–	2.147.421
	112.374	–	–	–	–	112.374
	–	–	–	–	–	–
	520.426	13.844	–	–	–	506.582
	10.909.631	1.411.894	–	–	–	9.497.737
	216.761	–	–	–	–	216.761
	4.435.454	–	–	–	–	4.435.454
	–	–	–	–	–	–
	28.445.473	**1.426.201**	**–**	**–**	**–**	**27.019.273**

Tabel 4.2.a. Pengungkapan Tagihan Bersih dan Teknik Mitigasi Risiko Kredit – Bank secara Individual

Tabel 4.2.a. Disclosure of Net Receivables and Credit Risk Mitigation Technique – Bank Individually

No.	Kategori Portofolio *Portfolio Category*	31 Desember 2025 *December 31, 2025*						
		Tagihan Bersih *Net Receivable*	Bagian yang Dijamin dengan *Guaranteed Part*				Bagian yang Tidak Dijamin *Not Guaranteed Part*	
			Agunan *Collateral*	Garansi *Warranty*	Asuransi Kredit *Credit Inssurance*	Lainnya *Others*		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8) = (3)–[(4)+(5)+(6)+(7)]	
B	**Eksposur Kewajiban Komitmen/ Kontinjensi pada Transaksi Rekening Administratif** *Commitment/Contingent Liability Exposure to Administrative Transaction Account*							
1	Tagihan kepada Pemerintah *Government Receivables*	–	–	–	–	–	–	
2	Tagihan kepada Entitas Sektor Publik *Public Sector Entities Receivables*	–	–	–	–	–	–	
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional *Multilateral Development Banks and International Institutions Receivables*	–	–	–	–	–	–	
4	Tagihan kepada Bank *Bank Receivables*	–	–	–	–	–	–	
5	Kredit Beragun Rumah Tinggal *Loans Secured by Residential Property*	–	–	–	–	–	–	
6	Kredit Beragun Properti Komersial *Loans Secured by Commercial Real Estate*	–	–	–	–	–	–	
7	Kredit Pegawai/Pensiunan *Employee/Retirement Loans*	–	–	–	–	–	–	
8	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel *Micro Business, Small Business, and Retail Portfolio Receivables*	13.395	–	–	–	–	13.395	
9	Tagihan kepada Korporasi *Corporate Receivables*	89.773	43.692				46.081	
10	Tagihan yang Telah Jatuh Tempo *Past Due Receivables*	–	–	–	–	–	–	
11	Eksposur di Unit Usaha Syariah (jika ada) *Exposure in The Sharia Business Unit (if any)*	–	–	–	–	–	–	
	Total Eksposur Transaksi Rekening Administratif *Total Exposures for Administrative Transaction Account*	**103.168**	**43.692**	**–**	**–**	**–**	**59.476**	

dalam jutaan Rupiah
in million of Rupiah

	31 Desember 2024 *December 31, 2024*					
	Tagihan Bersih *Net Receivable*	**Bagian yang Dijamin dengan** *Guaranteed Part*				**Bagian yang Tidak Dijamin** *Not Guaranteed Part*
		Agunan *Collateral*	**Garansi** *Warranty*	**Asuransi Kredit** *Credit Inssurance*	**Lainnya** *Others*	
	(9)	(10)	(11)	(12)	(13)	(14) = (9)– [(10)+(11)+(12)+(13)]
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	13.005	-	-	-	-	13.005
	101.537	-	-	-	-	101.537
	-	-	-	-	-	-
	-	-	-	-	-	-
	114.541	**-**	**-**	**-**	**-**	**114.541**

Tabel 4.2.a. Pengungkapan Tagihan Bersih dan Teknik Mitigasi Risiko Kredit - Bank secara Individual

Tabel 4.2.a. Disclosure of Net Receivables and Credit Risk Mitigation Technique - Bank Individually

No.	Kategori Portofolio *Portfolio Category*	31 Desember 2025 *December 31, 2025*						
		Tagihan Bersih *Net Receivable*	Bagian yang Dijamin dengan *Guaranteed Part*				Bagian yang Tidak Dijamin *Not Guaranteed Part*	
			Agunan *Collateral*	Garansi *Warranty*	Asuransi Kredit *Credit Inssurance*	Lainnya *Others*		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8) = (3)-[(4)+(5)+(6)+(7)]	
C	**Eksposur akibat Kegagalan Pihak Lawan (Counterparty Credit Risk)** *Exposure of Counterparty Credit Risk*							
1	Tagihan kepada Pemerintah *Government Receivables*	-	-	-	-	-	-	
2	Tagihan kepada Entitas Sektor Publik *Public Sector Entities Receivables*	-	-	-	-	-	-	
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional *Multilateral Development Banks and International Institutions Receivables*	-	-	-	-	-	-	
4	Tagihan kepada Bank *Bank Receivables*	-	-	-	-	-	-	
5	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel *Micro Business, Small Business, and Retail Portfolio Receivables*	-	-	-	-	-	-	
6	Tagihan kepada Korporasi *Corporate Receivables*	-	-	-	-	-	-	
7	Eksposur di Unit Usaha Syariah (jika ada) *Exposure in The Sharia Business Unit (if any)*	-	-	-	-	-	-	
	Total Eksposur Kegagalan Pihak Lawan ***Counterparty Credit Risk Exposure***	**-**	**-**	**-**	**-**	**-**	**-**	
	Total (A+B+C)	**26.687.916**	**844.833**	**-**	**-**	**-**	**25.843.083**	

Catatan: Sesuai dengan Surat Edaran Bank Indonesia No.13/6/DPNP perihal Pedoman Perhitungan Aset Tertimbang Menurut Risiko untuk Risiko Kredit dengan Menggunakan Pendekatan Standar, yang termasuk dalam mitigasi risiko kredit adalah agunan (*eligible financial collateral*), garansi, penjaminan atau asuransi kredit. Diluar agunan (*eligible financial collateral*) tersebut, Bank Artha Graha Internasional memiliki agunan berupa *fixed asset,* piutang dagang, persediaan, dan agunan lainnya.

dalam jutaan Rupiah
in million of Rupiah

	31 Desember 2024 *December 31, 2024*					
	Tagihan Bersih *Net Receivable*	**Bagian yang Dijamin dengan** *Guaranteed Part*				**Bagian yang Tidak Dijamin** *Not Guaranteed Part*
		Agunan *Collateral*	**Garansi** *Warranty*	**Asuransi Kredit** *Credit Inssurance*	**Lainnya** *Others*	
	(9)	(10)	(11)	(12)	(13)	(14) = (9)- [(10)+(11)+(12)+(13)]
	20.022	-	-	-	-	20.022
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	20.022	**-**	**-**	**-**	**-**	**20.022**
	28.580.037	**1.426.201**	**-**	**-**	**-**	**27.153.836**

Note: In accordance with Bank Indonesia Circular Letter No. 13/6/DPNP regarding Guidelines of Risk-Weighted Assets Calculation for Credit Risk Using a Standard Approach, included in the credit risk mitigation is eligible financial collateral, guarantees, credit insurance. Apart from the eligible financial collateral, Bank Artha Graha Internasional has collateral in the form of fixed assets, trade receivables, inventories and other collateral.

Perhitungan ATMR Risiko Kredit Pendekatan Standar - Bank secara Individual

Tabel 6.1.1. Pengungkapan Eksposur Aset di Neraca, kecuali Eksposur Sekuritisasi

Calculation of RWA for Credit Risk Standard Approach - Bank Individually

Table 6.1.1. Disclosure of Asset Exposures on the Balance Sheet, excluding Securitization Exposure

No	Kategori Portofolio *Portfolio Category*	31 Desember 2025 *December 31, 2025*	
		Tagihan Bersih *Net Claims*	**ATMR Sebelum MRK** *RWA Before MRK*
(1)	(2)	(3)	(4)
1	Tagihan kepada Pemerintah *Government Receivables*	8.345.921	-
2	Tagihan kepada Entitas Sektor Publik *Public Sector Entities Receivables*	145.113	72.556
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional *Multilateral Development Banks and International Institutions Receivables*	-	-
4	Tagihan kepada Bank *Bank Receivables*	2.106.939	421.388
5	Kredit Beragun Rumah Tinggal *Loans Secured by Residential Property*	1.888.935	859.522
6	Kredit Beragun Properti Komersial *Loans Secured by Commercial Real Estate*	93.448	84.817
7	Kredit Pegawai/Pensiunan *Employee/Retirement Loans*	-	-
8	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel *Micro Business, Small Business, and Retail Portfolio Receivables*	526.722	395.042
9	Tagihan kepada Korporasi *Corporate Receivables*	9.769.403	7.700.970
10	Tagihan yang Telah Jatuh Tempo *Past Due Receivables*	18.976	18.727
11	Aset Lainnya *Other Assets*	3.689.291	-
	Jumlah ***Total***	**26.584.748**	**9.553.022**

dalam jutaan Rupiah
in million of Rupiah

		31 Desember 2024 *December 31, 2024*		
	ATMR Setelah MRK *RWA After MRK*	**Tagihan Bersih** *Net Claims*	**ATMR Sebelum MRK** *RWA Before MRK*	**ATMR Setelah MRK** *RWA After MRK*
	(5)	(6)	(7)	(8)
	-	9.107.406	-	-
	72.556	145.661	72.830	72.830
	-	-	-	-
	421.388	849.876	169.975	169.975
	842.846	2.147.884	969.895	951.137
	84.817	112.374	98.907	98.907
	-	-	-	-
	385.031	520.426	390.319	379.485
	6.979.881	10.909.631	8.420.427	7.792.122
	18.727	216.761	276.287	262.780
	3.385.070	4.435.454	-	4.070.543
	12.190.315	**28.445.473**	**10.398.641**	**13.797.779**

Tabel 6.1.2. Pengungkapan Eksposur Kewajiban Komitmen/ Kontinjensi pada Transaksi Rekening Administratif, kecuali Eksposur Sekuritisasi

Table 6.1.2. Exposure to Commitment/Contingent Liability on Administrative Account Transactions, excluding Securitization Exposure

No	Kategori Portofolio *Portfolio Category*	31 Desember 2025 *December 31, 2025*	
		Tagihan Bersih *Net Claims*	ATMR Sebelum MRK *RWA Before MRK*
(1)	(2)	(3)	(4)
1	Tagihan kepada Pemerintah *Government Receivables*	-	-
2	Tagihan kepada Entitas Sektor Publik *Public Sector Entities Receivables*	-	-
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional *Multilateral Development Banks and International Institutions Receivables*	-	-
4	Tagihan kepada Bank *Bank Receivables*	-	-
5	Kredit Beragun Rumah Tinggal *Loans Secured by Residential Property*	-	-
6	Kredit Beragun Properti Komersial *Loans Secured by Commercial Real Estate*	-	-
7	Kredit Pegawai/Pensiunan *Employee/Retirement Loans*	-	-
8	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel *Micro Business, Small Business, and Retail Portfolio Receivables*	13.395	10.046
9	Tagihan kepada Korporasi *Corporate Receivables*	89.773	89.773
10	Tagihan yang Telah Jatuh Tempo *Past Due Receivables*	-	-
11	Aset Lainnya *Other Asset*	-	-
	Jumlah ***Total***	**103.168**	**99.819**

dalam jutaan Rupiah
in million of Rupiah

		31 Desember 2024 December 31, 2024		
	ATMR Setelah MRK *RWA After MRK*	**Tagihan Bersih** *Net Claims*	**ATMR Sebelum MRK** *RWA Before MRK*	**ATMR Setelah MRK** *RWA After MRK*
	(5)	(6)	(7)	(8)
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	5.310	6.997	5.247	3.875
	46.081	52.053	52.053	36.791
	-	-	-	-
	-	-	-	-
	51.391	**59.050**	**57.300**	**40.666**

Tabel 6.1.3. Pengungkapan Eksposur yang Menimbulkan Risiko Kredit Akibat Kegagalan Pihak Lawan (Counterparty Credit Risk)

Table 6.1.3. Disclosure of Exposures Causing Credit Risk Due to Counterparty Credit Risk

No	Kategori Portofolio *Portfolio Category*	31 Desember 2025 *December 31, 2025*	
		Tagihan Bersih *Net Claims*	ATMR Sebelum MRK *RWA Before MRK*
(1)	(2)	(3)	(4)
1	Tagihan kepada Pemerintah *Government Receivables*	-	-
2	Tagihan kepada Entitas Sektor Publik *Public Sector Entities Receivables*	-	-
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional *Multilateral Development Banks and International Institutions Receivables*	-	-
4	Tagihan kepada Bank *Bank Receivables*	-	-
5	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel *Micro Business, Small Business, and Retail Portfolio Receivables*	-	-
6	Tagihan kepada Korporasi *Corporate Receivables*	-	-
	Jumlah ***Total***	**-**	**-**

Tabel 6.1.7. Pengungkapan Total Pengukuran Risiko Kredit

Tabel 6.1.7. Disclosure of Total Credit Risk Measurements

dalam jutaan Rupiah
in million of Rupiah

No	Jenis Transaksi *Transaction Type*	31 Desember 2025 *December 31, 2025*	31 Desember 2024 December 31, 2024
1	Total ATMR Risiko Kredit *Total Credit Risk RWA*	12.241.707	13.902.911
2	Total Faktor Pengurang Modal *Total Capital Reduction Factor*	-	-

dalam jutaan Rupiah
in million of Rupiah

		31 Desember 2024 December 31, 2024		
	ATMR Setelah MRK *RWA After MRK*	**Tagihan Bersih** *Net Claims*	**ATMR Sebelum MRK** *RWA Before MRK*	**ATMR Setelah MRK** *RWA After MRK*
	(5)	(6)	(7)	(8)
	-	20.022	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	**20.022**	**-**	**-**

Tabel 7.1. Pengungkapan Risiko Pasar Dengan Menggunakan Metode Standar

Table 7.1. Disclosure of Market Risk Using Standard Methods

dalam jutaan Rupiah
in million of Rupiah

No	Jenis Risiko *Risk Type*	31 Desember 2025 *December 31, 2025*			
		Bank		Konsolidasi *Consolidation*	
		Beban Modal *Capital Expense*	ATMR *RWA*	Beban Modal *Capital Expense*	ATMR *RWA*
(1)	(2)	(3)	(4)	(5)	(6)
1	Beban modal berdasarkan *sensitivity based method* *Capital charge based on the sensitivity-based method*	8.451,36	-	-	-
	a. Kelas risiko GIRR *a. GIRR risk class*	0,88	-	-	-
	b. Kelas risiko CSR (non-sekuritisasi) *b. CSR risk class (non-securitization)*	0,38	-	-	-
	c. Kelas risiko CSR (sekuritisasi: non-CTP) *c. CSR risk class (securitization: non-CTP))*	-	-	-	-
	d. CSR *risk class* (*securitization*: CTP) *d. CSR risk class (non-securitization)*	-	-	-	-
	e. Kelas risiko Ekuitas *e. Equity risk class*	-	-	-	-
	f. Kelas risiko komoditas *f. Commodity risk class*	-	-	-	-
	g. Kelas risiko nilai tukar *g. Exchange rate risk class*	8.450,10	-	-	-
2	Beban modal *default risk capital* *DRC*	5.878,93	-	-	-
3	Residual *risk add-on* (RRAO) *RRAO*	-	-	-	-
	Beban Modal Risiko Pasar *Market Risk Capital Charge*	14.330,29	179.128,63	-	-
	Credit Valuation Adjustment (CVA)	-	-	-	-
	Jumlah ***Total***	**14.330,29**	**179.128,63**	**-**	**-**

Tabel 7.1. Pengungkapan Risiko Pasar Dengan Menggunakan Metode Standar

Table 7.1. Disclosure of Market Risk Using Standard Methods

dalam jutaan Rupiah
in million of Rupiah

No	Jenis Risiko *Risk Type*	31 Desember 2024 *December 31, 2024*			
		Bank		Konsolidasi *Consolidation*	
		Beban Modal *Capital Expense*	ATMR *RWA*	Beban Modal *Capital Expense*	ATMR *RWA*
(1)	(2)	(3)	(4)	(5)	(6)
1	Beban modal berdasarkan *sensitivity based method* *Capital charge based on the sensitivity-based method*	1.760,23	-	-	-
	a. Kelas risiko GIRR *a. GIRR risk class*	1,70	-	-	-
	b. Kelas risiko CSR (non-sekuritisasi) *b. CSR risk class (non-securitization)*	0,72	-	-	-
	c. Kelas risiko CSR (sekuritisasi: non-CTP) *c. CSR risk class (securitization: non-CTP))*	-	-	-	-
	d. CSR *risk class* (*securitization*: CTP) *d. CSR risk class (non-securitization)*	-	-	-	-
	e. Kelas risiko Ekuitas *e. Equity risk class*	-	-	-	-
	f. Kelas risiko komoditas *f. Commodity risk class*	-	-	-	-
	g. Kelas risiko nilai tukar *g. Exchange rate risk class*	1.757,81	-	-	-
2	Beban modal *default risk capital* *DRC*	6.661,65	-	-	-
3	Residual *risk add-on* (RRAO) *RRAO*	-	-	-	-
	Beban Modal Risiko Pasar *Market Risk Capital Charge*	8.421,88	105.273,50	-	-
	Credit Valuation Adjustment (CVA)	624,88	624,88	-	-
	Jumlah ***Total***	**9.046,76**	**105.898,38**	**-**	**-**

Tabel 8.1.a. Pengungkapan Kuantitatif Risiko Operasional - Bank secara Individual

Table 8.1.a. Quantitative Disclosure of Operational Risk - Bank Individually

Kode Komponen *Component Code*	Rincian *Details*	Validasi Kolom T *Validation T Column*
31 Desember 2025*) *December 31, 2025*)*		
0301000000	Komponen Indikator Bisnis (KIB) *Components of Business Indicators (KIB)*	92.925,78
0302000000	Faktor Pengali Kerugian Internal (FPKI) *Internal Loss Multiplier Factor (FPKI)*	1
0303000000	Modal Minimum Risiko Operasional (MMRO) *Minimum Operational Risk Capital (MMRO)*	92.925,78
0304000000	ATMR untuk Risiko Operasional *RWA for Operational Risk*	1.161.572,25

*) Untuk Bank yang menggunakan Pendekatan Indikator Dasar dalam menghitung Risiko Operasional

Tabel 8.1.a. Pengungkapan Kuantitatif Risiko Operasional – Bank secara Individual
Table 8.1.a. Quantitative Disclosure of Operational Risk – Bank Individually

Kode Komponen *Component Code*	Rincian *Details*	Validasi Kolom T *Validation T Column*
31 Desember 2024*) *December 31, 2024*)*		
0301000000	Komponen Indikator Bisnis (KIB) *Components of Business Indicators (KIB)*	82.901,49
0302000000	Faktor Pengali Kerugian Internal (FPKI) *Internal Loss Multiplier Factor (FPKI)*	1
0303000000	Modal Minimum Risiko Operasional (MMRO) *Minimum Operational Risk Capital (MMRO)*	82.901,49
0304000000	ATMR untuk Risiko Operasional *RWA for Operational Risk*	1.036.268,63

**) For Banks that use the Basic Indicator Approach in calculating Operational Risk*

Cross-Reference dengan Surat Edaran OJK No. 16/SEOJK.04/2021 Tentang Bentuk dan Isi Laporan Tahunan Emiten atau Perusahaan Publik

Cross-Reference with FSA Circular No. 16/SEOJK.04/2021 on the Form and Contents of Annual Report of Issuers or Public Companies

Bentuk Laporan Tahunan	*Form of Annual Report*	Halaman *Page*
1. Laporan Tahunan disajikan dalam bentuk dokumen cetak dan salinan dokumen elektronik.	*1. The Annual Report is presented in the form of a printed document as well as an electronic copy.*	✓
2. Laporan Tahunan yang disajikan dalam bentuk dokumen cetak, dicetak pada kertas yang berwarna terang, berkualitas baik, berukuran A4, dijilid, dan dapat diperbanyak dengan kualitas yang baik.	*2. The Annual Report presented in printed document form is printed on brightly colored and good quality paper, A4 in size, bound and can be reproduced with good quality.*	✓
3. Laporan Tahunan dapat menyajikan informasi berupa gambar, grafik, tabel, dan/atau diagram dengan mencantumkan judul dan/atau keterangan yang jelas, sehingga mudah dibaca dan dipahami.	*3. The Annual Report can present information in the form of pictures, graphs, tables, and/or diagrams by including clear titles and/or descriptions, so that they are easy to read and understand.*	✓
4. Laporan Tahunan yang disajikan dalam bentuk dokumen elektronik merupakan Laporan Tahunan yang dikonversi dalam *portable document format* (PDF).	*4. The Annual Report presented in the form of an electronic document is the Annual Report converted into a portable document format (PDF).*	✓
ISI LAPORAN TAHUNAN	*CONTENTS OF ANNUAL REPORT*	
KETENTUAN UMUM	*GENERAL PROVISIONS*	
1. Laporan Tahunan paling sedikit memuat: a. ikhtisar data keuangan penting; b. informasi saham (jika ada); c. laporan Direksi; d. laporan Dewan Komisaris; e. profil Emiten atau Perusahaan Publik; f. analisis dan pembahasan manajemen; g. tata kelola Emiten atau Perusahaan Publik; h. tanggung jawab sosial dan lingkungan Emiten atau Perusahaan Publik; i. laporan keuangan tahunan yang telah diaudit; dan j. surat pernyataan anggota Direksi dan anggota Dewan Komisaris tentang tanggung jawab atas Laporan Tahunan.	*1. Annual Report at least includes:* *a. significant financial highlights;* *b. share information (if any);* *c. Board of Directors' report;* *d. Board of Commissioners' report;* *e. profiles of Issuer or Public Company;* *f. management discussion and analysis;* *g. governance of the Issuer or Public Company;* *h. social and environmental responsibility of Issuers and Public Companies;* *i. audited annual financial statements; and* *j. statement from the members of the Board of Directors and Board of Commissioners on the responsibility for the Annual Report.*	✓
I. IKHTISAR DATA KEUANGAN PENTING	***II. SIGNIFICANT FINANCIAL HIGHLIGHTS***	
A. Ikhtisar Data Keuangan Penting Ikhtisar data keuangan penting memuat informasi keuangan yang disajikan dalam bentuk perbandingan selama 3 (tiga) tahun buku atau sejak memulai usahanya jika Emiten atau Perusahaan Publik tersebut menjalankan kegiatan usahanya kurang dari 3 (tiga) tahun, paling sedikit memuat: 1) pendapatan/penjualan; 2) laba bruto; 3) laba (rugi); 4) jumlah laba (rugi) yang dapat diatribusikan kepada pemilik entitas induk dan kepentingan non pengendali; 5) total laba (rugi) komprehensif; 6) jumlah laba (rugi) komprehensif yang dapat diatribusikan kepada pemilik entitas induk dan kepentingan non pengendali; 7) laba (rugi) per saham;	*A. Significant Financial Highlights* *Significant financial highlights contain financial information presented in the form of three 3 (three) years comparison or from the start of business if the Issuer or Public Company has conducted business activities for less than 3 (three) years, at least includes:* *1) income/sales;* *2) gross profit;* *3) profit (loss);* *4) total comprehensive profit (loss) attributable to owners of the parent entity and non-controlling interests;* *5) total comprehensive gain (loss);* *6) total comprehensive gain (loss) attributable to owners of the parent entity and non-controlling interests;* *7) profit (loss) per share;*	12-19

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8) jumlah aset; 9) jumlah liabilitas; 10) jumlah ekuitas; 11) rasio laba (rugi) terhadap jumlah aset; 12) rasio laba (rugi) terhadap ekuitas; 13) rasio laba (rugi) terhadap pendapatan/ penjualan; 14) rasio lancar; 15) rasio liabilitas terhadap ekuitas; 16) rasio liabilitas terhadap jumlah aset; dan 17) informasi dan rasio keuangan lainnya yang relevan dengan Emiten atau Perusahaan Publik dan jenis industrinya;	*8) total assets;* *9) total liabilities;* *10) total equity;* *11) profit (loss) to total assets ratio;* *12) profit (loss) to equity ratio;* *13) profit (loss) to income/sales ratio;* *14) current ratio;* *15) liabilities to equity ratio;* *16) liabilities to total assets ratio; and* *17) information and other financial ratios relevant to the Issuer or Public Company and the type of industry;*	
B. INFORMASI SAHAM Informasi saham bagi Perusahaan Terbuka paling sedikit memuat: 1) saham yang telah diterbitkan untuk setiap masa triwulan (jika ada) yang disajikan dalam bentuk perbandingan selama 2 (dua) tahun buku terakhir, paling sedikit meliputi: a) jumlah saham yang beredar; b) kapitalisasi pasar berdasarkan harga pada Bursa Efek tempat saham dicatatkan; c) harga saham tertinggi, terendah, dan penutupan berdasarkan harga pada Bursa Efek tempat saham dicatatkan; dan d) volume perdagangan pada Bursa Efek tempat saham dicatatkan; 3) Informasi pada huruf b), huruf c), dan huruf d) hanya diungkapkan jika Emiten merupakan Perusahaan Terbuka dan sahamnya tercatat di Bursa Efek;	*B. SHARE INFORMATION* *Share information of Public Company that at least includes:* *1) shares issued for each quarter (if any) are presented in the form of a comparison over the past 2 (two) fiscal years, at least including:* *a) total outstanding shares;* *b) market capitalization based on prices on the Stock Exchange where the shares are listed;* *c) the highest, lowest, and closing share prices are based on the price on the Stock Exchange where the shares are listed; and* *d) trading volume on the Stock Exchange where the shares are listed;* *Information in b), c), and d) are only disclosed if the Issuer is a Public Company and its shares are listed on the Stock Exchange;*	21-22
2) dalam hal terjadi aksi korporasi, seperti pemecahan saham *(stock split)*, penggabungan saham *(reverse stock),* dividen saham, saham bonus, dan perubahan nilai nominal saham, informasi saham sebagaimana dimaksud pada angka 1) ditambahkan penjelasan paling sedikit mengenai: a) tanggal pelaksanaan aksi korporasi; b) rasio pemecahan saham *(stock split)*, penggabungan saham *(reverse stock)*, dividen saham, saham bonus, dan perubahan nilai nominal saham; c) jumlah saham beredar sebelum dan sesudah aksi korporasi; dan d) harga saham sebelum dan sesudah aksi korporasi;	*2) in the event of corporate actions, such as stock split, reverse stock, share dividends, bonus shares, and changes in the nominal value of shares, then information on share prices as stated in the number 1) must add explanation regarding:* *a) date of corporate action;* *b) ratio of stock split, reverse stock, share dividends, bonus shares, and changes in the nominal value of shares;* *c) total number of shares outstanding before and after the corporate action; and d) share price before and after the corporate action;*	22
3) dalam hal terjadi penghentian sementara perdagangan saham *(suspension),* dan/atau penghapusan pencatatan saham *(delisting)* dalam tahun buku, Emiten atau Perusahaan Publik menjelaskan alasan penghentian sementara perdagangan saham *(suspension)* dan/atau penghapusan pencatatan saham *(delisting)* tersebut; dan	*3) in the event that the Company's share trading is temporarily in suspension and/or delisting during the fiscal year, the Issuer or Public Company must explain the reasons for such temporary suspension and/or delisting of shares; and*	
4) dalam hal penghentian sementara perdagangan saham *(suspension)* dan/atau penghapusan pencatatan saham *(delisting)* sebagaimana dimaksud pada angka 3) masih berlangsung hingga akhir periode Laporan Tahunan, Emiten atau Perusahaan Publik menjelaskan tindakan yang dilakukan untuk menyelesaikan penghentian sementara perdagangan saham *(suspension)* dan/atau penghapusan pencatatan saham *(delisting)* tersebut;	*4) in the event that the Company's shares are still in suspension and/or delisting as mentioned in 3) at the end of the Annual Report period, the Issuer or Public Company explains the actions taken to address the suspension and/or delisting;*	22

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C. LAPORAN DIREKSI Laporan Direksi paling sedikit memuat uraian singkat mengenai: 1) kinerja Emiten atau Perusahaan Publik, paling sedikit memuat: a) strategi dan kebijakan strategis Emiten atau Perusahaan Publik; b) peranan Direksi dalam perumusan strategi dan kebijakan strategis Emiten atau Perusahaan Publik; c) proses yang dilakukan Direksi untuk memastikan implementasi strategi Emiten atau Perusahaan Publik; d) perbandingan antara hasil yang dicapai dengan yang ditargetkan Emiten atau Perusahaan Publik; dan e) kendala yang dihadapi Emiten atau Perusahaan Publik; 2) gambaran tentang prospek usaha Emiten atau Perusahaan Publik; dan 3) penerapan tata kelola Emiten atau Perusahaan Publik.	*C. BOARD OF DIRECTORS' REPORT* *The Board of Directors' report at least consists of brief description including:* *1) performance of the Issuer or Public Company that at least includes:* *a) strategy and strategic policy of the Issuer or Public Company;* *b) the Board of Directors' role in preparing strategy and strategic policy of the Issuer or Public Company;* *c) the process performed by the Board of Directors to ensure the strategy implementation of the Issuer or Public Company;* *d) comparison between the results achieved and targeted by the Issuer or Public Company; and* *e) challenges faced by the Issuer or Public Company;* *2) overview of the business prospect of the Issuer or Public Company; and* *3) governance implementation of Issuer or Public Company.*	46-62
D. LAPORAN DEWAN KOMISARIS Laporan Dewan Komisaris paling sedikit memuat uraian singkat mengenai: 1) penilaian terhadap kinerja Direksi mengenai pengelolaan Emiten atau Perusahaan Publik, termasuk pengawasan Dewan Komisaris dalam perumusan dan implementasi strategi Emiten atau Perusahaan Publik yang dilakukan oleh Direksi; 2) pandangan atas prospek usaha Emiten atau Perusahaan Publik yang disusun oleh Direksi; dan 3) pandangan atas penerapan tata kelola Emiten atau Perusahaan Publik.	*D. BOARD OF COMMISSIONERS' REPORT* *The Board of Commissioners' report at least consists of brief description including:* *1) assessment of the Board of Directors' performance on the management of Issuer or Public Company, including supervising the Board of Commissioners in preparing and implementing the strategies of Issuer or Public Company performed by the Board of Directors;* *2) a view of the business prospects of Issuer or Public Company prepared by the Board of Directors; and* *3) a view of the governance implementation of Issuer or Public Company.*	32-45
E. PROFIL EMITEN ATAU PERUSAHAAN PUBLIK Profil Emiten atau Perusahaan Publik paling sedikit memuat informasi: 1) nama Emiten atau Perusahaan Publik termasuk apabila terdapat perubahan nama, alasan perubahan, dan tanggal efektif perubahan nama pada tahun buku;	*E. PROFILES OF ISSUER OR PUBLIC COMPANY* *Profile of the Issuer or Public Company at least includes information of:* *1) name of Issuer or Public Company including whether there have been changes to the name and reason for such changes, and the effective date for the name change occurring in the reporting year;*	66
2) akses terhadap Emiten atau Perusahaan Publik termasuk kantor cabang atau kantor perwakilan yang memungkinkan masyarakat dapat memperoleh informasi mengenai Emiten atau Perusahaan Publik, meliputi: a) alamat; b) nomor telepon; c) alamat surat elektronik; dan d) alamat situs web;	*2) access to the Issuer or Public Company including branch offices or representative offices from which the community may obtain information regarding the Issuer or Public Company, among others:* *a) address;* *b) telephone number;* *c) email address; and* *d) website;*	67
3) riwayat singkat Emiten atau Perusahaan Publik;	*3) a brief history of the Issuer or Public Company;*	68-73
4) visi dan misi Emiten atau Perusahaan Publik serta budaya perusahaan *(corporate culture)* atau nilai-nilai perusahaan;	*4) vision and mission of the Issuer or Public Company and corporate culture or corporate values;*	74-75

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5) kegiatan usaha menurut anggaran dasar terakhir, kegiatan usaha yang dijalankan pada tahun buku, serta jenis barang dan/atau jasa yang dihasilkan;	*5) business activities according to the latest articles of association, business activities performed in the fiscal year, and types of goods and/or services produced;*	77-86
6) wilayah operasional Emiten atau Perusahaan Publik; wilayah operasional merupakan wilayah atau daerah pelaksanaan kegiatan operasional atau jangkauan dari kegiatan operasional perusahaan dengan nama dan jabatan;	*6) operational area of the Issuer or Public Company; operational area is the area or regions for the implementation of operational activities or the range of the Company's operational activities with the name and position of each;*	88-91
7) struktur organisasi Emiten atau Perusahaan Publik dalam bentuk bagan, paling sedikit sampai dengan struktur 1 (satu) tingkat di bawah Direksi termasuk komite di bawah Direksi (jika ada) dan komite di bawah Dewan Komisaris, disertai dengan nama dan jabatan;	*7) organization structure of the Issuer or Public Company in the form of a chart, detailing at least 1 (one) level under the Board of Directors, including committee under the Board of Directors (if any) and committee under the Board of Commissioners, complete with the names and positions;*	92-93
8) daftar keanggotaan asosiasi industri baik dalam skala nasional maupun internasional yang berkaitan dengan penerapan keuangan berkelanjutan;	*8) a list of industry association memberships both on a national and international scales related to the implementation of sustainable finance;*	87
9) profil Direksi, paling sedikit memuat: a) nama dan jabatan yang sesuai dengan tugas dan tanggung jawab; b) foto terbaru; c) usia; d) kewarganegaraan; e) riwayat pendidikan dan/atau sertifikasi; f) riwayat jabatan, meliputi informasi: (1) dasar hukum pengangkatan sebagai anggota Direksi pada Emiten atau Perusahaan Publik yang bersangkutan; (2) rangkap jabatan, baik sebagai anggota Direksi, anggota Dewan Komisaris, dan/atau anggota komite serta jabatan lainnya baik di dalam maupun di luar Emiten atau Perusahaan Publik. Dalam hal anggota Direksi tidak memiliki rangkap jabatan, maka diungkapkan mengenai hal tersebut; dan (3) pengalaman kerja beserta periode waktunya baik di dalam maupun di luar Emiten atau Perusahaan Publik;	*9) Board of Directors' profile that includes at least:* *a) name and position in line with the duties and responsibility of each;* *b) latest photograph;* *c) age;* *d) nationality;* *e) educational background and/or certification;* *f) employment history, including:* *(1) legal basis of appointment as member of the Board of Directors in the relevant Issuer or Public Company;* *(2) concurrent positions, either as the Board of Directors' member, Board of Commissioners' member, and/or committee's member as well as other positions in and outside of the Issuer or Public Company.* *In the event that the Board of Directors' member does not have any concurrent positions, such matter is disclosed; and* *(3) work experience along with the term of office in and outside of the Issuer or Public Company;*	

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g) hubungan afiliasi dengan anggota Direksi lainnya, anggota Dewan Komisaris, pemegang saham utama, dan pengendali baik langsung maupun tidak langsung sampai kepada pemilik individu, meliputi nama pihak yang terafiliasi. Dalam hal anggota Direksi tidak memiliki hubungan afiliasi, maka Emiten atau Perusahaan Publik mengungkapkan hal tersebut; dan	*g) affiliation with other Board of Directors' members, Board of Commissioners' members, main and controlling shareholders, either directly or indirectly up to the individual shareholders, including the name of the affiliated party. In he event that Board of Directors' member has no affiliation, the Issuer or Public Company discloses such matter; and*	98-102
h) perubahan komposisi anggota Direksi dan alasan perubahannya. Dalam hal tidak terdapat perubahan komposisi anggota Direksi, maka diungkapkan mengenai hal tersebut;	*h) changes in the composition of Board of Directors members and the reasons of changes. In the event that there is no change to the composition of the Board of Directors' members, such matter is disclosed;*	
10) profil Dewan Komisaris, paling sedikit memuat: a) nama dan jabatan; b) foto terbaru; c) usia; d) kewarganegaraan; e) riwayat pendidikan dan/atau sertifikasi; f) riwayat jabatan, meliputi informasi: (1) dasar hukum pengangkatan sebagai anggota Dewan Komisaris; (2) dasar hukum pengangkatan pertama kali sebagai anggota Dewan Komisaris yang merupakan komisaris independen pada Emiten atau Perusahaan Publik yang bersangkutan; (3) rangkap jabatan, baik sebagai anggota Dewan Komisaris, anggota Direksi, dan/atau anggota komite serta jabatan lainnya baik di dalam maupun di luar Emiten atau Perusahaan Publik. Dalam hal anggota Dewan Komisaris tidak memiliki rangkap jabatan, maka diungkapkan mengenai hal tersebut; dan (4) pengalaman kerja beserta periode waktunya baik di dalam maupun di luar Emiten atau Perusahaan Publik;	*10) profile of Board of Commissioners that at least includes:* *a) name and position;* *b) latest photograph;* *c) age;* *d) nationality;* *e) educational background and/or certification;* *f) employment history, including:* *(1) legal basis of Board of Commissioners members' appointment;* *(2) legal basis of initial appointment as Board of Commissioners' member, which is as independent commissioner at the relevant Issuer or Public Company;* *(3) concurrent positions, either as the Board of Commissioners' member, Board of Directors' member, and/or committee's member as well as other positions in and outside of the Issuer or Public Company. In the event that the Board of Commissioners' member does not have any concurrent positions, such matter is disclosed; and* *(4) work experience along with the term of office in and outside of the Issuer or Public Company;*	

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g) hubungan afiliasi dengan anggota Dewan Komisaris lainnya, pemegang saham utama, dan pengendali baik langsung maupun tidak langsung sampai kepada pemilik individu, meliputi nama pihak yang terafiliasi; Dalam hal anggota Dewan Komisaris tidak memiliki hubungan afiliasi, maka Emiten atau Perusahaan Publik mengungkapkan hal tersebut;	*g) affiliation with other Board of Commissioners' members, main and controlling shareholders both directly or indirectly, up to the individual shareholders, including the name of the affiliated party; In the event that the Board of Commissioners' members have no affiliation, the Issuer or Public Company discloses such matter;*	94-97
h) pernyataan independensi komisaris independen dalam hal komisaris independen telah menjabat lebih dari 2 (dua) periode; dan	*h) statement of independence of the independent commissioners, in the event that the independent commissioner has held the position for more than 2 (two) periods; and*	
i) perubahan komposisi anggota Dewan Komisaris dan alasan perubahannya. Dalam hal tidak terdapat perubahan komposisi anggota Dewan Komisaris, maka diungkapkan mengenai hal tersebut;	*i) changes in the composition of Board of Commissioners members and the reasons of changes. In the event that there have been changes to the Board of Commissioners' composition, such composition is disclosed;*	
11) dalam hal terdapat perubahan susunan anggota Direksi dan/atau anggota Dewan Komisaris yang terjadi setelah tahun buku berakhir sampai dengan batas waktu penyampaian Laporan Tahunan, susunan yang dicantumkan dalam Laporan Tahunan adalah susunan anggota Direksi dan/atau anggota Dewan Komisaris yang terakhir dan sebelumnya;	*11) in the event that there have been changes to the composition of the Board of Directors and/or Board of Commissioners occurring after the end of the reporting year up to the deadline for submission of the Annual Report, the composition presented in the Annual Report is the latest composition as well as the preceding one;*	98
12) jumlah karyawan menurut jenis kelamin, jabatan, usia, tingkat pendidikan, dan status ketenagakerjaan (tetap/kontrak) dalam tahun buku; Pengungkapan informasi dapat disajikan dalam bentuk tabel.	*12) number of employees by their gender, position, age, level of education, and employment status (permanent/contract) within the reporting year; The information disclosure can be presented in the form of table.*	104-106
13) nama pemegang saham dan persentase kepemilikan pada awal dan akhir tahun buku, yang terdiri dari informasi mengenai: a) pemegang saham yang memiliki 5% (lima persen) atau lebih saham Emiten atau Perusahaan Publik; b) anggota Direksi dan anggota Dewan Komisaris yang memiliki saham Emiten atau Perusahaan Publik. Dalam hal seluruh anggota Direksi dan/atau seluruh anggota Dewan Komisaris tidak memiliki saham, maka diungkapkan mengenai hal tersebut; dan c) kelompok pemegang saham masyarakat, yaitu kelompok pemegang saham yang masing-masing memiliki kurang dari 5% (lima persen) saham Emiten atau Perusahaan Publik; Informasi di atas dapat disajikan dalam bentuk tabel.	*13) names of shareholders and the ownership percentage at the beginning and end of the reporting year, including information on: a) shareholders with ownership of more than 5% (five percent) or more in the Issuer or Public Company; b) members of the Board of Directors and Board of Commissioners who own shares in the Issuer or Public Company. In the event that all members of the Board of Directors and/or of the Board of Commissioners do not own any shares, such matter is disclosed; and c) the group of public shareholders, namely the shareholders group with each share ownership of less than 5% (five percent) of the Issuer or Public Company; Such information can be presented in the form of table.*	106-107

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14) persentase kepemilikan tidak langsung atas saham Emiten atau Perusahaan Publik oleh anggota Direksi dan anggota Dewan Komisaris pada awal dan akhir tahun buku, termasuk informasi mengenai pemegang saham yang terdaftar dalam daftar pemegang saham untuk kepentingan kepemilikan tidak langsung anggota Direksi dan anggota Dewan Komisaris; Dalam hal seluruh anggota Direksi dan/atau seluruh anggota Dewan Komisaris tidak memiliki kepemilikan tidak langsung atas saham Emiten atau Perusahaan Publik, maka diungkapkan mengenai hal tersebut.	*14) the percentage of indirect share ownership of the Issuer or Public Company by members of the Board of Directors and Board of Commissioners at the beginning and end of the fiscal year, including information on shareholders registered in the shareholder list for the benefit of indirect ownership of members of the Board of Directors and Board of Commissioners; In the event that all members of the Board of Directors and/or of the Board of Commissioners do not have indirect shares ownership of the Issuer or Public Company, such matter is disclosed.*	107
15) jumlah pemegang saham dan persentase kepemilikan per akhir tahun buku berdasarkan klasifikasi: a) kepemilikan institusi lokal; b) kepemilikan institusi asing; c) kepemilikan individu lokal; dan d) kepemilikan individu asing;	*15) number of shareholders and ownership percentage as of the end of the fiscal year based on the classifications of: a) local institution ownership; b) foreign institution ownership; c) local individual ownership; and d) foreign individual ownership;*	108
16) informasi mengenai pemegang saham utama dan pengendali Emiten atau Perusahaan Publik, baik langsung maupun tidak langsung, sampai kepada pemilik individu, yang disajikan dalam bentuk skema atau bagan;	*16) information on the main and controlling shareholders of the Issuer or Public Company, either directly or indirectly, up to individual owners, which are presented in the form of schemes or diagrams;*	108-109
17) nama entitas anak, perusahaan asosiasi, perusahaan ventura bersama dimana Emiten atau Perusahaan Publik memiliki pengendalian bersama entitas (jika ada), beserta persentase kepemilikan saham, bidang usaha, total aset, dan status operasi entitas anak, perusahaan asosiasi, perusahaan ventura bersama; Untuk entitas anak, ditambahkan informasi mengenai alamat entitas anak tersebut.	*17) names of subsidiaries, associated companies, joint ventures in which the Issuer or Public Company retains a joint controlling power (if any), as well as the percentage of shares ownership, line of business, total assets, and operational status of the subsidiaries, associated companies, joint ventures; For subsidiaries, their addresses must be provided.*	109
18) kronologis pencatatan saham, jumlah saham, nilai nominal, dan harga penawaran dari awal pencatatan hingga akhir tahun buku serta nama bursa efek dimana saham Emiten atau Perusahaan Publik dicatatkan, termasuk pemecahan saham *(stock split),* penggabungan saham *(reverse stock),* dividen saham, saham bonus, dan perubahan nilai nominal saham, pelaksanaan efek konversi, pelaksanaan penambahan dan pengurangan modal (jika ada);	*18) chronology of share listing, number of shares outstanding, nominal value, and offering price from the time of the listing to the end of the reporting year, as well as the name of the stock exchange on which the shares of the Issuer or Public Company are listed, including stock split, reverse stock, share dividend, bonus shares, and changes in the shares' par value, implementation of conversion effects, implementation of capital additions and subtractions (if any);*	109-112
19) informasi pencatatan efek lainnya selain efek sebagaimana dimaksud pada angka 18), yang belum jatuh tempo pada tahun buku paling sedikit memuat nama efek, tahun penerbitan, tingkat suku bunga/imbal hasil, tanggal jatuh tempo, nilai penawaran, dan peringkat efek (jika ada);	*19) other securities listing information other than securities as referred to in 18), which have not matured in the fiscal year at least including the name of the securities, year of issue, interest rate/yield, maturity date, offering value, and securities' rate (if any);*	112

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20) informasi penggunaan jasa akuntan publik (AP) dan kantor akuntan publik (KAP) beserta jaringan/asosiasi/aliansinya meliputi: a) nama dan alamat; b) periode penugasan; c) informasi jasa audit dan/atau non audit yang diberikan; d) biaya jasa *(fee)* audit dan/atau non audit untuk masing-masing penugasan yang diberikan selama tahun buku; dan e) dalam hal AP dan KAP beserta jaringan/asosiasi/aliansinya, yang ditunjuk tidak memberikan jasa non audit, maka diungkapkan mengenai informasi tersebut; dan Pengungkapan informasi penggunaan jasa AP dan KAP beserta jaringan/asosiasi/aliansinya dapat disajikan dalam bentuk tabel.	*20) information on the use of the services of public accountant (AP) and public accounting firm (KAP) and their networks/associations/ allies includes: a) name and address; b) assignment period; c) information on audit and/or non-audit services provided; d) audit and/or non-audit fees for each assignment given during the fiscal year; and e) in the event that appointed AP and KAP and their network/ association/alliance do not provide non-audit services, such information is disclosed; and information disclosure on the use of AP and KAP services and their networks/associations/ allies can be presented in the form of table.*	113
21) nama dan alamat lembaga dan/atau profesi penunjang pasar modal selain AP dan KAP.	*21) name and address of institution and/or profession supporting capital market besides AP and KAP.*	113-114
F. ANALISIS DAN PEMBAHASAN MANAJEMEN Analisis dan pembahasan manajemen memuat analisis dan pembahasan mengenai laporan keuangan dan informasi penting lainnya dengan penekanan pada perubahan material yang terjadi dalam tahun buku, yaitu paling sedikit memuat:	*F. MANAGEMENT DISCUSSION AND ANALYSIS* *The management discussion and analysis contains analysis and discusses the financial statements and other significant information with emphasis on material changes occurring during the reporting period, which at least includes:*	
1) tinjauan operasi per segmen operasi sesuai dengan jenis industri Emiten atau Perusahaan Publik, paling sedikit mengenai: a) produksi, yang meliputi proses, kapasitas, dan perkembangannya; b) pendapatan/penjualan; dan c) profitabilitas;	*1) operational review for each segment of operations in line with the business of the Issuer or Public Company, containing, among others:* *a) production, including process, capacity, and expansion;* *b) income/sales; and* *c) profitability;*	139-142
2) kinerja keuangan komprehensif yang mencakup perbandingan kinerja keuangan dalam 2 (dua) tahun buku terakhir, penjelasan tentang penyebab adanya perubahan dan dampak perubahan tersebut, paling sedikit mengenai: a) aset lancar, aset tidak lancar, dan total aset; b) liabilitas jangka pendek, liabilitas jangka panjang, dan total liabilitas; c) ekuitas; d) pendapatan/penjualan, beban, laba (rugi), penghasilan komprehensif lain, dan total laba (rugi) komprehensif; dan e) arus kas;	*2) a comprehensive analysis on the financial statements that includes the comparison between the financial performance in the last 2 (two) fiscal years, and the explanation for the causes of the changes as well as the impact of such changes, including among others:* *a) current assets, non current assets, and total assets;* *b) current liabilities, non current liabilities, and total liabilities;* *c) equity;* *d) income/sales, expenses, profit (loss), other comprehensive income, and total comprehensive gain (loss); and* *e) cash flows;*	143-155
3) kemampuan membayar utang dengan menyajikan perhitungan rasio yang relevan;	*3) the solvency by providing the relevant ratios;*	156-157
4) tingkat kolektibilitas piutang Emiten atau Perusahaan Publik dengan menyajikan perhitungan rasio yang relevan;	*4) the collectibility of the Issuer or Public Company by providing the relevant ratios;*	157-158
5) struktur modal *(capital structure)* dan kebijakan manajemen atas struktur modal *(capital structure)* tersebut disertai dasar penentuan kebijakan dimaksud;	*5) the capital structure and the management's policy for the capital structure and the basis for such policy;*	158-161

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6) bahasan mengenai ikatan yang material untuk investasi barang modal dengan penjelasan paling sedikit meliputi: a) tujuan dari ikatan tersebut; b) sumber dana yang diharapkan untuk memenuhi ikatan tersebut; c) mata uang yang menjadi denominasi; dan d) langkah yang direncanakan Emiten atau Perusahaan Publik untuk melindungi risiko dari posisi mata uang asing yang terkait;	*6) description on material commitments for capital goods, along with the explanation on the purpose of such commitments, including:* *a) objectives of such commitments;* *b) source of funding to fulfill such commitments;* *c) currencies in which the commitments are denominated; and* *d) measures planned by the Issuer or Public Company to protect risk from related foreign currency's position;*	163
7) bahasan mengenai investasi barang modal yang direalisasikan dalam tahun buku terakhir, paling sedikit meliputi: a) jenis investasi barang modal; b) tujuan investasi barang modal; dan c) nilai investasi barang modal yang dikeluarkan;	*7) description on the investments on capital goods realized within the last reporting year, at least including:* *a) type of capital goods investment;* *b) objectives of capital goods investment; and* *c) amount disbursed for the capital goods investment;*	163
8) informasi dan fakta material yang terjadi setelah tanggal laporan akuntan (jika ada);	*8) material information and facts subsequent to the accountant's reporting date (if any);*	164
9) prospek usaha dari Emiten atau Perusahaan Publik dikaitkan dengan kondisi industri, ekonomi secara umum dan pasar internasional disertai data pendukung kuantitatif dari sumber data yang layak dipercaya;	*9) business prospect of the Issuer or Public Company related to the conditions in the industry, general economy, and international markets, supported with quantitative data from reputable and reliable sources;*	179-181
10) perbandingan antara target/proyeksi pada awal tahun buku dengan hasil yang dicapai (realisasi), mengenai: a) pendapatan/penjualan; b) laba (rugi); c) struktur modal *(capital structure);* atau d) hal lainnya yang dianggap penting bagi Emiten atau Perusahaan Publik;	*10) comparison between the targets/projections at the beginning of the financial year and the achieved results (realization), pertaining to:* *a) income/sales;* *b) profit (loss);* *c) capital structure; or* *d) other aspects considered significant for the Issuer or Public Company;*	164-165
11) target/proyeksi yang ingin dicapai Emiten atau Perusahaan Publik untuk 1 (satu) tahun mendatang, mengenai: a) pendapatan/penjualan; b) laba (rugi); c) struktur modal (capital structure); d) kebijakan dividen; atau e) hal lainnya yang dianggap penting bagi Emiten atau Perusahaan Publik;	*11) targets/projections to be realized by the Issuer or Public Company for the next 1 (one) year, pertaining to:* *a) income/sales;* *b) profit (loss);* *c) capital structure;* *d) dividend policy; or* *e) other aspects considered significant for the Issuer or Public Company;*	164-165
12) aspek pemasaran atas barang dan/atau jasa Emiten atau Perusahaan Publik, paling sedikit mengenai strategi pemasaran dan pangsa pasar;	*12) aspect of marketing of the goods and/or services of the Issuer or Public Company, at least including marketing strategy and market share;*	136-138

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13) uraian mengenai dividen selama 2 (dua) tahun buku terakhir, paling sedikit: a) kebijakan dividen, antara lain memuat informasi persentase jumlah dividen yang dibagikan terhadap laba bersih; b) tanggal pembayaran dividen kas dan/atau tanggal distribusi dividen non kas; c) jumlah dividen per saham (kas dan/atau non kas); dan d) jumlah dividen per tahun yang dibayar; Pengungkapan informasi dapat disajikan dalam bentuk tabel. Dalam hal Emiten atau Perusahaan Publik tidak membagikan dividen dalam 2 (dua) tahun terakhir, maka diungkapkan mengenai hal tersebut.	*13) description on dividends for the last 2 (two) fiscal years, including at least:* *a) dividend policy, which includes information on the percentage of dividends distributed to net profit;* *b) date and amount of cash dividend payout and/or date of non-dividend distribution;* *c) amount of dividend per share (cash and/or non-cash); and* *d) total dividend distributed per year;* *The information disclosure can be presented in the form of table. In the event that the Issuer or Public Company does not distribute dividends in the last 2 (two) years, such matter is disclosed.*	165-166
14) realisasi penggunaan dana hasil Penawaran Umum, dengan ketentuan: a) dalam hal selama tahun buku, Emiten memiliki kewajiban menyampaikan laporan realisasi penggunaan dana, maka diungkapkan realisasi penggunaan dana hasil Penawaran Umum secara kumulatif sampai dengan akhir tahun buku; dan b) dalam hal terdapat perubahan penggunaan dana sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan tentang Laporan Realisasi Penggunaan Dana Hasil Penawaran Umum, maka Emiten menjelaskan perubahan tersebut;	*14) realization of the use of proceeds of the Public Offering, under the following provisions:* *a) if during the fiscal year, the Issuer has an obligation to submit a report on the use of proceeds, the realization of the use of proceeds resulting from a Public Offering must be disclosed cumulatively until the end of fiscal year; and* *b) in the event that there is a change in the use of proceeds as stipulated in the Financial Services Authority Regulation on the Realization Report of the Use of Proceeds from a Public Offering, the Issuer is obliged to explain such changes;*	166
15) informasi material (jika ada), antara lain mengenai investasi, ekspansi, divestasi, penggabungan/peleburan usaha, akuisisi, restrukturisasi utang/modal, transaksi Afiliasi, dan transaksi yang mengandung benturan kepentingan, yang terjadi pada tahun buku, antara lain memuat:	*15) material information (if any), among others of investment, expansion, divestment, merger/acquisition, debt/capital restructuring, transactions with related parties, transactions with conflict of interest, which occurred in the reporting year, with the descriptions on:*	

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a) tanggal, nilai, dan objek transaksi; b) nama pihak yang melakukan transaksi; c) sifat hubungan Afiliasi (jika ada); d) penjelasan mengenai kewajaran transaksi; dan e) pemenuhan ketentuan terkait; f) dalam hal terdapat hubungan afiliasi, selain mengungkapkan informasi sebagaimana dimaksud dalam huruf a) sampai dengan huruf e), Emiten atau Perusahaan Publik juga mengungkapkan informasi: (1) pernyataan Direksi bahwa transaksi afiliasi telah melalui prosedur yang memadai untuk memastikan bahwa transaksi afiliasi dilaksanakan sesuai dengan praktik bisnis yang berlaku umum antara lain dilakukan dengan memenuhi prinsip transaksi yang wajar (arms-length principle); dan (2) peran Dewan Komisaris dan komite audit dalam melakukan prosedur yang memadai untuk memastikan bahwa transaksi afiliasi dilaksanakan sesuai dengan praktik bisnis yang berlaku umum antara lain dilakukan dengan memenuhi prinsip transaksi yang wajar (arms-length principle); g) untuk transaksi afiliasi atau transaksi material yang merupakan kegiatan usaha yang dijalankan dalam rangka menghasilkan pendapatan usaha dan dijalankan secara rutin, berulang, dan/atau berkelanjutan, ditambahkan penjelasan bahwa transaksi afiliasi atau transaksi material tersebut merupakan kegiatan usaha yang dijalankan dalam rangka menghasilkan pendapatan usaha dan dijalankan secara rutin, berulang, dan/atau berkelanjutan; Dalam hal transaksi afiliasi atau transaksi material dimaksud telah diungkapkan dalam laporan keuangan tahunan, ditambahkan informasi mengenai rujukan pengungkapan dalam laporan keuangan tahunan tersebut. h) untuk pengungkapan transaksi afiliasi dan/atau transaksi benturan kepentingan yang merupakan hasil pelaksanaan transaksi afiliasi dan/atau transaksi benturan kepentingan yang telah disetujui pemegang saham independen, ditambahkan informasi mengenai tanggal pelaksanaan RUPS yang menyetujui transaksi afiliasi dan/atau transaksi benturan kepentingan tersebut; i) dalam hal tidak terdapat transaksi afiliasi dan/atau transaksi benturan kepentingan, maka diungkapkan mengenai hal tersebut;	*a) date, value, and object of the transaction;* *b) name of party conducting transaction;* *c) nature of the Affiliation (if any);* *d) explanation of transaction fairness; and* *e) fulfillment of relevant provisions;* *f) in the event that there is affiliation, apart from disclosing the information as referred to in a) up to e), the Issuer or Public Company also discloses the information of:* *(1) statement from the Board of Directors that the affiliate transaction has been carried out through adequate procedures to ensure that the affiliated transaction is done in accordance with generally accepted business practices, among others, by complying with the arms-length principle; and* *(2) the roles of the Board of Commissioners and the audit committee in performing adequate procedures to ensure that affiliated transactions are carried out in accordance with generally accepted business practices, among others, by complying with the arms-length principle;* *g) for affiliated transactions or material transactions which are business activities performed to generate business income and performed regularly, repeatedly, and/or continuously, explanation of such transactions is added that the affiliated transactions or material transactions are business activities carried out to generate business income and are performed regularly, repeatedly, and/or continuously; In the event that such transactions have been disclosed in the annual financial statements, additional information on the disclosure reference in the annual financial statements is added.* *h) for disclosure of the affiliate transactions and/or conflict of interest transactions which are the result of implementing affiliate transactions and/or conflict of interest transactions that have been approved by independent shareholders, information on the date of the GMS which approved such transactions is added;* *i) in the event that there are no affiliated transactions and/or conflict of interest transactions, such matter is disclosed;*	167-171

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16) perubahan ketentuan peraturan perundang-undangan yang berpengaruh signifikan terhadap Emiten atau Perusahaan Publik dan dampaknya terhadap laporan keuangan (jika ada); dan	*16) changes in the laws and regulations that significantly affect the Issuer or Public Company and their impacts on the financial statements (if any); and*	173-178
17) perubahan kebijakan akuntansi, alasan dan dampaknya terhadap laporan keuangan (jika ada);	*17) amendments to accounting policies, reasons for such changes, and their impacts on the financial statements (if any);*	178-179
G. TATA KELOLA EMITEN ATAU PERUSAHAAN PUBLIK Tata kelola Emiten atau Perusahaan Publik paling sedikit memuat uraian singkat mengenai:	*G. GOVERNANCE OF THE ISSUER OR PUBLIC COMPANY* *The governance of the Issuer or Public Company includes brief description on at least the following:*	
1) RUPS, paling sedikit memuat: a) Informasi mengenai keputusan RUPS pada tahun buku dan 1 (satu) tahun sebelum tahun buku meliputi: (1) keputusan RUPS pada tahun buku dan 1 (satu) tahun sebelum tahun buku yang direalisasikan pada tahun buku; dan (2) keputusan RUPS pada tahun buku dan 1 (satu) tahun sebelum tahun buku yang belum direalisasikan beserta alasan belum direalisasikan; b) dalam hal Emiten atau Perusahaan Publik menggunakan pihak independen dalam pelaksanaan RUPS untuk melakukan perhitungan suara, maka diungkapkan mengenai hal tersebut;	*1) GMS that at least includes:* *a) Information on the GMS resolutions of the reporting year and of the previous 1 (one) year including:* *(1) GMS resolutions of the reporting year and of the previous 1 (one) year which are realized in the reporting year; and* *(2) GMS resolutions of the reporting year and of the previous 1 (one) year which have not been realized and the reasons for not realizing them;* *b) in the event that the Issuer or Public Company uses an independent party in the GMS implementation to calculate the votes, such matter is disclosed;*	214-228
2) Direksi, paling sedikit memuat: a) tugas dan tanggung jawab masing-masing anggota Direksi; Informasi mengenai tugas dan tanggung jawab masing-masing anggota Direksi diuraikan dan dapat disajikan dalam bentuk tabel. b) pernyataan bahwa Direksi memiliki pedoman atau piagam *(charter)* Direksi; c) kebijakan dan pelaksanaan frekuensi rapat Direksi, rapat Direksi bersama Dewan Komisaris, dan tingkat kehadiran anggota Direksi dalam rapat tersebut termasuk kehadiran dalam RUPS; Informasi tingkat kehadiran anggota Direksi dalam rapat Direksi, rapat Direksi bersama Dewan Komisaris, atau RUPS dapat disajikan dalam bentuk tabel.	*2) Board of Directors that at least includes:* *a) duties and responsibilities of each Board of Directors' member;* *Information on the duties and responsibilities of each member of the Board of Directors is described and can be presented in the form of table.* *b) statement that the Board of Directors has the Board of Directors' charter;* *c) policy and implementation of meeting frequency of the Board of Directors' meetings, Board of Directors' meetings with Board of Commissioners, and the attendance of the Board of Directors' members in such meetings, or GMS shall be presented in the form of table.*	242-257

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d) pelatihan dan/atau peningkatan kompetensi anggota Direksi: (1) kebijakan pelatihan dan/atau peningkatan kompetensi anggota Direksi, termasuk program orientasi bagi anggota Direksi yang baru diangkat (jika ada); dan (2) pelatihan dan/atau peningkatan kompetensi yang diikuti anggota Direksi dalam tahun buku (jika ada); e) penilaian Direksi terhadap kinerja komite yang mendukung pelaksanaan tugas Direksi pada tahun buku paling sedikit memuat: (1) prosedur penilaian kinerja; dan (2) kriteria yang digunakan seperti capaian kinerja selama tahun buku, kompetensi dan kehadiran dalam rapat; dan f) dalam hal Emiten atau Perusahaan Publik tidak memiliki komite yang mendukung pelaksanaan tugas Direksi, maka diungkapkan mengenai hal tersebut.	*d) training and/or competence development of Board of Directors' members:* *(1) training policies and/or competency development for members of the Board of Directors, including an orientation program for the newly appointed members (if any); and* *(2) training and/or competency development participated in by the Board of Directors' members in the reporting year (if any);* *e) the Board of Directors' assessment on the performance of the committee that support the implementation of the Board of Directors' duties for the reporting year includes:* *(1) performance assessment procedure; and* *(2) the criteria used are performance achievements during the reporting year, competence and meetings' attendance; and* *f) in the event that the Issuer or Public Company does not have a committee that supports the implementation of the Board of Directors' duties, such matter is disclosed.*	
3) Dewan Komisaris, paling sedikit memuat: a) tugas dan tanggung jawab Dewan Komisaris; b) pernyataan bahwa Dewan Komisaris memiliki pedoman atau piagam *(charter)* Dewan Komisaris; c) kebijakan dan pelaksanaan frekuensi rapat Dewan Komisaris, rapat Dewan Komisaris bersama Direksi dan tingkat kehadiran anggota Dewan Komisaris dalam rapat tersebut termasuk kehadiran dalam RUPS; Informasi tingkat kehadiran anggota Dewan Komisaris dalam rapat Dewan Komisaris, rapat Dewan Komisaris bersama Direksi, atau RUPS dapat disajikan dalam bentuk tabel. d) pelatihan dan/atau peningkatan kompetensi anggota Dewan Komisaris: (1) kebijakan pelatihan dan/atau peningkatan kompetensi anggota Dewan Komisaris, termasuk program orientasi bagi anggota Dewan Komisaris yang baru diangkat (jika ada); dan (2) pelatihan dan/atau peningkatan kompetensi yang diikuti anggota Dewan Komisaris dalam tahun buku (jika ada);	*3) Board of Commissioners that at least includes:* *a) duties and responsibilities of Board of Commissioners;* *b) statement that the Board of Commissioners has the Board of Commissioners' charter;* *c) policy and implementation of meeting frequency of the Board of Commissioners' meetings, Board of Commissioners' meetings with Board of Directors and the attendance of Board of Commissioners' members in such meetings including attendance at the GMS;* *Information on the attendance level of Board of Commissioners' members at the Board of Commissioners' meetings, the Board of Commissioners' meetings with the Board of Directors, or the GMS can be presented in the form of table.* *d) training and/or competence development of Board of Commissioners' members:* *(1) training policies and/or competency development for members of the Board of Commissioners, including an orientation program for the newly appointed members (if any); and* *(2) training and/or competency development participated in by the Board of Commissioners' members in the reporting year (if any);*	

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e) penilaian kinerja Direksi dan Dewan Komisaris serta masing-masing anggota Direksi dan anggota Dewan Komisaris, paling sedikit memuat: (1) prosedur pelaksanaan penilaian kinerja; (2) kriteria yang digunakan seperti capaian kinerja selama tahun buku, kompetensi dan kehadiran dalam rapat; dan (3) pihak yang melakukan penilaian; dan f) penilaian Dewan Komisaris terhadap kinerja Komite yang mendukung pelaksanaan tugas Dewan Komisaris pada tahun buku meliputi: (1) prosedur penilaian kinerja; dan (2) kriteria yang digunakan seperti capaian kinerja selama tahun buku, kompetensi dan kehadiran dalam rapat;	*e) performance assessment of the Board of Directors and the Board of Commissioners as well as each member of the Board of Directors and the Board of Commissioners, at least including:* *(1) performance assessment procedure;* *(2) the criteria used are performance achievements during the reporting year, competence and meetings' attendance; and* *(3) assessor; and* *f) the Board of Commissioners' assessment on the performance of the Committee that support the implementation of the Board of Commissioners' duties for the reporting year includes:* *(1) performance assessment procedure; and* *(2) the criteria used are performance achievements during the reporting year, competence and meetings' attendance;*	228-242
4) Nominasi dan remunerasi Direksi dan Dewan Komisaris, paling sedikit memuat: a) prosedur nominasi, meliputi uraian singkat mengenai kebijakan dan proses nominasi anggota Direksi dan/atau anggota Dewan Komisaris; dan b) prosedur dan pelaksanaan remunerasi Direksi dan Dewan Komisaris, antara lain: (1) prosedur penetapan remunerasi Direksi dan Dewan Komisaris; (2) struktur remunerasi Direksi dan Dewan Komisaris seperti, gaji, tunjangan, tantiem/bonus dan lainnya; dan (3) besarnya remunerasi masing-masing anggota Direksi dan anggota Dewan Komisaris; Pengungkapan informasi dapat disajikan dalam bentuk tabel.	*4) The nomination and remuneration of the Board of Directors and the Board of Commissioners at least consists of:* *a) nomination procedures, including brief descriptions of the policies and processes for nominations for the members of the Board of Directors and/or Board of Commissioners; and* *b) procedures and implementation of remuneration for the Board of Directors and the Board of Commissioners, among others:* *(1) remuneration procedure for the Board of Directors and Board of Commissioners;* *(2) the remuneration structure of the Board of Directors and the Board of Commissioners such as salary, allowances, tantiem/bonus and others; and* *(3) the amount of remuneration for each member of the Board of Directors and of the Board of Commissioners; The information disclosure can be presented in the form of table.*	266-276
5) Dewan pengawas syariah, bagi Emiten atau Perusahaan Publik yang menjalankan kegiatan usaha berdasarkan prinsip syariah sebagaimana tertuang dalam anggaran dasar, paling sedikit memuat: a) nama; b) dasar hukum pengangkatan dewan pengawas syariah; c) periode penugasan dewan pengawas syariah; d) tugas dan tanggung jawab dewan pengawas syariah; dan e) frekuensi dan cara pemberian nasihat dan saran serta pengawasan pemenuhan prinsip syariah di pasar modal terhadap Emiten atau Perusahaan Publik;	*5) The sharia supervisory board, for the Issuer or Public Company that carries out business activities based on sharia principles as stated in the articles of association, at least consists of:* *a) name;* *b) legal basis of appointment as sharia supervisory board;* *c) term of office of sharia supervisory board;* *d) duties and responsibilities of the sharia supervisory board; and* *e) frequency and mechanism for providing advice and recommendations as well as supervision of the sharia principles fulfillment in the capital market towards the Issuer or Public Company;*	N/A

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6) Komite Audit, paling sedikit memuat: a) nama dan jabatannya dalam keanggotaan komite; b) usia; c) kewarganegaraan; d) riwayat pendidikan; e) riwayat jabatan, meliputi informasi: * dasar hukum penunjukan sebagai anggota komite; * rangkap jabatan, baik sebagai anggota Dewan Komisaris, anggota Direksi, dan/atau anggota komite serta jabatan lainnya (jika ada); dan * pengalaman kerja beserta periode waktunya baik di dalam maupun di luar Emiten atau Perusahaan Publik; f) periode dan masa jabatan anggota Komite Audit; g) pernyataan independensi Komite Audit; h) kebijakan dan pelaksanaan tentang frekuensi rapat Komite Audit dan tingkat kehadiran anggota Komite Audit dalam rapat tersebut; i) pendidikan dan/atau pelatihan yang telah diikuti dalam tahun buku (jika ada); dan j) pelaksanaan kegiatan Komite Audit pada tahun buku sesuai dengan yang dicantumkan dalam pedoman atau piagam *(charter)* Komite Audit;	*6) Audit Committee that at least includes:* *a) names and positions in the committee;* *b) age;* *c) nationality;* *d) education;* *e) employment history, including:* * *legal basis of appointment as member of the committee;* * *concurrent positions, either as the Board of Commissioners' member, Board of Directors' member, and/or committee's member as well as other positions (if any); and* * *work experience along with the term of office in and outside of the Issuer or Public Company;* *f) term of office of Audit Committee's member;* *g) statement of independence of Audit Committee;* *h) policy and implementation of Audit Committee's meeting and the Audit Committee members' attendance frequency in such meetings;* *i) education and/or training participated in within the reporting year (if any); and* *j) the implementation of the Audit Committee's activities in the reporting year is in line with those stated in the Audit Committee charter;*	289

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7) komite atau fungsi nominasi dan remunerasi Emiten atau Perusahaan Publik, paling sedikit memuat: a) nama dan jabatannya dalam keanggotaan komite; b) usia; c) kewarganegaraan; d) riwayat pendidikan; e) riwayat jabatan, meliputi informasi: (1) dasar hukum penunjukan sebagai anggota komite; (2) rangkap jabatan, baik sebagai anggota Dewan Komisaris, anggota Direksi, dan/atau anggota komite serta jabatan lainnya (jika ada); dan (3) pengalaman kerja beserta periode waktunya baik di dalam maupun di luar Emiten atau Perusahaan Publik; f) periode dan masa jabatan anggota komite; g) pernyataan independensi komite; h) pelatihan dan/atau peningkatan kompetensi yang telah diikuti dalam tahun buku (jika ada); i) uraian tugas dan tanggung jawab; j) pernyataan bahwa telah memiliki pedoman atau piagam *(charter);* k) kebijakan dan pelaksanaan frekuensi rapat dan tingkat kehadiran anggota dalam rapat tersebut; l) uraian singkat pelaksanaan kegiatan pada tahun buku; dan m) dalam hal tidak dibentuk Komite Remunerasi dan Nominasi , Emiten atau Perusahaan Publik cukup mengungkapkan informasi sebagaimana dimaksud dalam huruf i) sampai dengan huruf l) dan mengungkapkan: (1) alasan tidak dibentuknya komite; dan (2) pihak yang melaksanakan fungsi nominasi dan remunerasi;	*7) committee or function of nomination and remuneration of the Issuer or Public Company, at least consists of:* *a) names and positions in the committee;* *b) age;* *c) nationality;* *d) education;* *e) employment history, including:* *(1) legal basis of appointment as member of the committee;* *(2) concurrent positions, either as the Board of Commissioners' member, Board of Directors' member, and/or committee's member as well as other positions (if any); and* *(3) work experience along with the term of office in and outside of the Issuer or Public Company;* *f) term of office of committee's member;* *g) statement of independence of committee;* *h) education and/or competency development participated in within the reporting year (if any);* *i) description of duties and responsibilities;* *j) statement that the charter is present;* *k) policy and implementation of meeting and the members' attendance frequency in such meetings;* *l) brief description of the activities implementation within the reporting year; and* *m) in the event that no nomination and remuneration committee is formed, the Issuer or Public Company only needs to disclose the information as referred to in i) up to l) and discloses:* *(1) reasons for not forming the committee; and* *(2) the party carrying out the nomination and remuneration function;*	290-297

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8) komite lain yang dimiliki Emiten atau Perusahaan Publik dalam rangka mendukung fungsi dan tugas Direksi dan/ atau Dewan Komisaris, seperti Komite Remunerasi dan Nominasi , mencakup antara lain: a) nama dan jabatannya dalam keanggotaan komite; b) usia; c) kewarganegaraan; d) riwayat pendidikan; e) riwayat jabatan, meliputi informasi: (1) dasar hukum penunjukan sebagai anggota komite; (2) rangkap jabatan, baik sebagai anggota Dewan Komisaris, anggota Direksi, dan/atau anggota komite serta jabatan lainnya (jika ada); dan (3) pengalaman kerja beserta periode waktunya baik di dalam maupun di luar Emiten atau Perusahaan Publik; f) periode dan masa jabatan anggota komite; g) uraian tugas dan tanggung jawab; h) pernyataan bahwa telah memiliki pedoman atau piagam *(charter)* komite; i) pernyataan independensi komite; j) kebijakan dan pelaksanaan tentang frekuensi rapat komite dan tingkat kehadiran anggota komite dalam rapat tersebut; k) pendidikan dan/atau pelatihan yang telah diikuti dalam tahun buku (jika ada); dan l) uraian singkat pelaksanaan kegiatan komite pada tahun buku;	*8) other committee in the Issuer or Public Company that have been established to assist the functions and duties of the Board of Directors and/or the Board of Commissioners, such as Nomination and Remuneration Committee, at least containing information on:* *a) names and positions in the committee;* *b) age;* *c) nationality;* *d) education;* *e) employment history, including:* *(1) legal basis of appointment as member of the committee;* *(2) concurrent positions, either as the Board of Commissioners' member, Board of Directors' member, and/or committee's member as well as other positions (if any); and* *(3) work experience along with the term of office in and outside of the Issuer or Public Company;* *f) term of office of committee's member;* *g) description of duties and responsibilities;* *h) statement that the committee charter is present;* *i) statement of independence of committee;* *j) policy and implementation committee's meeting and the committee members' attendance frequency in such meetings;* *k) education and/or training participated in within the reporting year (if any); and* *l) brief description of implementation of the committee's activities within the reporting year;*	305-332
9) Sekretaris Perusahaan, mencakup antara lain: a) nama; b) domisili; c) riwayat jabatan, meliputi informasi: * dasar hukum penunjukan sebagai Sekretaris Perusahaan; dan * pengalaman kerja beserta periode waktunya baik di dalam maupun di luar Emiten atau Perusahaan Publik; d) riwayat pendidikan; e) pendidikan dan/atau pelatihan yang diikuti dalam tahun buku; dan f) uraian singkat pelaksanaan tugas Sekretaris Perusahaan pada tahun buku;	*9) Corporate Secretary, including:* *a) name;* *b) domicile;* *c) employment history, including:* * *legal basis of appointment as Corporate Secretary; and* * *work experience along with the term of office in and outside of the Issuer or Public Company;* *d) education;* *e) education and/or training participated in within the reporting year; and* *f) brief description of duty implementation of Corporate Secretary within the reporting year;*	333-339

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10) Unit Audit Internal, mencakup antara lain: a) nama kepala Unit Audit Internal; b) riwayat jabatan, meliputi informasi: * dasar hukum penunjukan sebagai kepala Unit Audit Internal; dan * pengalaman kerja beserta periode waktunya baik di dalam maupun di luar Emiten atau Perusahaan Publik; c) kualifikasi atau sertifikasi sebagai profesi audit internal (jika ada); d) pendidikan dan/atau pelatihan yang diikuti dalam tahun buku; e) struktur dan kedudukan Unit Audit Internal; f) uraian tugas dan tanggung jawab; g) pernyataan bahwa telah memiliki pedoman atau piagam *(charter)* Unit Audit Internal; dan h) uraian singkat pelaksanaan tugas unit audit internal pada tahun buku termasuk kebijakan dan pelaksanaan frekuensi rapat dengan Direksi, Dewan Komisaris, dan/atau komite audit;	*10) Internal Audit Unit, including:* *a) name of the head of Internal Audit Unit;* *b) employment history, including:* * *legal basis of appointment as the head of Internal Audit Unit; and* * *work experience along with the term of office in and outside of the Issuer or Public Company;* *c) qualifications and certifications related to the internal audit profession (if any);* *d) education and/or training participated in within the reporting year;* *e) Internal Audit Unit's structure and position;* *f) description of duties and responsibilities;* *g) statement that the Internal Audit Unit charter is present; and* *h) brief description on the duties execution of the internal audit within the reporting year including policies and implementation of meeting frequency with the Board of Directors, Board of Commissioners, and/or audit committee;*	339-346
11) uraian mengenai sistem pengendalian internal *(internal control)* yang diterapkan oleh Emiten atau Perusahaan Publik, paling sedikit mengenai: a) pengendalian keuangan dan operasional, serta kepatuhan terhadap peraturan perundang-undangan lainnya; dan b) tinjauan atas efektivitas sistem pengendalian internal; dan c) pernyataan Direksi dan/atau Dewan Komisaris atas kecukupan sistem pengendalian internal;	*11) description on internal control system implemented in the Issuer or Public Company, at least including:* *a) finance and operations control, and compliance to other laws and regulations; and* *b) overview of the effectiveness of internal control system; and* *c) statement of the Board of Directors and/or Board of Commissioners on the adequacy of the internal control system;*	357-359
12) sistem manajemen risiko yang diterapkan oleh Emiten atau Perusahaan Publik, paling sedikit mengenai: a) gambaran umum mengenai sistem manajemen risiko Emiten atau Perusahaan Publik; b) jenis risiko dan cara pengelolaannya; c) tinjauan atas efektivitas sistem manajemen risiko Emiten atau Perusahaan Publik; dan d) pernyataan Direksi dan/atau Dewan Komisaris atau komite audit atas kecukupan sistem manajemen risiko;	*12) risk management system implemented in the Issuer or Public Company, including at least:* *a) overview of the risk management system in the Issuer or Public Company;* *b) type of risks and risk mitigation measures;* *c) review on the effectiveness of risk management system in the Issuer or Public Company; and* *d) statement of the Board of Directors and/or the Board of Commissioners or the audit committee on the adequacy of the risk management system;*	
13) perkara penting yang dihadapi oleh Emiten atau Perusahaan Publik, entitas anak, anggota Direksi dan anggota Dewan Komisaris (jika ada), antara lain meliputi: a) pokok perkara/gugatan; b) status penyelesaian perkara/gugatan; dan c) pengaruhnya terhadap kondisi Emiten atau Perusahaan Publik;	*13) significant cases faced by the Issuer or Public Company, subsidiaries, members of the Board of Directors and Board of Commissioners (if any), including, among others:* *a) principal case/lawsuit;* *b) case/lawsuit settlement status; and* *c) impact on the condition of the Issuer or Public Company;*	360

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14) informasi tentang sanksi administratif yang dikenakan kepada Emiten atau Perusahaan Publik, anggota Dewan Komisaris dan Direksi, oleh otoritas Pasar Modal dan otoritas lainnya pada tahun buku (jika ada);	*14) information on administrative sanctions imposed to the Issuer or Public Company, members of the Board of Commissioners and the Board of Directors, by Capital Market or other authorities within the reporting year (if any);*	361
15) informasi mengenai kode etik Emiten atau Perusahaan Publik meliputi: a) pokok-pokok kode etik; b) bentuk sosialisasi kode etik dan upaya penegakannya; dan c) pernyataan bahwa kode etik berlaku bagi anggota Direksi, anggota Dewan Komisaris, dan karyawan Emiten atau Perusahaan Publik;	*15) information on the code of conduct of the Issuer or Public Company, including:* *a) principles of the code of conduct;* *b) form of code of conduct dissemination and means to enforce the code of conduct; and* *c) statement that the code of conduct applies to the members of the Board of Directors, Board of Commissioners, and the employees of the Issuer or Public Company;*	367
16) uraian singkat mengenai kebijakan pemberian kompensasi jangka panjang berbasis kinerja kepada manajemen dan/atau karyawan yang dimiliki oleh Emiten atau Perusahaan Publik (jika ada), antara lain berupa program kepemilikan saham oleh manajemen (*management stock ownership program*/MSOP) dan/atau program kepemilikan saham oleh karyawan (employee stock ownership program/ESOP); Dalam hal pemberian kompensasi berupa program kepemilikan saham oleh manajemen (*management stock ownership program*/MSOP) dan/atau program kepemilikan saham oleh karyawan (*employee stock ownership program*/ESOP), informasi yang diungkapkan paling sedikit memuat: a) jumlah saham dan/atau opsi; b) jangka waktu pelaksanaan; c) persyaratan karyawan dan/atau manajemen yang berhak; dan d) harga pelaksanaan atau penentuan harga pelaksanaan;	*16) brief description of the policy on providing long-term performance-based compensation to management and/or employees owned by the Issuer or Public Company (if any), including the management stock ownership program (MSOP) and/or employee stock ownership program (ESOP);* *In terms of providing compensation in the form of a management stock ownership program (MSOP) and/or an employee stock ownership program (ESOP), the information disclosed at least consists of:* *a) total shares and/or options;* *b) duration of implementation;* *c) requirements for eligible employees and/or management; and* *d) exercise price or determination of exercise price;*	375-376
17) uraian singkat mengenai kebijakan pengungkapan informasi mengenai: a) kepemilikan saham anggota Direksi dan anggota Dewan Komisaris paling lambat 3 (tiga) hari kerja setelah terjadinya kepemilikan atau setiap perubahan kepemilikan atas saham Perusahaan Terbuka; dan b) pelaksanaan atas kebijakan dimaksud;	*17) brief description of the information disclosure policy regarding:* *a) shares ownership of members of the Board of Directors and Board of Commissioners no later than 3 (three) working days after the occurrence of ownership or any change in ownership of the shares of the Public Company; and* *b) implementation of such policy;*	375-376

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18) uraian mengenai sistem pelaporan pelanggaran (whistleblowing system) di Emiten atau Perusahaan Publik (jika ada), antara lain meliputi: a) cara penyampaian laporan pelanggaran; b) perlindungan bagi pelapor; c) penanganan pengaduan; d) pihak yang mengelola pengaduan; dan e) hasil dari penanganan pengaduan, paling sedikit meliputi: * jumlah pengaduan yang masuk dan diproses dalam tahun buku; dan * tindak lanjut pengaduan Dalam hal Emiten atau Perusahaan Publik tidak memiliki sistem pelaporan pelanggaran *(whistleblowing system)*, maka diungkapkan mengenai hal tersebut.	*18) description on the whistleblowing system in the Issuer or Public Company (if any), including, among others:* *a) whistleblowing mechanism;* *b) protection for whistleblower;* *c) report handling;* *d) party managing report; and* *e) results of the report handling, at least including:* * *the number of reports received and processed in the reporting year; and* * *report follow-up* *In the event that the Issuer or Public Company does not have a whistleblowing system, such matter is disclosed.*	370-374
19) uraian mengenai kebijakan anti korupsi Emiten atau Perusahaan Publik, paling sedikit memuat: a) program dan prosedur yang dilakukan dalam mengatasi praktik korupsi, balas jasa (kickbacks), fraud, suap dan/atau gratifikasi dalam Emiten atau Perusahaan Publik; dan b) pelatihan/sosialisasi anti korupsi kepada karyawan Emiten atau Perusahaan Publik; Dalam hal Emiten atau Perusahaan Publik tidak memiliki kebijakan anti korupsi, maka dijelaskan alasan tidak dimilikinya kebijakan dimaksud.	*19) description of the anti-corruption policy of the Issuer or Public Company, at least including:* *a) programs and procedures implemented in handling the practice of corruption, kickbacks, fraud, bribery and/or gratuities within the Issuer or Public Company; and* *b) anti-corruption training/dissemination to employees of the Issuer or Public Company; In the event that the Issuer or Public Company does not have an anti-corruption policy, the reasons for not having such policy are explained.*	377
20) penerapan atas pedoman tata kelola Perusahaan Terbuka bagi Emiten yang menerbitkan efek bersifat ekuitas atau Perusahaan Publik, meliputi: a) pernyataan mengenai rekomendasi yang telah dilaksanakan; dan/atau b) penjelasan atas rekomendasi yang belum dilaksanakan, disertai alasan dan alternatif pelaksanaannya (jika ada). Pengungkapan informasi dapat disajikan dalam bentuk tabel.	*20) implementation of Public Company governance guidelines for Issuers issuing equity-based securities or Public Company, including:* *a) statement of recommendations that have been implemented; and/or* *b) explanation of recommendations that have not been implemented, with reasons and alternatives for their implementation (if any).* *The information disclosure can be presented in the form of table.*	382-391
H. TANGGUNG JAWAB SOSIAL DAN LINGKUNGAN EMITEN ATAU PERUSAHAAN PUBLIK	*H. SOCIAL AND ENVIRONMENTAL RESPONSIBILITY OF ISSUER OR PUBLIC COMPANY*	426-427

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1) Informasi yang diungkapkan dalam bagian tanggung jawab sosial dan lingkungan merupakan Laporan Keberlanjutan (Sustainability Report) sebagaimana dimaksud dalam Peraturan Otoritas Jasa Keuangan Nomor 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik, paling sedikit memuat: a) penjelasan strategi keberlanjutan; b) ikhtisar aspek keberlanjutan (ekonomi, sosial, dan lingkungan hidup); c) profil singkat Emiten atau Perusahaan Publik; d) penjelasan Direksi; e) tata kelola keberlanjutan; f) kinerja keberlanjutan; g) verifikasi tertulis dari pihak independen, jika ada; h) lembar umpan balik *(feedback)* untuk pembaca, jika ada; dan i) tanggapan Emiten atau Perusahaan Publik terhadap umpan balik laporan tahun sebelumnya;	*1) Information disclosed in the social and environmental responsibility section is a Sustainability Report as referred in the Financial Services Authority Regulation Number 51/POJK.03/2017 on Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies, including at least:* *a) explanation of sustainability strategy;* *b) an overview of (economic, social, and environmental) sustainability aspects;* *c) a brief profile of the Issuer or Public Company;* *d) explanation from the Board of Directors;* *e) sustainable governance;* *f) sustainability performance;* *g) written verification from an independent party, if any;* *h) feedback sheet for readers, if any; and* *i) response of the Issuer or Public Company to the previous year's report feedback;*	✓
2) Laporan Keberlanjutan sebagaimana dimaksud pada angka 1), harus disusun sesuai Pedoman Teknis Penyusunan Laporan Keberlanjutan *(Sustainability Report)* Bagi Emiten dan Perusahaan Publik sebagaimana tercantum dalam Lampiran II yang merupakan bagian tidak terpisahkan dari Surat Edaran Otoritas Jasa Keuangan ini;	*2) Sustainability Report as referred to in 1) shall be prepared in accordance with the Technical Guidelines for the Preparation of a Sustainability Report for Issuers and Public Companies as stipulated in Attachment II which is an integral part of this Financial Services Authority Circular Letter;*	✓
3) informasi Laporan Keberlanjutan (Sustainability Report) pada angka 1) dapat: a) diungkapkan pada bagian lain yang relevan di luar bagian tanggung jawab sosial dan lingkungan, seperti penjelasan Direksi terkait Laporan Keberlanjutan diungkapkan dalam bagian terkait Laporan Direksi; dan/atau b) merujuk pada bagian lain di luar bagian tanggung jawab sosial dan lingkungan dengan tetap mengacu pada Pedoman Teknis Penyusunan Laporan Keberlanjutan *(Sustainability Report)* Bagi Emiten dan Perusahaan Publik sebagaimana tercantum dalam Lampiran II yang merupakan bagian tidak terpisahkan dari Surat Edaran Otoritas Jasa Keuangan ini, seperti profil Emiten atau Perusahaan Publik;	*3) information on the Sustainability Report in 1) can be:* *a) disclosed in other relevant sections outside the social and environmental responsibility, such as the Board of Directors' explanation on the Sustainability Report disclosed in the section related to the Board of Directors' Report; and/or* *b) referred to other sections outside the social and environmental responsibility while still referring to the Technical Guidelines for the Preparation of Sustainability Reports for Issuers and Public Companies as stipulated in Attachment II which is an integral part of this Financial Services Authority Circular Letter, such as profiles of the Issuer or Public Company;*	✓
4) Laporan Keberlanjutan *(Sustainability Report)* sebagaimana dimaksud pada angka 1) merupakan bagian yang tidak terpisahkan dari Laporan Tahunan namun dapat disajikan secara terpisah dengan Laporan Tahunan;	*4) The Sustainability Report as referred to in 1) is an inseparable part of the Annual Report but can be presented separately from the Annual Report;*	✓

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	5) Dalam hal Laporan Keberlanjutan disajikan secara terpisah dengan Laporan Tahunan, informasi yang diungkapkan dalam Laporan Keberlanjutan dimaksud harus: a) memuat seluruh informasi sebagaimana dimaksud pada angka 1); dan b) disusun sesuai Pedoman Teknis Penyusunan Laporan Keberlanjutan *(Sustainability Report)* Bagi Emiten dan Perusahaan Publik sebagaimana tercantum dalam Lampiran II yang merupakan bagian tidak terpisahkan dari Surat Edaran Otoritas Jasa Keuangan ini;		*5) In the event that the Sustainability Report is presented separately from the Annual Report, the information disclosed in the Sustainability Report shall:* *a) consist of all the information as referred to in 1); and* *b) be prepared in accordance with the Technical Guidelines for the Preparation of a Sustainability Report for Issuers and Public Companies as stipulated in Attachment II which is an integral part of this Financial Services Authority Circular Letter;*	✓
	6) Dalam hal Laporan Keberlanjutan disajikan secara terpisah dengan Laporan Tahunan, maka dalam bagian tanggung jawab sosial dan lingkungan memuat informasi bahwa informasi mengenai tanggung jawab sosial dan lingkungan telah diungkapkan dalam Laporan Keberlanjutan yang disajikan secara terpisah dari Laporan Tahunan; dan		*6) In the event that the Sustainability Report is presented separately from the Annual Report, the social and environmental responsibility section shall include explanation that information on social and environmental responsibility has been disclosed in the Sustainability Report which is presented separately from the Annual Report; and*	✓
	7) Penyampaian Laporan Keberlanjutan *(Sustainability Report)* yang disajikan secara terpisah dengan Laporan Tahunan harus disampaikan bersamaan dengan penyampaian Laporan Tahunan.		*7) Submission of the Sustainability Report which is presented separately from the Annual Report must be submitted together with the submission of the Annual Report.*	✓
I.	LAPORAN KEUANGAN TAHUNAN YANG TELAH DIAUDIT Laporan keuangan tahunan yang dimuat dalam Laporan Tahunan disusun sesuai dengan Standar Akuntansi Keuangan di Indonesia dan telah diaudit oleh Akuntan. Laporan keuangan dimaksud memuat pernyataan mengenai pertanggungjawaban atas laporan keuangan sebagaimana diatur dalam peraturan perundang-undangan di sektor Pasar Modal yang mengatur mengenai tanggung jawab Direksi atas laporan keuangan atau peraturan perundang-undangan di sektor Pasar Modal yang mengatur mengenai laporan berkala Perusahaan Efek dalam hal Emiten merupakan Perusahaan Efek; dan	*I.*	*AUDITED ANNUAL FINANCIAL STATEMENTS* *The audited financial statements incorporated into the Annual Report are prepared in line with the Financial Accounting Standards in Indonesia as audited by the Accountant. The financial statements include a statement on the responsibility on the financial statements as stipulated in laws and regulations in the Capital Market sector on the Board of Directors' Responsibility for the financial statements or in laws and regulations in the Capital Market sector on periodic reports of Securities Companies in the event that the Issuer is a Securities Company; and*	✓
J.	SURAT PERNYATAAN ANGGOTA DIREKSI DAN ANGGOTA DEWAN KOMISARIS TENTANG TANGGUNG JAWAB ATAS LAPORAN TAHUNAN Surat pernyataan anggota Direksi dan anggota Dewan Komisaris tentang tanggung jawab atas Laporan Tahunan disusun sesuai dengan format Surat Pernyataan Anggota Direksi dan Anggota Dewan Komisaris tentang Tanggung Jawab atas Laporan Tahunan sebagaimana tercantum dalam Lampiran yang merupakan bagian tidak terpisahkan dari Surat Edaran Otoritas Jasa Keuangan ini.	*J.*	*STATEMENT FROM MEMBERS OF THE BOARD OF DIRECTORS AND BOARD OF COMMISSIONERS ON THEIR RESPONSIBILITY FOR THE ANNUAL REPORT* *Statements from the members of the Board of Directors and Board of Commissioners on the responsibility for the Annual Report are prepared in accordance with the format of Statements from Members of the Board of Directors and Board of Commissioners on Responsibilities for the Annual Report as stipulated in the Attachment which is an integral part of this Circular Letter of Financial Services Authority.*	430-431

BANK ARTHA GRAHA INTERNASIONAL

LAPORAN KEUANGAN

TANGGAL 31 DESEMBER 2025
DAN UNTUK TAHUN YANG BERAKHIR PADA TANGGAL TERSEBUT
BESERTA LAPORAN AUDITOR INDEPENDEN

(MATA UANG INDONESIA)

FINANCIAL STATEMENTS

AS AT DECEMBER 31, 2025 AND FOR THE YEAR THEN ENDED WITH INDEPENDENT AUDITORS' REPORT

(INDONESIAN CURRENCY)

BANK ARTHA GRAHA INTERNASIONAL

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SURAT PERNYATAAN DIREKSI TENTANG TANGGUNG JAWAB ATAS LAPORAN KEUANGAN TANGGAL 31 DESEMBER 2025 DAN UNTUK TAHUN YANG BERAKHIR PADA TANGGAL TERSEBUT

PT BANK ARTHA GRAHA INTERNASIONAL Tbk

Kami yang bertanda tangan di bawah ini:

1. Nama : Andy Kasih
   Alamat kantor : Gedung Artha Graha Lantai 5
   Kawasan Niaga Terpadu Sudirman
   Jalan Jenderal Sudirman Kav. 52-53
   Jakarta 12190
   Alamat domisili : Jalan Melawai XI/56
   RT 003, RW 004, Melawai,
   Kecamatan Kebayoran Baru,
   Jakarta Selatan
   Nomor telepon : 021 - 5152168
   Jabatan : Direktur Utama

2. Nama : Susana
   Alamat kantor : Gedung Artha Graha Lantai 5
   Kawasan Niaga Terpadu Sudirman
   Jalan Jenderal Sudirman Kav. 52-53
   Jakarta 12190
   Alamat domisili : Regensi Melati Mas Blok F-1/11
   RT 063, RW 011, Jelupang – Serpong Utara,
   Tangerang, Banten
   Nomor telepon : 021 - 5152168
   Jabatan : Direktur

menyatakan bahwa:

1. Kami bertanggung jawab atas penyusunan dan penyajian laporan keuangan PT Bank Artha Graha Internasional Tbk ("Bank");
2. Laporan keuangan Bank telah disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan di Indonesia;
3. a. Semua informasi dalam laporan keuangan Bank telah diungkapkan secara lengkap dan benar;
   b. Laporan keuangan Bank tidak mengandung informasi atau fakta material yang tidak benar, dan tidak menghilangkan informasi atau fakta material;
4. Kami bertanggung jawab atas sistem pengendalian internal Bank.

Demikian pernyataan ini dibuat dengan sebenarnya.

BOARD OF DIRECTORS' STATEMENT LETTER REGARDING THE RESPONSIBILITY FOR THE FINANCIAL STATEMENTS AS OF DECEMBER 31, 2025 AND FOR THE YEAR THEN ENDED

PT BANK ARTHA GRAHA INTERNASIONAL Tbk

We, the undersigned:

1. *Name* : *Andy Kasih*
   Office address : *Gedung Artha Graha 5th Floor*
   Sudirman Central Business District
   Jalan Jenderal Sudirman Kav. 52-53
   Jakarta 12190
   Residential address : *Jalan Melawai XI/56*
   RT 003, RW 004, Melawai,
   Kecamatan Kebayoran Baru,
   Jakarta Selatan
   Telephone : *021 - 5152168*
   Title : *President Director*

2. *Name* : *Susana*
   Office address : *Gedung Artha Graha 5th Floor*
   Sudirman Central Business District
   Jalan Jenderal Sudirman Kav. 52-53
   Jakarta 12190
   Residential address : *Regensi Melati Mas Blok F-1/11*
   RT 063, RW 011, Jelupang - Serpong, Utara,
   Tangerang, Banten
   Telephone : *021 - 5152168*
   Title : *Director*

declare that:

1. *We are responsible for the preparation and presentation of the financial statements of PT Bank Artha Graha Internasional Tbk ("Bank");*
2. *The financial statements of the Bank have been prepared and presented in accordance with Indonesian Financial Accounting Standards;*
3. *a. All information in the financial statements of the Bank has been disclosed in a complete and truthful manner;*
   b. The financial statements of the Bank do not contain any incorrect information or material facts, nor do they omit any information or material facts;
4. *We are responsible for the Bank's internal control system.*

This statement has been made truthfully.

Jakarta, 30 Maret 2026 / *March 30th, 2026*
Atas nama dan mewakili Direksi / *For and on behalf of the Board of Directors*

METERAI TEMPEL
B35ANX185570639

Andy Kasih	Susana
Direktur Utama/	Direktur/
President Director	*Director*

PT BANK ARTHA GRAHA INTERNASIONAL Tbk

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Laporan Auditor Independen

Independent Auditors' Report

Ref: 00074/3.0409/AU.1/07/0126-1/1/III/2026

Kepada Yth,
Para Pemegang Saham, Komisaris dan Direksi
PT Bank Artha Graha Internasional, Tbk

To:
The Shareholders, Commissioners and Directors of
PT Bank Artha Graha Internasional, Tbk

Opini

Kami telah mengaudit laporan keuangan PT Bank Artha Graha Internasional, Tbk ("Bank") terlampir, yang terdiri dari laporan posisi keuangan tanggal 31 Desember 2025, serta laporan laba rugi dan penghasilan komprehensif lain, laporan perubahan ekuitas dan laporan arus kas untuk tahun yang berakhir pada tanggal tersebut, serta catatan atas laporan keuangan, termasuk informasi kebijakan akuntansi material.

Menurut opini kami, laporan keuangan terlampir menyajikan secara wajar, dalam semua hal yang material, posisi keuangan PT Bank Artha Graha Internasional, Tbk tanggal 31 Desember 2025, serta kinerja keuangan dan arus kas untuk tahun yang berakhir pada tanggal tersebut, sesuai dengan Standar Akuntansi Keuangan di Indonesia.

Opinion

We have audited the accompanying financial statements of PT Bank Artha Graha Internasional, Tbk (the "Bank"), which comprise the statement of financial position as at December 31, 2025, and the statements of profit or loss and other comprehensive income, changes in equity and cash flows for the year ended, and notes to the financial statements, including material accounting policy information.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of PT Bank Artha Graha Internasional, Tbk as at December 31, 2025, and their financial performance and cash flows for the year ended, in accordance with Indonesian Financial Accounting Standards.

Basis Opini

Kami melaksanakan audit kami berdasarkan Standar Audit yang ditetapkan oleh Institut Akuntan Publik Indonesia. Tanggung jawab kami menurut standar tersebut diuraikan lebih lanjut dalam paragraf Tanggung Jawab Auditor terhadap Audit atas Laporan Keuangan terlampir pada laporan kami. Kami independen terhadap Bank berdasarkan ketentuan etika yang relevan dalam audit kami atas laporan keuangan di Indonesia, dan kami telah memenuhi tanggung jawab etika lainnya berdasarkan ketentuan tersebut. Kami yakin bahwa bukti audit yang telah kami peroleh adalah cukup dan tepat untuk menyediakan suatu basis bagi opini audit kami.

Basis for Opinion

We conducted our audit in accordance with Standards on Auditing established by the Indonesian Institute of Certified Public Accountants. Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the accompanying Financial Statements paragraph of our report. We are independent of the Bank in accordance with the ethical requirements that are relevant to our audit of the financial statements in Indonesia, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Hal Audit Utama

Hal audit utama adalah hal-hal yang, menurut pertimbangan profesional kami, merupakan hal yang paling signifikan dalam audit kami atas laporan keuangan periode kini. Hal-hal tersebut disampaikan dalam konteks audit kami atas laporan keuangan secara keseluruhan, dan dalam merumuskan opini kami atas laporan keuangan terkait, kami tidak menyatakan suatu opini terpisah atas hal audit utama tersebut.

Hal audit utama yang teridentifikasi dalam audit kami dijabarkan di bawah ini.

Key Audit Matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the financial statements of the current period. These matters were addressed in the context of our audit of the financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

The key audit matter identified in our audit is outlined below.

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Perhitungan cadangan penurunan nilai atas pinjaman yang diberikan

Sebagaimana diungkapkan dalam Catatan 13 tentang pinjaman yang diberikan atas laporan keuangan terlampir, pada tanggal 31 Desember 2025, Bank telah mengakui pinjaman yang diberikan sebesar Rp9.792.435 juta dan telah menghitung cadangan kerugian penurunan nilai atas pinjaman yang diberikan sebesar Rp315.665 juta.

Perhitungan cadangan penurunan nilai atas pinjaman yang diberikan dihitung oleh manajemen menggunakan metode Kerugian Kredit Ekspektasian sesuai dengan PSAK 109, "Instrumen Keuangan".

Pendekatan yang digunakan dalam menghitung cadangan penurunan nilai:

- Penilaian Secara Individual

  Bank menghitung kerugian kredit ekspektasian secara individual dengan membandingkan antara nilai tercatat pinjaman yang diberikan dengan nilai kini dari arus kas masa depan yang diharapkan diterima oleh Bank baik yang bersumber dari pembayaran pokok dan/atau bunga, maupun arus kas dari penjualan jaminan, untuk pinjaman yang diberikan yang memiliki nilai cukup signifikan dan terdapat bukti objektif penurunan nilai.

- Penilaian Secara Kolektif

  Bank menghitung kerugian kredit ekspektasian secara kolektif menggunakan teknik *statistical based* yang menggunakan beberapa parameter utama, antara lain, *probability of default, loss given default* dan *exposure at default*, untuk pinjaman yang diberikan yang tidak terdapat bukti objektif penurunan nilai dan pinjaman yang diberikan yang terdapat bukti objektif penurunan nilai namun tidak bernilai signifikan.

Perhitungan cadangan penurunan nilai atas pinjaman yang diberikan merupakan hal audit utama karena besarnya nilai tercatat atas pinjaman yang diberikan dan penilaiannya memerlukan pertimbangan signifikan manajemen serta perhitungannya menggunakan estimasi dan asumsi yang memiliki ketidakpastian yang tinggi yang dapat berdampak material terhadap laporan keuangan Bank.

Tanggapan audit atas hal audit utama

Kami melakukan prosedur audit atas hal ini termasuk:

- Memahami dan menguji pengendalian yang relevan atas identifikasi atas pinjaman yang telah mengalami peningkatan risiko kredit secara signifikan atau menunjukkan bukti objektif penurunan nilai.
- Melakukan uji petik atas pinjaman yang diberikan dan mengevaluasi apakah terdapat peningkatan risiko kredit secara signifikan atau terdapat bukti objektif penurunan nilai dan membandingkan hasilnya dengan penilaian manajemen.

Calculation of allowance for impairment on loans

As disclosed in Note 13 regarding loans to the accompanying financial statements, as of December 31, 2025, the Bank has recognized the loans amounting to Rp9,792,435 million and has calculated the allowance for impairment losses on loans amounting to Rp315,665 million.

Calculation of allowance for impairment of loans is calculated by management using the Expected Credit Loss method in accordance with PSAK 109, "Financial Instruments".

Approach used in calculating allowance for impairment:

- *Individual Assessment*

  The Bank calculates the expected credit loss individually by comparing the carrying amount of the loan with the present value of the future cash flows expected to be received by the Bank, both originating from principal and/or interest payments, as well as cash flows from the sale of guarantees, for loans which has a significant value and there is objective evidence of impairment.

- *Collective Assessment*

  The Bank calculates the expected credit losses collectively using statistical-based techniques that use several main parameters, among others, probability of default, loss given default and exposure at default, for loans for which there is no objective evidence of impairment and loans that exist objective evidence of impairment but not significant.

Calculation of allowance for impairment of loans is a major audit matter because the carrying amount of loans and their assessment requires significant management judgment and the calculation uses estimates and assumptions that have high uncertainty which could have a material impact on the Bank's financial statements.

Audit response to key audit matters

We have performed the following procedures to address this key audit matter:

- *Understand and test relevant controls over the identification of loans that have significantly increased credit risk or show objective evidence of impairment.*
- *Conduct a sampling test on loans and evaluate whether there is a significant increase in credit risk or there is objective evidence of impairment and compare the results with management's assessment.*

- Menilai kecukupan penyisihan penurunan nilai atas pinjaman yang mengalami peningkatan risiko kredit secara signifikan atau terdapat bukti objektif penurunan nilai dengan memeriksa baik jumlah dan waktu arus kas masa depan yang digunakan oleh Bank dalam perhitungan kerugian penurunan nilai.

- Menilai metodologi dan asumsi yang digunakan dalam menghitung kerugian kredit ekspektasian secara kolektif, termasuk penentuan *probability of default, loss given default* dan *exposure at default* dan melakukan perhitungan ulang.

- *Assess the adequacy of the allowance for impairment on loans that have a significant increase in credit risk or there is objective evidence of impairment by examining both the amount and timing of future cash flows used by the Bank in calculating impairment losses.*

- *Assessing the methodology and assumptions used in calculating expected credit losses collectively, including determining the probability of default, loss given default and exposure at default and performing recalculation.*

Hal lain

Laporan keuangan PT Bank Artha Graha Internasional, Tbk tanggal 31 Desember 2024 diaudit oleh auditor independen lain dengan opini wajar tanpa modifikasian dalam laporan No. 00104/3.0409/AU.1/07/1160-1/1/III/2025 tanggal 26 Maret 2025.

Other matter

The financial statements of PT Bank Artha Graha Internasional, Tbk as of December 31, 2024 audited by other independent auditor with unmodified opinion No. 00104/3.0409/AU.1/07/1160-1/1/III/2025 dated March 26, 2025.

Informasi lain

Manajemen bertanggung jawab atas informasi lain. Informasi lain terdiri dari informasi yang tercantum dalam laporan tahunan, tetapi tidak termasuk laporan keuangan dan laporan auditor kami. Laporan tahunan diharapkan akan tersedia bagi kami setelah tanggal laporan auditor ini.

Opini kami atas laporan keuangan tidak mencakup informasi lain, dan oleh karena itu, kami tidak menyatakan bentuk keyakinan apapun atas informasi lain tersebut.

Sehubungan dengan audit kami atas laporan keuangan, tanggung jawab kami adalah untuk membaca informasi lain yang teridentifikasi di atas, jika tersedia dan, dalam melaksanakannya, mempertimbangkan apakah informasi lain mengandung ketidakkonsistensian material dengan laporan keuangan atau pemahaman yang kami peroleh selama audit, atau mengandung kesalahan penyajian material.

Ketika kami membaca laporan tahunan, jika kami menyimpulkan bahwa terdapat suatu kesalahan penyajian material di dalamnya, kami diharuskan untuk mengomunikasikan hal tersebut kepada pihak yang bertanggung jawab atas tata kelola dan mengambil tindakan tepat berdasarkan Standar Audit yang ditetapkan oleh Institut Akuntan Publik Indonesia.

Other information

Management is responsible for the other information. The other information comprises the information included in the annual report but does not include the financial statements and our auditor's report thereon. The annual report is expected to be made available to us after the date of this auditor's report.

Our opinion on the financial statements does not cover the other information and we will not express any form assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

When we read annual report, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance and take appropriate actions in accordance with Standards on Auditing established by the Indonesian Institute of Certified Public Accountants.

Tanggung Jawab Manajemen dan Pihak yang Bertanggung Jawab atas Tata Kelola terhadap Laporan Keuangan

Manajemen bertanggung jawab atas penyusunan dan penyajian wajar laporan keuangan terlampir tersebut sesuai dengan Standar Akuntansi Keuangan di Indonesia, dan atas pengendalian internal yang dianggap perlu oleh manajemen untuk memungkinkan penyusunan laporan keuangan yang bebas dari kesalahan penyajian material, baik yang disebabkan oleh kecurangan maupun kesalahan.

Dalam penyusunan laporan keuangan terlampir, manajemen bertanggung jawab untuk menilai kemampuan Bank dalam mempertahankan kelangsungan usahanya, mengungkapkan, sesuai dengan kondisinya. Hal-hal yang berkaitan dengan kelangsungan usaha, dan menggunakan basis akuntansi

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of the accompanying financial statements in accordance with Indonesian Financial Accounting Standards, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the accompanying financial statements, management is responsible for assessing the Bank ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the

kelangsungan usaha, kecuali manajemen memiliki intensi untuk melikuidasi Bank atau menghentikan operasi, atau tidak memiliki alternatif yang realistis selain melaksanakannya.

Bank or to cease operations, or has no realistic alternative but to do so.

Pihak yang bertanggung jawab atas tata kelola bertanggung jawab untuk mengawasi proses pelaporan keuangan Bank.

Those charged with governance are responsible for overseeing the Bank financial reporting processes.

Tanggung Jawab Auditor terhadap Audit atas Laporan Keuangan

Auditor's Responsibilities for the Audit of Financial Statements

Tujuan kami adalah untuk memperoleh keyakinan memadai tentang apakah laporan keuangan terlampir secara keseluruhan bebas dari kesalahan penyajian material, baik yang disebabkan oleh kecurangan maupun kesalahan, dan untuk menerbitkan laporan auditor yang mencakup opini kami, keyakinan memadai merupakan suatu tingkat keyakinan tinggi, namun bukan merupakan suatu jaminan bahwa audit yang dilaksanakan berdasarkan Standar Audit akan selalu mendeteksi kesalahan penyajian material ketika hal tersebut ada. Kesalahan penyajian dapat disebabkan oleh kecurangan maupun kesalahan dan dianggap material jika, baik secara individual maupun secara agregat, dapat diekspektasikan secara wajar akan mempengaruhi keputusan ekonomi yang diambil oleh pengguna berdasarkan laporan keuangan terlampir tersebut.

Our objectives are to obtain reasonable assurance about whether the accompanying financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Standard on Auditing will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these accompanying financial statements.

Sebagai bagian dari suatu audit berdasarkan Standar Audit, kami menerapkan pertimbangan profesional dan mempertahankan skeptisisme profesional selama audit. Kami juga;

As part of an audit based on the Auditing Standards, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Mengidentifikasi dan menilai risiko kesalahan penyajian material atas laporan keuangan terlampir, baik yang disebabkan oleh kecurangan maupun kesalahan, mendesain dan melaksanakan prosedur audit yang responsif terhadap risiko tersebut. Serta memperoleh bukti audit yang cukup dan tepat untuk menyediakan basis bagi opini kami. Risiko tidak terdeteksinya kesalahan penyajian material yang disebabkan oleh kecurangan lebih tinggi dari yang disebabkan oleh kesalahan, karena kecurangan dapat melibatkan kolusi, pemalsuan, penghilangan secara sengaja, pernyataan salah, atau pengabaian pengendalian internal.

- *Identify and assess the risk of material misstatement of the accompanying financial statements, whether caused by fraud or error, design and implement audit procedures that are responsive to these risks. And obtain sufficient appropriate audit evidence to provide a basis for our opinion. The risk of not detecting a material misstatement due to fraud is higher than that caused by error, because fraud may involve collusion, forgery, omission, misrepresentations, or the override of internal control.*

- Memperoleh suatu pemahaman tentang pengendalian internal yang relevan dengan audit untuk mendesain prosedur audit yang tepat sesuai dengan kondisinya, tetapi bukan untuk tujuan menyatakan opini atas keefektivitasan pengendalian internal Bank.

- *Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Bank internal control.*

- Mengevaluasi ketepatan kebijakan akuntansi yang digunakan serta kewajiban estimasi akuntansi dan pengungkapan terkait yang dibuat oleh manajemen.

- *Evaluate the appropriateness of the accounting policies used and the accounting estimation obligations and related disclosures made by management.*

- Menyimpulkan ketepatan penggunaan basis akuntansi kelangsungan usaha oleh manajemen dan, berdasarkan bukti audit yang diperoleh, apakah terdapat suatu ketidakpastian material yang terkait dengan peristiwa atau kondisi yang dapat menyebabkan keraguan signifikan atas kemampuan Bank untuk mempertahankan kelangsungan usahanya. Ketika kami menyimpulkan bahwa terdapat suatu ketidakpastian material, kami diharuskan untuk menarik perhatian dalam laporan

- *Conclude on the appropriateness of management's use the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the accompanying financial statements or, if such disclosures are*

auditor kami ke pengungkapan terkait dalam laporan keuangan terlampir atau, jika pengungkapan tersebut tidak memadai, harus menentukan apakah perlu untuk memodifikasi opini kami. Kesimpulan kami didasarkan pada bukti audit yang diperoleh hingga tanggal laporan audit kami. Namun, peristiwa atau kondisi masa depan dapat menyebabkan Bank tidak dapat mempertahankan kelangsungan usaha.

inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.

- Mengevaluasi penyajian, struktur, dan isi laporan keuangan terlampir secara keseluruhan, termasuk pengungkapannya, dan apakah laporan keuangan terlampir mencerminkan transaksi dan peristiwa yang mendasarinya dengan suatu cara yang mencapai penyajian wajar.

- *Evaluate the overall presentation, structure and content of the accompanying financial statements, including the disclosures, and whether the accompanying financial statements represent the underlying transactions and events in a manner that achieves fair presentation.*

Kami mengomunikasikan kepada pihak yang bertanggung jawab atas tata kelola mengenai, antara lain, ruang lingkup dan saat yang direncanakan atas audit, serta temuan audit signifikan, termasuk setiap defisiensi signifikan dalam pengendalian internal yang teridentifikasi oleh kami selama audit.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Kami juga memberikan suatu pernyataan kepada pihak yang bertanggung jawab atas tata kelola bahwa kami telah mematuhi ketentuan etika yang relevan mengenai independensi, dan mengomunikasikan seluruh hubungan, serta hal-hal lain yang dianggap secara wajar berpengaruh terhadap independensi kami, dan jika relevan, pengamanan terkait.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Dari hal-hal yang dikomunikasikan kepada pihak yang bertanggung jawab atas tata kelola. Kami menentukan hal-hal tersebut yang paling signifikan dalam audit atas laporan keuangan terlampir periode kini dan oleh karenanya menjadi hal audit utama. Kami menguraikan hal audit utama dalam laporan auditor kami, kecuali peraturan perundang-undangan melarang pengungkapan publik tentang hal tersebut atau ketika, dalam kondisi yang sangat jarang terjadi, kami menentukan bahwa suatu hal tidak boleh dikomunikasikan dalam laporan kami karena konsekuensi merugikan dari mengomunikasikan hal tersebut akan diekspektasikan secara wajar melebihi manfaat kepentingan publik atas komunikasi tersebut.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the accompanying financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

KANAKA PURADIREDJA, SUHARTONO

Florus Daeli, SE., Ak., MM., CA., CPA., CRA., CLI., CFI., CACP., ASEAN CPA
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00074

PT BANK ARTHA GRAHA INTERNASIONAL Tbk
LAPORAN POSISI KEUANGAN
31 Desember 2025
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

PT BANK ARTHA GRAHA INTERNASIONAL Tbk
STATEMENT OF FINANCIAL POSITION
December 31, 2025
(Expressed in million Rupiah, unless otherwise stated)

	Catatan/ *Notes*	**2025**	**2024**	
ASET				***ASSETS***
Kas	4, 43	480.015	769.354	*Cash*
Giro pada Bank Indonesia	5, 43	2.311.415	3.024.920	*Current accounts with Bank Indonesia*
Giro pada bank lain – bersih	6, 43	270.451	349.430	*Current accounts with other banks – net*
Penempatan pada Bank Indonesia dan bank lain	7, 43	2.445.816	2.177.464	*Placements with Bank Indonesia and other banks*
Efek-efek	8, 43	8.939.788	8.501.562	*Marketable securities*
Wesel ekspor	43	-	166.681	*Export bills*
Efek-efek yang dibeli dengan janji dijual kembali	9, 43	147.459	976.063	*Securities purchased under agreement to resell*
Tagihan derivatif	10, 43	332	48	*Derivative receivables*
Kredit yang diberikan – setelah dikurangi cadangan kerugian penurunan nilai pada 31 Desember 2025 dan 2024 masing- masing sebesar Rp315.665 dan Rp531.907	13, 43	9.476.770	10.073.572	*Loans – net allowance for impairment losses as of December 31, 2025 and 2024 amounting to Rp315,665 and Rp531,907, respectively*
Pendapatan bunga yang masih akan diterima	11, 43	272.255	253.265	*Accrued interest receivables*
Biaya dibayar di muka	12	124.804	122.810	*Prepaid expenses*
Tagihan akseptasi	14, 43	-	166.025	*Acceptance receivables*
Penyertaan saham	15, 44	6	6	*Investment in shares of stock*
Aset tetap – setelah dikurangi akumulasi penyusutan pada 31 Desember 2025 dan 2024 masing-masing sebesar Rp290.865 dan Rp254.892	16	2.150.330	2.123.376	*Fixed assets - net of accumulated depreciation as of December 31, 2025 and 2024 amounting to Rp290,865 and Rp254,892, respectively*
Aset takberwujud – bersih	17	30.616	25.487	*Intangible assets – net*
Agunan yang diambil alih – bersih	18	351.587	808.883	*Foreclosed asset – net*
Aset pajak tangguhan	23b	261.873	229.681	*Deferred tax assets*
Aset lain-lain	18, 43	310.301	357.766	*Other assets*
JUMLAH ASET		**27.573.818**	**30.126.393**	***TOTAL ASSETS***

	Catatan/ *Notes*	2025	2024	
LIABILITAS DAN EKUITAS				***LIABILITIES AND EQUITY***
LIABILITAS				***LIABILITIES***
Liabilitas segera	19, 43	240.572	115.621	*Obligations due immediately*
Simpanan nasabah	20, 36, 43	22.652.514	23.890.773	*Deposit from customers*
Simpanan dari bank lain	21, 43	147.764	452.454	*Deposits from other banks*
Liabilitas efek yang dijual dengan janji dibeli kembali	22	-	499.281	*Securities sold under agreement to repurchase liabilities*
Liabilitas derivatif	10, 43	340	-	*Derivative liabilities*
Liabilitas akseptasi	14, 43	-	166.682	*Acceptance liabilities*
Utang pajak	23a	18.015	15.189	*Taxes payable*
Bunga masih harus dibayar	24, 43	37.710	35.100	*Accrued interest payable*
Liabilitas imbalan pasca kerja	26b	99.912	99.151	*Post employments benefit liabilities*
Pinjaman subordinasi	27, 43	200.000	200.000	*Subordinated loan*
Liabilitas lain-lain	25, 43	375.870	312.446	*Other liabilities*
JUMLAH LIABILITAS		**23.772.697**	**25.786.697**	***TOTAL LIABILITIES***
EKUITAS				***EQUITY***
Modal saham - nilai nominal Rp110,88 (nilai penuh) per saham				*Share capital - Rp110.88 (full amount) par value per share*
- Modal dasar – 52.310.000.000 saham				- *Authorized 52,310,000,000 shares*
- Modal ditempatkan dan disetor penuh – 20.223.412.907 saham pada tanggal 31 Desember 2025 dan 2024	28	2.242.372	2.242.372	- *Issued and fully paid 20,223,412,907 shares as December 31, 2025 and 2024*
Tambahan modal disetor	29	415.285	415.285	*Additional paid-in capital*
Revaluasi aset tetap	16	1.412.618	1.379.822	*Revaluation surplus of fixed assets*
Pengukuran kembali program imbalan pasti setelah dikurangi pajak		70.423	78.699	*Remeasuremet of defined benefits program after tax*
Keuntungan dari perubahan nilai aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain dikurangi pajak	8f	5.832	1.407	*Gain on changes in value of financial assets at fair value through other comprehensive income after tax*
Saldo laba (rugi)		(345.409)	222.111	*Retained earnings (loss)*
JUMLAH EKUITAS		**3.801.121**	**4.339.696**	***TOTAL EQUITY***
JUMLAH LIABILITAS DAN EKUITAS		**27.573.818**	**30.126.393**	***TOTAL LIABILITIES AND EQUITY***

	Catatan/ *Notes*	2025	2024	
PENDAPATAN (BEBAN) OPERASIONAL				***OPERATING INCOME (EXPENSES)***
Pendapatan bunga	30, 38	1.699.766	1.646.064	*Interest income*
Beban bunga	31, 38	(966.395)	(735.995)	*Interest expense*
Pendapatan bunga – bersih		**733.371**	**910.069**	***Interest income – net***
Pendapatan operasional lainnya				***Other operating income***
Pendapatan administrasi dan komisi lainnya		386.236	117.264	*Other administrative and commission income*
Keuntungan atas penjualan efek-efek	8	80.856	53.289	*Profits from the sale of securities*
Pendapatan provisi dan komisi		9.409	35.168	*Fees and commission income*
Keuntungan (kerugian) dari transaksi mata uang asing – bersih		(122)	10.628	*Gain (loss) from foreign exchange transactions – net*
Pendapatan operasional lainnya		79.031	141.236	*Other operating income*
Jumlah pendapatan operasional lainnya		**555.410**	**357.585**	***Total other operating income***
Beban operasional lainnya				***Other operating expenses***
Beban tenaga kerja	32, 38	(291.887)	(297.599)	*Employee expenses*
Beban operasi	33, 38	(939.473)	(537.212)	*Operational expenses*
Beban umum dan administrasi	34	(158.654)	(160.550)	*General and administrative expenses*
Kerugian penurunan nilai aset keuangan dan non keuangan – bersih	35	(481.647)	(75.026)	*Impairment loss on financial and non-financial assets – net*
Jumlah beban operasional lainnya		**(1.871.661)**	**(1.070.387)**	***Total other operating expenses***
LABA (RUGI) OPERASIONAL		**(582.880)**	**197.267**	***PROFIT (LOSS) FROM OPERATIONS***
BEBAN NON OPERASIONAL	36	(15.929)	(7.512)	*NON-OPERATING EXPENSES*
LABA (RUGI) SEBELUM PAJAK PENGHASILAN		**(598.809)**	**189.755**	***PROFIT (LOSS) BEFORE INCOME TAX***
BEBAN (MANFAAT) PAJAK PENGHASILAN				***INCOME TAX EXPENSES (BENEFIT)***
Pajak tangguhan	23b	31.289	(37.281)	*Deferred tax*
LABA (RUGI) TAHUN BERJALAN		**(567.520)**	**152.474**	***PROFIT (LOSS) FOR THE CURRENT YEAR***

	Catatan/ *Notes*	2025	2024	
PENGHASILAN KOMPREHENSIF LAIN				***OTHER COMPREHENSIVE INCOME***
Pos-pos yang tidak akan direklasifikasi ke laba rugi:				***Items that will not be reclassified to profit or loss:***
Surplus revaluasi aset tetap	16	32.796	-	*Revaluastion surplus of fixed assets*
Pengukuran kembali program imbalan pasti	26	(10.217)	21.141	*Remeasurement of defined benefits program*
Pajak penghasilan terkait	23b	1.941	(4.017)	*Related income tax*
Sub jumlah		24.520	17.124	*Sub total*
Pos yang akan direklasifikasi ke laba rugi :				***Items that will be reclassified to profit or loss:***
Perubahan nilai wajar efek-efek melalui komprehensif lain	8f	5.463	(1.154)	*Changes in fair value of securities through other comprehensive income*
Pajak penghasilan terkait	23b	(1.038)	219	*Related income tax*
Sub jumlah		4.425	(935)	*Sub total*
JUMLAH PENGHASILAN KOMPREHENSIF TAHUN BERJALAN		**28.945**	**16.189**	***TOTAL COMPREHENSIVE INCOME FOR THE YEAR***
JUMLAH LABA (RUGI) KOMPREHENSIF		**(538.575)**	**168.663**	***TOTAL COMPREHENSIVE PROFIT (LOSS)***
LABA (RUGI) PER SAHAM DASAR (Rupiah penuh)	37	**(28,06)**	**7,54**	***BASIC EARNINGS (LOSS) PER SHARE (full Rupiah amount)***

PT BANK ARTHA GRAHA INTERNASIONAL Tbk
LAPORAN PERUBAHAN EKUITAS
Untuk Tahun yang Berakhir Tanggal 31 Desember 2025
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

	Catatan/ *Notes*	Modal saham -ditempatkan dan disetor penuh/ *Share capital Authorized issued and fully paid*	Tambahan modal disetor/ *Additional paid in capital*	Surplus revaluasi aset/ *Revaluation surplus of fixed assets*	Keuntungan dari perubahan nilai aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain dikurangi pajak/ *Gain on changes in value of financial assets fair value through at other comprehensive income after tax*	Pengukuran kembali program imbalan pasti setelah dikurangi pajak/ *Remeasurement of defined benefits program after tax*	Sald (r Ret ear (lo
Saldo per 01 Januari 2024		**2.242.372**	**415.285**	**1.379.822**	**2.342**	**61.575**	
Laba tahun berjalan	37	-	-	-	-	-	
Penghasilan komprehensif lain		-	-	-	(935)	17.124	
Saldo per 31 Desember 2024		**2.242.372**	**415.285**	**1.379.822**	**1.407**	**78.699**	
Rugi tahun berjalan	37	-	-	-	-	-	(
Penghasilan komprehensif lain		-	-	32.796	4.425	(8.276)	
Saldo per 31 Desember 2025		**2.242.372**	**415.285**	**1.412.618**	**5.832**	**70.423**	(

	Catatan/ *Notes*	2025	2024	
ARUS KAS DARI AKTIVITAS OPERASI				***CASH FLOWS FROM OPERATING ACTIVITIES***
Penerimaan bunga		1.690.186	1.754.389	*Receipts of interest*
Pembayaran bunga		(963.785)	(727.588)	*Payment of interest*
Pembayaran beban tenaga kerja		(301.343)	(285.651)	*Payment of personal expenses*
Pembayaran beban umum dan administrasi		(113.263)	(160.437)	*Payment of general and administrative expenses*
Pembayaran beban operasional		(432.933)	(238.254)	*Payment of operating expenses*
Pembayaran beban non-operasional lainnya – bersih		(17.519)	(7.505)	*Payment of non-operating expenses – net*
Arus kas sebelum perubahan dalam aset dan liabilitas operasi		**(138.657)**	**334.954**	***Cash flow before changes in operating assets and liabilities***
Penurunan (penambahan) aset operasi:				*Decrease (increase) in operating assets:*
Kredit yang diberikan		651.568	1.547.833	*Loans*
Aset lain-lain		10.422	151.325	*Other assets*
Wesel ekspor		166.681	(34.818)	*Export Bills*
Penambahan (penurunan) liabilitas operasi:				*Increase (decrease) in operating liabilities:*
Liabilitas segera	19	124.951	19.910	*Liabilities due immediately*
Simpanan nasabah	20	(1.238.259)	3.259.072	*Deposit from customer*
Simpanan dari bank lain	21	(304.690)	115.496	*Deposit from other banks*
Liabilitas efek yang dijual dengan janji dibeli kembali	22	(499.281)	499.281	*Liabilities of securities sold under repurchased agreement*
Beban akrual dan liabilitas lain-lain		62.028	(62.030)	*Accrued expenses and other liabilitites*
Kas bersih diperoleh dari (digunakan untuk) aktivitas operasi		**(1.165.237)**	**5.831.023**	***Net cash provided from (used in) operating activities***
ARUS KAS DARI AKTIVITAS INVESTASI				***CASH FLOWS FROM INVESTMENT ACTIVITIES***
Hasil penjualan aset tetap	16	564	5.929	*Proceeds from sale of fixed assets*
Perolehan aset takberwujud	17	(33.584)	(13.889)	*Acquisition of intangible assests*
Pembelian efek-efek - bersih		(420.199)	(2.729.681)	*Purchase of marketable securities – net*
Efek-efek yang dibeli dengan janji dijual kembali	9	828.604	(850.594)	*Securities purchased under agreement to resell*
Perolehan aset tetap	16	(45.056)	(25.707)	*Acquisition of fixed assets*
Kas bersih diperoleh dari (digunakan untuk) aktivitas investasi		**330.329**	**(3.613.942)**	***Net cash provided from (used in) investing activities***
ARUS KAS DARI AKTIVITAS PENDANAAN		**-**	**-**	***CASH FLOWS FROM FINANCING ACTIVITIES***
KENAIKAN (PENURUNAN) KAS DAN SETARA KAS		**(834.908)**	**2.217.081**	***INCREASE (DECREASE) CASH AND CASH EQUIVALENTS***
Pengaruh perubahan kurs mata uang asing		21.490	27.391	*Effect of foreign currency exchange rate changes*
KAS DAN SETARA KAS AWAL TAHUN		6.321.257	4.076.785	*CASH AND CASH EQUIVALENTS AT THE BEGINNING OF YEAR*
KAS DAN SETARA KAS AKHIR TAHUN		**5.507.839**	**6.321.257**	***CASH AND CASH EQUIVALENTS AT THE END OF YEAR***
Kas dan setara kas terdiri dari:				*Cash and cash equivalents at the end of year consist of:*
Kas	4	480.015	769.354	*Cash*
Giro pada Bank Indonesia	5	2.311.415	3.024.920	*Current accounts with Bank Indonesia*
Giro pada bank lain	6	270.593	349.519	*Current account with other banks*
Penempatan pada Bank Indonesia dan bank lain yang jatuh tempo dalam 3 bulan dari tanggal akuisisi	7	2.445.816	2.177.464	*Placements with Bank Indonesia and other banks that will mature within 3 months from the date acquisition*
Jumlah		**5.507.839**	**6.321.257**	***Total***

1. UMUM

a. Pendirian dan informasi umum

PT Bank Artha Graha Internasional Tbk ("Bank") semula didirikan dengan nama PT Inter-Pacific Financial Corporation berdasarkan Akta No. 12 tanggal 7 September 1973 dan Akta Perubahan No. 26 tanggal 13 Desember 1974 yang dibuat di hadapan Bagijo, S.H, pengganti dari Eliza Pondaag, S.H, Notaris di Jakarta. Anggaran Dasar Bank tersebut telah disahkan oleh Menteri Kehakiman Republik Indonesia berdasarkan Surat Keputusan No.Y.A.5/2/12 tanggal 3 Januari 1975 dan telah didaftarkan dalam Buku Register di Kantor Pengadilan Negeri Jakarta di bawah No.119 dan No.120, keduanya tanggal 11 Januari 1975, serta telah diumumkan dalam Berita Negara Republik Indonesia No.6 Tambahan No.47 tanggal 21 Januari 1975.

Anggaran Dasar Bank telah mengalami beberapa kali perubahan, terakhir dengan Akta No.16 tertanggal 13 November 2020, dibuat di hadapan Mochamad Nova Faisal S.H, M.Kn, Notaris di Jakarta, akta mana telah memperoleh persetujuan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia berdasarkan Keputusan No.AHU-0076681.AH.01.02 tanggal 17 November 2020 dan pemberitahuan perubahan anggaran dasar tersebut telah diterima dan dicatat dalam *database* Sistem Administrasi Badan Hukum Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia, sebagaimana termuat dalam Surat tertanggal 17 November 2020 No.AHU-AH.01.03-0408169, telah didaftarkan dalam Daftar Perseroan No.AHU-0191841.AH.01.1 1 tanggal 17 November 2020.

Sesuai dengan Pasal 3 Anggaran Dasar Bank, ruang lingkup kegiatan Bank adalah melakukan kegiatan usaha sebagai bank umum sesuai dengan Undang-Undang dan peraturan yang berlaku.

Bank memulai operasi komersial sebagai lembaga keuangan bukan bank pada bulan Januari 1975, selanjutnya melakukan operasi komersial sebagai bank umum pada tanggal 24 Februari 1993 berdasarkan Surat Keputusan Menteri Keuangan Republik Indonesia No.176/KMK.017/1993, perizinan tersebut diubah dengan terlaksananya penggabungan usaha (*merger*) PT Bank Artha Graha ke dalam PT Bank Inter-Pacific Tbk yang mendapatkan pernyataan efektif dari Badan Pengawas Pasar Modal dan Lembaga Keuangan (Bapepam dan LK) berdasarkan Surat Ketua Bapepam dan LK No.S-769/PM/2005 tanggal 13 April 2005, serta memperoleh persetujuan Bank Indonesia berdasarkan Surat Keputusan Gubernur Bank Indonesia No.7/32/KEP.GB1/2005 tanggal 15 Juni 2005 tentang Pemberian Izin Penggabungan Usaha (*merger*) PT Bank Artha Graha ke dalam PT Bank Inter-Pacific Tbk. Izin usaha PT Bank Inter-Pacific Tbk diubah berdasarkan Surat Keputusan Gubernur Bank Indonesia No.7/49/KEP.GBI/2005 tanggal 16 Agustus 2005 tentang Perubahan Izin Usaha Atas Nama PT Bank Inter-Pacific Tbk menjadi Izin Usaha Atas Nama PT Bank Artha Graha Internasional Tbk.

1. GENERAL

a. Establishment and general information

PT Bank Artha Graha Internasional Tbk ("the Bank") initially was established under the name of PT Inter-Pacific Financial Corporation based on Deed No. 12 dated September 7, 1973 and Amendment Deed No. 26 dated December 13, 1974 which made in front of Bagijo, S.H, substitute notary of Eliza Pondaag, S.H, Notary in Jakarta. The Bank's Articles of Association was approved by the Ministry of Justice of the Republic of Indonesia in its Decision Letter No.Y.A.5/2/12 dated January 3, 1975 and has been registered in the Register Book of Jakarta District Court Office under No.119 and No.120, both dated January 11, 1975, and was published in the State Gazette of the Republic of Indonesia No.6 Supplement No.47 dated January 21, 1975.

The Bank's Articles of Association have undergone several changes, most recently with the Deed No.16 dated November 13, 2020, made before Mochamad Nova Faisal S.H, M.Kn, Notary in Jakarta, which deed has obtained approval from the Minister of Law and Human Rights of the Republic of Indonesia based on Decree No.AHU-0076681.AH.01.02 dated November 17, 2020 and the notice of amendment to the articles of association has been received and recorded in the database of the Administrative System of legal entities of the Ministry of Law and Human Rights of the Republic of Indonesia, as contained in the Letter dated November 17, 2020 No.AHU-AH.01.03-0408169, has been registered in the Company's Register No.AHU-0191841.AH.01.1 1 dated November 17, 2020.

According to Article 3 of the Bank's Articles of Association, the Bank's scope of activities is to engage in general banking services in accordance with prevailing Laws and regulations.

The Bank started its commercial activities as a non-bank financial institution in January 1975, and then engaged in general banking services dated February 24, 1993 based on Decision Letter of the Ministry of Finance of the Republic of Indonesia No.176/KMK.017/1993, the license changed due to merger of PT Bank Artha Graha into PT Bank Inter-Pacific Tbk which obtained an effective statement from the Capital Market and Financial Institution Supervisory Agency (Bapepam and LK) in Letter of Bapepam and LK Chairman No.S-769/PM/2005 dated April 13, 2005, and obtained approval from Bank Indonesia in Decision Letter of Bank Indonesia Governor No.7/32/KEP.GB1/2005 dated June 15, 2005 about Granting Merger Approval of PT Bank Artha Graha into PT Bank Inter-Pacific Tbk. The license of PT Bank Inter-Pacific Tbk was changed based on Decision Letter of Bank Indonesia Governor No.7/49/KEP.GBI/2005 dated August 16, 2005 regarding The Change of Business License on behalf of PT Bank Inter-Pacific Tbk become PT Bank Artha Graha Internasional Tbk.

1. UMUM (lanjutan)

a. Pendirian dan informasi umum (lanjutan)

Kantor Pusat Bank terletak di Gedung Artha Graha, Kawasan Niaga Terpadu Sudirman, Jalan Jenderal Sudirman Kav. 52-53, Jakarta Selatan. Bank memiliki kantor pusat operasional, kantor cabang, kantor cabang pembantu, kantor kas, Anjungan Tunai Mandiri (ATM) sebagai berikut (tidak diaudit):

	2025	2024	
Kantor pusat operasional	1	1	*Operational head office*
Kantor cabang	30	31	*Branches*
Kantor cabang pembantu	30	33	*Sub branches*
Kantor fungsional	1	-	*Functional office*
Mobile terminal	-	1	*Mobile terminal*
Anjungan Tunai Mandiri (ATM)	153	157	*Automatic Teller Machines (ATM)*

Kantor cabang, kantor cabang pembantu, kantor kas, *payment point* dan ATM berlokasi di berbagai pusat bisnis yang tersebar di seluruh Indonesia, antara lain, di DKI Jakarta, Jawa Barat, Banten, Jawa Tengah, Jawa Timur, Bali, Sumatera Utara, Sumatera Selatan, Riau, Kepulauan Riau, Jambi, Kepulauan Babel, Lampung, Kalimantan Timur, Kalimantan Barat, Kalimantan Selatan, Sulawesi Selatan, Sulawesi Utara, Sulawesi Tenggara, Kupang, Maluku Utara Ternate, Maluku-Ambon.

b. Penawaran Umum Saham Bank

Pada tanggal 10 Juli 1990, Bank memperoleh pernyataan efektif dari Ketua Badan Pengawas Pasar Modal (Bapepam) berdasarkan Surat No. SI-124/SHM/MK.10/1990 untuk melakukan Penawaran Umum Saham Perdana kepada masyarakat sejumlah 5.000.000 saham dengan nilai nominal Rp1.000 (Rupiah penuh) per saham yang merupakan 20% dari modal yang ditempatkan. Pada tanggal 23 Agustus 1990, saham tersebut masing-masing dicatatkan pada Bursa Efek Jakarta dan Bursa Efek Surabaya. Pada tanggal 19 April 1999, Bursa Efek Surabaya menyetujui permohonan Bank untuk membatalkan pencatatan saham Bank di Bursa Efek Surabaya.

Pada tanggal 24 September 1999, Bank memperoleh pernyataan efektif dari Ketua Bapepam berdasarkan Surat No. S-1761/PM/1999 untuk melakukan Penawaran Umum Terbatas (PUT) I kepada para pemegang saham dalam rangka penerbitan Hak Memesan Efek Terlebih Dahulu (HMETD) sejumlah 9.625.000.000 saham seri B dengan nilai nominal Rp15 (Rupiah penuh) per saham dan harga penawaran Rp100 (Rupiah penuh) per saham. Pada tanggal 27 September 1999, saham tersebut telah dicatatkan pada Bursa Efek Jakarta.

1. GENERAL (continued)

a. Establishment and general information (continued)

The Bank's Head Office is located at Artha Graha Building, Sudirman Commercial Business District, Jalan Jenderal Sudirman Kav. 52-53, South Jakarta. The Bank has operational head office, branches, sub branches, cash offices, Automatic Teller Machines (ATM) as follows (unaudited):

Branch offices, sub-branch offices, cash offices, payment points and ATMs are located in various business centers spread throughout Indonesia, including, in DKI Jakarta, West Java, Banten, Central Java, East Java, Bali, North Sumatra, South Sumatra, Riau, Riau Islands, Jambi, Babel Islands, Lampung, East Kalimantan, West Kalimantan, South Kalimantan, South Sulawesi, North Sulawesi, Southeast Sulawesi, Kupang, North Maluku Ternate, Maluku-Ambon.

b. Public Offering of the Bank's Shares

On July 10, 1990, the Bank obtained an effective statement from the Chairman of the Capital Market Supervisory Agency (Bapepam) in its Letter No. SI-124/SHM/MK.10/1990 to conduct Initial Public Offering of 5,000,000 shares with par value of Rp1,000 (full Rupiah amount) per share that was 20% of paid-up capital. On August 23, 1990, the shares were listed on the Jakarta Stock Exchange and Surabaya Stock Exchange, respectively. On April 19, 1999, the Surabaya Stock Exchange approved the Bank's application to delist its shares in the Surabaya Stock Exchange.

On September 24, 1999, the Bank obtained an effective statement from the Chairman of Bapepam in its Letter No. S-1761/PM/1999 to conduct Limited Public Offering (LPO) I to its shareholders with Pre-emptive Rights of 9,625,000,000 Seriess B shares with par value of Rp15 (full Rupiah amount) per share and offering price of Rp100 (full Rupiah amount) per share. On September 27, 1999, these shares were listed in the Jakarta Stock Exchange.

1. UMUM (lanjutan)

b. Penawaran Umum Saham Bank (lanjutan)

Pada tanggal 17 April 2007, Bank memperoleh pernyataan efektif dari Ketua Badan Pengawas Pasar Modal dan Lembaga Keuangan (Bapepam dan LK) berdasarkan Surat No. S-1746/BL/2007 untuk melakukan PUT II kepada para pemegang saham dalam rangka penerbitan HMETD sejumlah 840.007.286 saham dengan nilai nominal Rp110,88 (Rupiah penuh) per saham dan harga penawaran Rp115 (Rupiah penuh) per saham. Pada tanggal 2 Mei 2007, saham tersebut telah dicatatkan pada Bursa Efek Indonesia.

Pada tanggal 1 Desember 2008, Bank memperoleh pernyataan efektif dari Ketua Bapepam dan LK berdasarkan Surat No. S-8684/BL/2008 untuk melakukan PUT III kepada para pemegang saham dalam rangka penerbitan HMETD sejumlah 2.695.025.224 saham dengan nilai nominal Rp110,88 (Rupiah penuh) per saham dan harga penawaran Rp111,00 (Rupiah penuh) per saham. Pada tanggal 7 Januari 2009, saham tersebut telah dicatatkan pada Bursa Efek Indonesia.

Pada tanggal 5 Desember 2012, Bank memperoleh pernyataan efektif dari Ketua Bapepam dan LK berdasarkan Surat No. S-13878/BL/2012 untuk melakukan PUT IV kepada para pemegang saham dalam rangka penerbitan HMETD sejumlah 4.513.198.014 saham dengan nilai nominal sebesar Rp110,88 (Rupiah penuh) per saham dan harga penawaran sebesar Rp111,00 (Rupiah penuh) per saham. Pada tanggal 21 Desember 2012, saham tersebut telah dicatatkan pada Bursa Efek Indonesia.

Pada tanggal 23 November 2016, Bank memperoleh pernyataan efektif dari Kepala Eksekutif Pengawas Pasar Modal Otoritas Jasa Keuangan berdasarkan Surat No. S-682/D.04/2016 untuk melakukan PUT V kepada para pemegang saham dalam rangka penerbitan HMETD sejumlah 2.707.918.808 saham dengan nilai nominal sebesar Rp110,88 (Rupiah penuh) per saham dan harga pelaksanaan sebesar Rp111,00 (Rupiah penuh) per saham.

Bank secara bersamaan menerbitkan Waran Seri I sebanyak 4.513.198.013 saham dimana 6 (enam) saham hasil pelaksanaan HMETD melekat 10 (sepuluh) Waran Seri I yang diberikan secara cuma-cuma sebagai insentif bagi pemegang HMETD yang melaksanakan haknya. Setiap 1 (satu) Waran Seri I dapat digunakan oleh pemegangnya untuk membeli 1 (satu) saham baru Perseroan dengan membayar harga yang sama dengan harga pelaksanaan HMETD yakni Rp111,00 (seratus sebelas rupiah) per saham dalam periode pelaksanaan yakni 19 Juni 2017 sampai dengan 7 Desember 2021.

Pelaksanaan Waran Seri I sampai dengan 7 Desember 2021 sebanyak 4.427.219.858 saham, sehingga Waran Seri I yang tidak dilaksanakan sebanyak 85.978.155 saham.

1. GENERAL (continued)

b. Public Offering of the Bank's Shares (continued)

On April 17, 2007, the Bank obtained an effective statement from the Chairman of Capital Market and Financial Institution Supervisory Agency (Bapepam and LK) in its Letter No. S-1746/BL/2007 to conduct LPO II to its shareholders with Pre-emptive Rights of 840,007,286 shares with par value of Rp110.88 (full Rupiah amount) per share and offering price of Rp115 (full Rupiah amount) per share. On May 2, 2007, these shares were listed in the Indonesia Stock Exchange.

On December 1, 2008, the Bank obtained an effective statement from the Chairman of Bapepam and LK in its Letter No. S-8684/BL/2008 to conduct LPO III to its shareholders with Pre-emptive Rights of 2,695,025,224 shares with par value of Rp110.88 (full Rupiah amount) per share and offering price of Rp111.00 (full Rupiah amount) per share. On January 7, 2009, these shares were listed in the Indonesia Stock Exchange.

On December 5, 2012, the Bank obtained an effective statement from the Chairman of Bapepam and LK in its Letter No. S-13878/BL/2012 to conduct LPO IV to its shareholders with Pre-emptive Rights of 4,513,198,014 shares with par value of Rp110.88 (full Rupiah amount) per share and offering price of Rp111.00 (full Rupiah amount) per share. On December 21, 2012, these shares were listed in the Indonesia Stock Exchange.

On November 23, 2016, the Bank obtained an effective statement from the Chief Executive of the Capital Market Supervisory Financial Services Authority based on the Letter of No. S-682/D.04/2016 to conduct a PUT V to shareholders for the issuance of Pre-emptive Rights of 2,707,918,808 shares with a par value of Rp110.88 (full Rupiah) per share and an exercise price of Rp111.00 (full Rupiah) per share.

The Bank simultaneously issued Seriess I Warrants totaling 4,513,198,013 shares of which 6 (six) shares resulting from the exercise of the Preemptive Rights were attached to 10 (ten) Seriess I Warrants which were given free of charge as an incentive for the Rights holders who exercised their rights. Each 1 (one) Seriess I Warrant may be used by the holder to purchase 1 (one) new share of the Company by paying the same price as the exercise price of the Preemptive Rights, which is Rp.111.00 (one hundred and eleven rupiah) per share in the exercise period, which is June 19, 2017 to December 7, 2021.

The exercise of Seriess I Warrants until December 7, 2021 is 4,427,219,858 shares, so that the Seriess I Warrants that are not exercised are 85,978,155 shares.

1. UMUM (lanjutan)

b. Penawaran Umum Saham Bank (lanjutan)

Berikut adalah kronologis jumlah saham Bank yang ditempatkan dan disetor penuh serta saham yang dicatatkan pada Bursa Efek Indonesia sejak Penawaran Umum Saham Perdana sampai dengan tanggal 31 Desember 2025:

Keterangan	Jumlah Saham/ *Number of shares*	*Description*
Saham yang berasal dari pencatatan saham perdana pada tahun 1990	5.000.000	*Shares from initial public offering in 1990*
Saham pendiri pada tahun 1990	1.500.000	*Founders shares in 1990*
Saham pendiri pada tahun 1993	3.042.800	*Founders shares in 1993*
Saham bonus pada tahun 1993	9.542.800	*Bonus shares in 1993*
Saham pendiri pada tahun 1997	15.914.400	*Founders shares in 1997*
Saham bonus pada tahun 1998	8.750.000	*Bonus shares in 1998*
Penawaran Umum Terbatas I (PUT I) pada tahun 1999	6.737.500.000	*Limited Public Offering I (LPO I) in 1999*
Bagian yang tidak dapat dicatat (*partial delisting*) atas PUT I pada tahun 2000	(96.875.000)	*Partial delisting from LPO I in 2000*
Saham pendiri pada tahun 2001	2.906.250.000	*Founders shares in 2001*
Saham yang diterbitkan dalam rangka penggabungan usaha dengan PT Bank Artha Graha pada tahun 2005	20.347.234.677	*Issuance of shares in connection with the merger with PT Bank Artha Graha in 2005*
Pencatatan saham tambahan pada tahun 2007	2	*Listing additional shares in 2007*
Peningkatan nilai nominal saham dari Rp18,48 per saham menjadi Rp110,88 per saham melalui pengurangan jumlah saham pada tahun 2007	(24.948.216.399)	*Increase in par value from Rp18.48 per share to Rp110.88 per share through reduction of total shares in 2007*
Penawaran Umum Terbatas II (PUT II) pada tahun 2007	840.007.286	*Limited Public Offering II (LPO II) in 2007*
Bagian saham yang tidak dapat dicatat (*partial delisting*) atas PUT II	(8.400.073)	*Partial delisting from LPO II*
Penawaran Umum Terbatas III (PUT III) pada tahun 2008	2.695.025.224	*Limited Public Offering III (LPO III) in 2008*
Bagian saham yang tidak dapat dicatat (*partial delisting*) atas PUT III	(26.950.252)	*Partial delisting from LPO III*
Penawaran Umum Terbatas IV (PUT IV) pada tahun 2012	4.513.198.014	*Limited Public Offering IV (LPO IV) in 2012*
Bagian saham yang tidak dapat dicatat (*partial delisting*) atas PUT IV	(45.131.980)	*Partial delisting from LPO IV*
Penawaran Umum Terbatas V (PUT V) pada tahun 2016	2.707.918.808	*Limited Public Offering V (LPO V) in 2016*
Bagian saham yang tidak dapat dicatat (*partial delisting*) atas PUT V	(27.079.189)	*Partial delisting from LPO V*
Pelaksanaan Waran Seri I	4.427.219.858	*Execution of Seriess I Warrants*
Bagian saham yang tidak dapat dicatat (*partial delisting)* atas Waran Seri I	(44.272.199)	*Shares that cannot be recorded (partial delisting) of Seriess I Warrants*
Jumlah saham Bank yang tercatat di Bursa Efek Indonesia pada tanggal 31 Desember 2025	**20.021.178.777**	***Total Bank's listed shares in the Indonesia Stock Exchange as of December 31, 2025***

PT Cerana Arthaputra setuju untuk tidak dicatatkan sahamnya di Bursa Efek sejumlah 1% dari jumlah saham yang dilakukan oleh PT Bank Artha Graha Internasional Tbk, dari jumlah saham setelah dilakukannya pelaksanaan Waran Seri I, yakni sebanyak-banyak nya 202.234.130 saham.

PT Cerana Arthaputra agreed not to list its shares on the Stock Exchange amounting to 1% of the number of shares made by PT Bank Artha Graha Internasional Tbk, from the number of shares after the implementation of Seriess I Warrants, which is as many as 202,234,130 shares.

1. UMUM (lanjutan)

c. Susunan pengurus Bank dan karyawan

Dewan Komisaris dan Direksi

Berdasarkan Akta Pernyataan Keputusan Rapat No.17 tanggal 26 Juni 2025, mengenai susunan Dewan Komisaris dan Direksi Bank pada tanggal 31 Desember 2025 adalah sebagai berikut:

Dewan Komisaris:		***Board of Commissioners:***
Komisaris Utama/ Komisaris Independen	Kiki Syahnakri	*President Commissioner/ Independent Commissioner*
Wakil Komisaris Utama	Tomy Winata	*Vice President Commissioner*
Wakil Komisaris Utama	Sugianto Kusuma	*Vice President Commissioner*
Komisaris Independen	Elizawatie Simon	*Independent Commissioner*
Komisaris Independen	Pesta Uli Sitanggang	*Independent Commissioner*

Direksi:		***Board of Directors:***
Direktur Utama	Andy Kasih	*President Director*
Wakil Direktur Utama	Christina Harapan	*Vice President Director*
Direktur Kepatuhan /Direktur Independen	Indrastomo Nugroho	*Compliance Director/ Independent Director*
Direktur	Handoyo Soedirdja	*Director*
Direktur	Susana*)	*Director*
Direktur	Selvy*)	*Director*

*) Susana dan Selvy telah dinyatakan lulus uji kelayakan dan kepatutan OJK pada tanggal 8 Januari 2026.

Berdasarkan Akta Pernyataan Keputusan Rapat No.16 tanggal 17 Juli 2023, susunan Dewan Komisaris dan Direksi Bank pada tanggal 31 Desember 2024 adalah sebagai berikut:

Dewan Komisaris:		***Board of Commissioners:***
Komisaris Utama/ Komisaris Independen	Kiki Syahnakri	*President Commissioner/ Independent Commissioner*
Wakil Komisaris Utama	Tomy Winata	*Vice President Commissioner*
Wakil Komisaris Utama	Sugianto Kusuma	*Vice President Commissioner*
Komisaris Independen	Elizawatie Simon	*Independent Commissioner*
Komisaris Independen	Pesta Uli Sitanggang	*Independent Commissioner*

Direksi:		***Board of Directors:***
Direktur Utama	Andy Kasih	*President Director*
Wakil Direktur Utama	Christina Harapan	*Vice President Director*
Direktur Kepatuhan /Direktur Independen	Indrastomo Nugroho	*Compliance Director/ Independent Director*
Direktur	Indra Sintung Budianto	*Director*
Direktur	Handoyo Soedirdja	*Director*

1. GENERAL (continued)

c. Composition of the Bank's management and employees

Board of Commissioners and Directors

Based on the Deed of Shareholder Resolution No.17 dated June 26, 2025, the composition of the Bank's Boards of Commissioners and Directors as of December 31, 2025 is as follows:

**) Susana and Selvy have been declared to passed OJK fit and proper test on January 8, 2026.*

Based on the Deed of Shareholder Resolution No.16 dated July 17, 2023, the composition of the Bank's Boards of Commissioners and Directors as of December 31, 2024 is as follows:

1. UMUM (lanjutan)

c. Susunan pengurus Bank dan karyawan (lanjutan)

Komite Audit, Komite Pemantau Risiko dan Komite Remunerasi dan Nominasi

Komite audit

Berdasarkan Keputusan Dewan Komisaris No.002/BAGI-KOM/XII/2023 tanggal 6 Desember 2023, susunan Komite Audit pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

	2025 dan/ *and* 2024	
Ketua	Pesta Uli Sitanggang	*Chairman*
Anggota	Suryani Purwita	*Member*
Anggota	Anas Latief	*Member*

Komite pemantau risiko

Berdasarkan Keputusan Dewan Komisaris No.002/BAGI-KOM/XII/2023 tanggal 6 Desember 2023, susunan Komite Pemantau Risiko pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

	2025 dan/ *and* 2024	
Ketua	Elizawatie Simon	*Chairman*
Anggota	Suryani Purwita	*Member*
Anggota	Anas Latief	*Member*

Komite remunerasi dan nominasi

Berdasarkan Keputusan Dewan Komisaris No.002/BAGI-KOM/XII/2023 tanggal 6 Desember 2023, susunan Komite remunerasi dan nominasi pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

	2025 dan/ *and* 2024	
Ketua	Kiki Syahnakri	*Chairman*
Anggota	Tomy Winata	*Member*
Anggota	Marlene Gunawan	*Member*

Sekretaris Perusahaan dan satuan kerja audit internal

Sekretaris Perusahaan

Berdasarkan Surat Keputusan No. SK-MT/HC/0133/VI/2024 tanggal 26 Juni 2024 efektif 26 Juni 2024, Sekretaris Perusahaan pada tanggal 31 Desember 2025 dan 31 Desember 2024 adalah Rumi Kreshna Wibowo.

1. GENERAL (continued)

c. Composition of the Bank's management and employees (continued)

Audit Committee, Risk Monitoring Committee and Remuneration and Nomination Committee

Audit committee

Based on the Decree of the Board of Commissioners No.002/BAGI-KOM/XII/2023 dated December 6, 2023, the composition of the Audit Committee as of December 31, 2025 and 2024 is as follows:

Risk monitoring committee

Based on the Decree of the Board of Commissioners No.002/BAGI-KOM/XII/2023 dated December 6, 2023, the composition of the Risk Monitoring Committee as of December 31, 2025 and 2024 is as follows:

Remuneration and nomination committee

Based on Board of Commissioners Decree No.002/BAGI-KOM/XII/2023 dated December 6, 2023, the composition of the remuneration and nomination Committee on December 31, 2025 and 2024 are as follows:

Corporate secretary and internal audit working unit

Corporate Secretary

Based on Decree No. SK-MT/HC/0133/VI/2024 dated June 26, 2024 effective June 26, the Corporate Secretaries as of December 31, 2025 and 2024 are Rumi Kreshna Wibowo.

1. UMUM (lanjutan)

c. Susunan pengurus Bank dan karyawan (lanjutan)

Sekretaris Perusahaan dan satuan kerja audit internal (lanjutan)

Satuan kerja audit internal

Berdasarkan Surat Keputusan Direksi No. SK-MT/SDM/0704/X/2020 tanggal 14 Oktober 2020, Kepala Satuan Kerja Audit Internal (SKAI) pada tanggal 31 Desember 2025 dan 2024 adalah Adhyaksa Sitepu.

Manajemen kunci Bank meliputi Dewan Komisaris, Direksi dan Komite Audit. Jumlah imbalan kerja jangka pendek (gaji dan remunerasi) yang dibayarkan kepada personil manajemen kunci Bank untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

	2025	2024	
Dewan Komisaris	19.242	19.667	*Board of Commissioners*
Direksi	18.685	17.369	*Board of Directors*
Jumlah	**37.927**	**37.036**	***Total***

Tidak ada kompensasi dalam bentuk imbalan pasca kerja, imbalan kerja jangka panjang lainnya, pesangon pemutusan kontrak kerja dan pembayaran berbasis saham kepada personil manajemen kunci Bank.

Pada tanggal 31 Desember 2025 dan 2024, Bank memiliki karyawan masing-masing sejumlah 1.037 dan 1.279.

d. Penyelesaian laporan keuangan

Manajemen Bank bertanggung jawab atas penyusunan dan penyajian wajar laporan keuangan yang telah diselesaikan dan diotorisasi untuk diterbitkan pada tanggal 30 Maret 2026.

1. GENERAL (continued)

c. Composition of the Bank's management and employees (continued)

Corporate secretary and internal audit working unit (continued)

Internal audit working unit

Based on Board of Directors' Decision Letter No. SK-MT/SDM/0704/X/2020 dated October 14, 2020, the Chief of Internal Audit Working Unit (IAWU) as of December 31, 2025 and 2024 is Adhyaksa Sitepu.

The Bank's key management consist of the Board of Commissioners, Board of Directors and Audit Committee. Total short-term employee benefits (salaries and remuneration) paid to the key management personnel of the Bank for the years ended December 31, 2025 and 2024 are as follows:

There are no compensation of post-employment benefits, other long-term employee benefits, termination benefits and share-based payments to the key management personnel of the Bank.

As of December 31, 2025 and 2024, the Bank had 1,037 and 1,279 respectively.

d. Completion of the financial statements

The management of the Bank is responsible for the preparation and fair presentation of the financial statements that were completed and authorized to be issued on March 30 , 2026.

2. IKHTISAR KEBIJAKAN AKUNTANSI MATERIAL

Berikut ini adalah kebijakan akuntansi material yang diterapkan dalam penyusunan laporan keuangan yang sesuai dengan Standar Akuntansi Keuangan Indonesia. Kebijakan ini telah diterapkan secara konsisten terhadap seluruh tahun yang disajikan, kecuali jika dinyatakan lain.

a. Pernyataan kepatuhan dan dasar penyusunan laporan keuangan

i. Pernyataan kepatuhan

Laporan keuangan telah disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan di Indonesia ("SAK") yang mencakup Pernyataan Standar Akuntansi Keuangan ("PSAK") dan Interpretasi Standar Akuntansi Keuangan ("ISAK") yang diterbitkan oleh Dewan Standar Akuntansi Keuangan Ikatan Akuntan Indonesia (DSAK - IAI) dan peraturan Bapepam dan LK, yang fungsinya dialihkan kepada Otoritas Jasa Keuangan ("OJK") sejak tanggal 1 Januari 2018, No. VIII.G.7 tentang "Penyajian dan Pengungkapan Laporan Keuangan Emiten atau Perusahaan Publik" yang terdapat dalam Lampiran Keputusan Ketua Bapepam dan LK No. KEP-347/BL/2012 tanggal 25 Juni 2012.

ii. Dasar penyusunan laporan keuangan

Laporan keuangan telah disusun berdasarkan biaya historis kecuali untuk beberapa akun tertentu yang diukur berdasarkan pengukuran lain sebagaimana diuraikan dalam kebijakan akuntansi dari akun tersebut. Laporan keuangan disusun dengan dasar akrual kecuali laporan arus kas.

Laporan arus kas disusun dengan menggunakan metode langsung dengan mengelompokkan arus kas ke dalam aktivitas operasi, investasi dan pendanaan. Untuk tujuan penyajian laporan arus kas, kas dan setara kas terdiri dari kas, giro pada Bank Indonesia, giro pada bank lain, penempatan pada Bank Indonesia dan bank lain dan Sertifikat Deposito Bank Indonesia yang jatuh tempo dalam 3 (tiga) bulan atau kurang sejak tanggal perolehan yang tidak digunakan sebagai jaminan atas pinjaman yang diterima serta tidak dibatasi penggunaannya.

Dalam penyusunan laporan keuangan sesuai dengan Standar Akuntansi Keuangan di Indonesia, dibutuhkan pertimbangan, estimasi dan asumsi yang mempengaruhi:

- Penerapan kebijakan akuntansi,
- Jumlah aset dan liabilitas dilaporkan, dan pengungkapan atas aset dan liabilitas kontinjensi pada tanggal laporan keuangan, jumlah pendapatan dan beban selama periode pelaporan.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES

Presented below are the material accounting policies adopted in preparing the financial statements, which are in conformity with Indonesian Financial Accounting Standards. These policies have been consistently applied to all year presented, unless otherwise stated.

a. Statement of compliance and basis of financial statements preparation

i. Statement of compliance

The financial statements were prepared and presented in accordance with the Indonesian Financial Accounting Standards ("IFAS") which comprise the Statements of Financial Accounting Standards ("SFAS") and Interpretations of Financial Accounting Standards ("IFAS") issued by the Board of Financial Accounting Standards of the Indonesian Institute of Accountants ("FASB - IAI"), and Bapepam and LK, which function has been transferred to Financial Services Authority ("OJK") starting January 1, 2018, rule No. VIII.G.7 regarding "Financial Statements Presentation and Disclosures for Issuers or Public Companies" as included in the Appendix of the Decision Decree of the Chairman of Bapepam and LK No. KEP-347/BL/2012 dated June 25, 2012.

ii. Basis of financial statements preparation

The financial statements have been prepared under the historical cost except for certain accounts which have been valued on another measurement basis as explained in the accounting policy for such account. The financial statements are prepared under the accrual basis of accounting, except for the statement of cash flows.

The statement of cash flows was prepared based on the direct method with cash flows classified into cash flows from operating, investing and financing activities. For the purpose of the statement of cash flows, cash and cash equivalents include cash, current accounts with Bank Indonesia, current accounts with other banks, placements with Bank Indonesia and other banks and Certificates Deposits of Bank Indonesia with original maturities of 3 (three) months or less from the acquisition date, which are not pledged as collateral nor restricted in use.

The preparation of financial statements in conformity with Indonesian Financial Accounting Standards requires use of judgments, estimates and assumptions that affect:

- *The application of accounting policies,*
- *The reported amounts of assets and liabilities, and the disclosure of contingent assets and liabilities at the date of financial statements, the reported amounts of revenues and expenses during the reporting period.*

2. IKHTISAR KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

a. Pernyataan kepatuhan dan dasar penyusunan laporan keuangan (lanjutan)

ii. Dasar penyusunan laporan keuangan (lanjutan)

Walaupun estimasi ini dibuat berdasarkan pengetahuan terbaik manajemen atas kejadian dan tindakan saat ini, hasil aktual mungkin berbeda dengan jumlah yang diestimasi semula.

Estimasi, asumsi dan pertimbangan akuntansi signifikan yang diterapkan dalam penyusunan laporan keuangan Bank diungkapkan pada Catatan 3.

Laporan keuangan disajikan dalam mata uang Rupiah, yang merupakan mata uang fungsional Bank.

Seluruh angka dalam laporan keuangan ini, dibulatkan dan dinyatakan dalam jutaan Rupiah yang terdekat, kecuali dinyatakan lain.

b. Penerapan Standar Akuntansi Keuangan Baru dan Revisi ("PSAK") dan Interprestasi Standar Akuntansi Keuangan ("ISAK")

i. Amendemen/ penyesuaian dan interpretasi standar yang berlaku efektif pada tahun berjalan

Berikut ini adalah standar akuntansi keuangan, perubahan, dan interpretasi standar akuntansi keuangan yang berlaku efektif sejak 1 Januari 2025:

- PSAK 117: "Kontrak Asuransi";
- Amendemen PSAK 117: "Kontrak Asuransi" terkait Penerapan Awal PSAK 117 dan PSAK 109 - Informasi Komparatif; dan
- Amendemen PSAK 221: "Pengaruh Perubahan Kurs Valuta Asing" terkait kondisi ketika suatu mata uang tidak tertukarkan.

PSAK 117: "Kontrak Asuransi"

Bank menerapkan PSAK 117 untuk kontrak asuransi dan kontrak reasuransi yang dimiliki oleh Bank. Kontrak asuransi adalah kontrak di mana Bank menerima risiko asuransi yang signifikan dari pemegang polis, di mana hal tersebut dapat menyebabkan Bank membayar jumlah tambahan yang signifikan dalam skenario tunggal dengan substansi komersial. Perhitungan atas liabilitas kontrak akuntansi didasarkan pada kelompok kontrak asuransi dan akan mencakup arus kas pemenuhan, serta margin layanan kontraktual (CSM), yang merupakan laba yang belum diperoleh.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

a. Statement of compliance and basis of financial statements preparation (continued)

ii. Basis of financial statements preparation (continued)

Although these estimates are based on management's best knowledge of current events and activities, actual results may differ from those estimates.

Significant accounting estimates, assumptions and judgment applied in the preparation of the Bank's financial statements are disclosed in Note 3.

Financial statements are presented in Rupiah which is the functional currency of the Bank.

The amounts in the financial statements are rounded to and stated in millions of Rupiah, unless otherwise stated.

b. Adoption of new and Revised Statements of Financial Accounting Standards ("SFAS") and Interpretations of Financial Accounting Standards ("IFAS")

i. Amendments/ improvements and interpretations to standards effective in the current year

The followings are financial accounting standard, amendments and interpretation of financial accounting standard which become effective starting January 1, 2025:

- *SFAS 117: "Insurance Contract";*
- *Amendment of SFAS 117: "Insurance Contract" regarding Initial Application of SFAS 117 and SFAS 109 – Comparative Information; and*
- *Amendment of SFAS 221: "The Effect of Changes in Foreign Exchange Rates" regarding to conditions when a currency is not exchangeable.*

SFAS 117: "Insurance Contract"

The Bank applies SFAS 117 to insurance contracts and reinsurance contracts held by the Bank. Insurance contracts are contracts under which the Bank accepts significant insurance risk from policyholder, where it can cause the Group to pay significant additional amounts in any single scenario with commercial substance. The measurement of insurance contract liabilities is based on groups of insurance contracts and includes the fulfilment cash flows as well as the Contractual Service Margin (CSM), which represents unearned profit.

2. IKHTISAR KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

b. Penerapan Standar Akuntansi Keuangan Baru dan Revisi ("PSAK") dan Interprestasi Standar Akuntansi Keuangan ("ISAK") (lanjutan)

i. Amendemen/ penyesuaian dan interpretasi standar yang berlaku efektif pada tahun berjalan (lanjutan)

PSAK 117: "Kontrak Asuransi" (lanjutan)

PSAK 117 menentukan prinsip-prinsip untuk pengakuan, pengukuran, penyajian, dan pengungkapan kontrak asuransi serta menggantikan PSAK 104 "Kontrak Asuransi" yang berlaku sebelumnya.

Dalam PSAK 117, ada tiga model pengukuran baru yang diperkenalkan, yang terdiri dari General Measurement Model (GMM), Variable Fee Approach (VFA), dan Premium Allocation Approach (PAA).

Bank menerapkan pendekatan secara retrospektif penuh untuk kontrak asuransi yang dibuat pada tahun 2022 hingga 2023 dan pendekatan nilai wajar untuk kontrak asuransi yang dibuat pada tahun 2021 dan sebelumnya

PSAK 117 mengharuskan pemisahan derivatif melekat, komponen investasi, dan kewajiban pelaksanaan untuk menyediakan barang dan jasa non-asuransi, jika kondisi tertentu terpenuhi. Komponen yang dipisahkan perlu dicatat secara terpisah sesuai dengan PSAK 109 Instrumen Keuangan (derivatif melekat dan komponen investasi) atau PSAK 115 (barang dan jasa non-asuransi). Pengukuran tidak dilakukan pada tingkat kontrak individu, tetapi berdasarkan kelompok kontrak. Untuk mengalokasikan kontrak asuransi individu ke dalam kelompok kontrak, suatu entitas pertama-tama perlu mendefinisikan portofolio yang mencakup kontrak dengan risiko serupa yang dikelola bersama.

Dampak penerapan awal PSAK 117 mencakup hal-hal berikut:

- Perubahan kebijakan akuntasi sebagai dampak dari penerapan PSAK 117 harus menerapkan pendekatan retrospektif penuh sejauh yang dapat dilaksanakan. Bank dapat menerapkan pendekatan retrospektif yang dimodifikasi dan pendekatan nilai wajar apabila pendekatan retrospektif penuh tidak dapat dilaksanakan dalam menentukan jumlah transisi pada tanggal transisi.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

b. Adoption of new and Revised Statements of Financial Accounting Standards ("SFAS") and Interpretations of Financial Accounting Standards ("IFAS") (continued)

i. Amendments/ improvements and interpretations to standards effective in the current year (continued)

SFAS 117: "Insurance Contract" (continued)

SFAS 117 defines principles for the recognition, measurement, presentation and disclosure of insurance contracts and supersedes the SFAS 104 "Insurance Contracts".

In SFAS 117, there are three new measurement models introduced under, consisting of the General Measurement Model (GMM), Variable Fee Approach (VFA), and Premium Allocation Approach (PAA).

The Bank applies the full retrospective approach for insurance contracts issued during 2022 and 2023, and the fair value approach for insurance contracts issued in 2021 and prior periods.

SFAS 117 requires the separation of embedded derivatives, investment components, and performance obligations to provide non-insurance goods and services, if certain conditions are met. The separated components need to be accounted for separately according to SFAS 109 Financial Instruments (embedded derivatives and investment components) or SFAS 115 (non-insurance goods and services). Measurement is not carried out at the level of individual contracts, but on the basis of groups of contracts. To allocate individual insurance contracts to groups of contracts, an entity first needs to define portfolios which include contracts with similar risks that are managed together.

The impact of initial application of SFAS 117 include the following:

- *Changes in accounting policies resulting from the adoption of SFAS 117 shall apply with full retrospective approach to the extent practicable. The Bank adopts the modified retrospective approach or fair value approach when it is impracticable to use a full retrospective approach in determining transition amounts at the SFAS transition date.*

2. IKHTISAR KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

b. Penerapan Standar Akuntansi Keuangan Baru dan Revisi ("PSAK") dan Interprestasi Standar Akuntansi Keuangan ("ISAK") (lanjutan)

i. Amendemen/ penyesuaian dan interpretasi standar yang berlaku efektif pada tahun berjalan (lanjutan)

PSAK 117: "Kontrak Asuransi" (lanjutan)

Dampak penerapan awal PSAK 117 mencakup hal-hal berikut: (lanjutan)

- Standar ini memperkenalkan diskonto wajib atas cadangan kerugian, transparansi yang lebih tinggi atas portofolio merugi yang disebabkan oleh pengujian kontrak yang lebih rinci, dan pengenalan penyesuaian risiko untuk risiko non-finansial yang serupa dengan Provision of Risk Margin for Adverse Deviation (PAD) pada liabilitas klaim di PSAK 104. Standar tersebut mengharuskan tingkat diskonto ditentukan menggunakan data pasar yang dapat diobservasi berdasarkan kurva dasar bebas risiko dan penyesuaian khusus portofolio untuk mencerminkan tidak likuidnya liabilitas asuransi.
- PSAK 117 mengharuskan kerugian yang diharapkan selama masa berlaku kontrak untuk tercermin pada pengakuan awal dalam laporan laba rugi dan laporan posisi keuangan sebagai komponen kerugian.
- Laporan posisi keuangan dan laporan laba rugi akan disajikan secara substansial berbeda dari penyajian berdasarkan PSAK 104, seperti:
  i. Dalam laporan posisi keuangan, biaya akuisisi yang ditangguhkan tidak akan lagi disajikan di dalam pos-pos yang terpisah tetapi sebagai bagian dari kewajiban asuransi. Hal tersebut menunjukkan bahwa biaya akuisisi yang ditangguhkan tidak dipertimbangkan secara individual tetapi diperhitungkan dalam pengukuran keseluruhan kewajiban asuransi.
  ii. Jumlah yang disajikan dalam laporan laba rugi perlu dipisahkan menjadi hasil jasa asuransi, yang terdiri dari pendapatan asuransi dan beban jasa asuransi, dan pendapatan dan beban keuangan asuransi.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

b. Adoption of new and Revised Statements of Financial Accounting Standards ("SFAS") and Interpretations of Financial Accounting Standards ("IFAS") (continued)

i. Amendments/ improvements and interpretations to standards effective in the current year (continued)

SFAS 117: "Insurance Contract" (continued)

The impact of initial application of SFAS 117 include the following: (continued)

- *The standard introduces mandatory discounting of loss reserves, higher transparency of loss-making portfolios due to more granular onerous contract testing, and the introduction of risk adjustment for non-financial risk which is similar to the Provision of Risk Margin for Adverse Deviation (PAD) in SFAS 104 for claim liabilities. The standard requires the discount rates to be determined using observable market data based on a risk-free base curve and portfolio specific adjustments to reflect the illiquidity of insurance liabilities.*
- *SFAS 117 requires expected losses over a contract's lifetime to be reflected at initial recognition in the statement of profit or loss and the statement of financial position as a loss component.*
- *The statement of financial position and the statement of profit or loss will be presented substantially different from the presentation under SFAS 104, such as:*
  i. In the statement of financial position, deferred acquisition costs will no longer be presented in separate line items but as part of the insurance liabilities. This represents that it is not individually considered but are instead factored into overall measurement of the insurance liabilities.
  ii. The amounts presented in the statement of profit or loss need to be disaggregated into an insurance service result, consisting of the insurance revenue and insurance service expenses, and insurance finance income and expenses.

2. IKHTISAR KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

b. Penerapan Standar Akuntansi Keuangan Baru dan Revisi ("PSAK") dan Interprestasi Standar Akuntansi Keuangan ("ISAK") (lanjutan)

i. Amendemen/ penyesuaian dan interpretasi standar yang berlaku efektif pada tahun berjalan (lanjutan)

Dampak penerapan awal PSAK 117 mencakup hal-hal berikut:

Dewan Standar Akuntansi Keuangan Ikatan Akuntan Indonesia ("DSAK-IAI") telah menerbitkan standar baru sebagai berikut:
- Amendemen PSAK 109: "Instrumen Keuangan" dan PSAK 107: "Instrumen Keuangan: Pengungkapan";
- PSAK 338: "Kombinasi Bisnis Entitas Sepengendali" (Revisi 2025).

Standar-standar tersebut akan berlaku efektif pada 1 Januari 2026.

Implementasi dari standar-standar tersebut tidak menghasilkan perubahan substansial terhadap kebijakan akuntansi Bank dan tidak memiliki dampak yang material terhadap laporan keuangan di tahun berjalan atau tahun sebelumnya.

ii. Standar dan amandemen standar telah diterbitkan tapi belum diterapkan

Berikut ini ringkasan revisi dan amandemen PSAK dan ISAK yang diterbitkan oleh Dewan Standar Akuntansi Keuangan (DSAK) - IAI yang relevan untuk Bank, namun belum berlaku efektif untuk laporan keuangan pada tanggal 31 Desember 2025:

- PSAK 118: "Penyajian dan Pengungkapan dalam Laporan Keuangan" yang akan menggantikan PSAK 201: "Penyajian Laporan Keuangan

Standar tersebut akan berlaku efektif pada 1 Januari 2027 dan penerapan dini diperbolehkan.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

b. Adoption of new and Revised Statements of Financial Accounting Standards ("SFAS") and Interpretations of Financial Accounting Standards ("IFAS") (continued)

i. Amendments/ improvements and interpretations to standards effective in the current year (continued)

The impact of initial application of SFAS 117 include the following:

Financial Accounting Standard Board of Indonesian Institute of Accountants ("DSAK IAI") has issued the following new standards, as follows:
- *Amendment of SFAS 109: "Financial Instruments" and SFAS 107: "Financial Instruments: Disclosures";*
- *SFAS 338: "Business Combinations of Entities Under Common Control" (Revised 2025.*

The above standards will be effective on 1 January 2026.

The implementation of the above standards did not result in substantial changes to the Bank's accounting policies and had no material impact to the financial statements for current or prior financial years.

ii. Standards and amendments to standards issued not yet adopted

The following summarizes the revised and amended SFAS and the IFAS which were issued by the Financial Accounting Standards Board (FASB) are relevant to the Bank, but not yet effective to the Bank on financial statements as of December 31, 2025:

- *SFAS 118: "Presentation and Disclosure in Financial Statements" which will replace SFAS 201: "Presentation in Financial Statements"*

The above standards will be effective on January 1, 2027 and early adoption is permitted.

2. IKHTISAR KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

b. Penerapan Standar Akuntansi Keuangan Baru dan Revisi ("PSAK") dan Interprestasi Standar Akuntansi Keuangan ("ISAK") (lanjutan)

ii. Standar dan amandemen standar telah diterbitkan tapi belum diterapkan

PSAK 118: "Penyajian dan Pengungkapan dalam Laporan Keuangan"

PSAK 118 menggantikan PSAK 201, mempertahankan banyak prinsip yang ada tetapi secara signifikan mengubah cara entitas melaporkan "laba atau rugi operasional." PSAK ini menetapkan struktur yang jelas untuk laporan laba rugi dengan mengelompokkan pos-pos ke dalam kategori operasi, investasi, pembiayaan, pajak penghasilan, dan operasi yang dihentikan. Standar ini mewajibkan pengungkapan tertentu, termasuk ukuran kinerja tetapan manajemen (UKTM), yang memungkinkan investor memahami bagaimana pandangan manajemen atas kinerja keuangan Bank dan bagaimana ukuran tersebut dibandingkan dengan ukuran yang didefinisikan dalam PSAK 118.

Meskipun PSAK 118 tidak memengaruhi pengakuan atau pengukuran pos-pos dalam laporan keuangan, dampaknya terhadap penyajian dan pengungkapan diperkirakan akan sangat luas, terutama yang berkaitan dengan laporan kinerja keuangan dan penyediaan UKTM dalam laporan keuangan.

Pada tanggal 31 Desember 2025, Bank sedang mengevaluasi dampak yang mungkin timbul dari penerapan amandemen standar-standar di atas, yang telah diterbitkan namun belum berlaku, pada laporan keuangan Bank terutama perbedaan nilai tukar yang saat ini digabungkan dalam laba operasi mungkin perlu dipisahkan, persyaratan khusus mengenai kategori di mana keuntungan atau kerugian derivatif diakui, pengungkapan baru yang signifikan yang diwajibkan dan dampak potensial lainnya atas penerapan standar baru ini terhadap laporan keuangan Bank.

Saat ini, Bank sedang mengevaluasi dan belum menetapkan dampak dari PSAK yang dikeluarkan dan direvisi tersebut terhadap laporan keuangannya.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

b. Adoption of new and Revised Statements of Financial Accounting Standards ("SFAS") and Interpretations of Financial Accounting Standards ("IFAS") (continued)

ii. Standards and amendments to standards issued not yet adopted

SFAS 118: "Presentation and Disclosure in Financial Statements"

SFAS 118 supersedes SFAS 201, retaining many existing principles but significantly changing how entities report "operating profit or loss." It establishes a defined structure for the statement of profit or loss, categorising items into operating, investing, financing, income taxes and discontinued operations. The standard mandates specific disclosures, including management-defined performance measures (MPMs), allowing investors to understand management's view of the Bank's financial performance and how these measures compare to those defined in SFAS 118.

Even though SFAS 118 will not impact the recognition or measurement of items in the financial statements, its impacts on presentation and disclosure are expected to be pervasive, in particular those related to the statement of financial performance and providing MPM within the financial statements.

As at 31 December 2025, the Bank is still evaluating the potential impact of the implementation of above standards amendment issued, but not yet effective, on the Bank's financial statements in particular foreign exchange differences currently in operating profit might need to be disaggregated, specific requirements on the category in which derivative gains or losses are recognised, significant new disclosures required and following potential impacts of the implementation of these standards on the Bank financial statements.

The Bank is presently evaluating and has not yet determined the effects of these issued and revised SFAS on its financial statements.

2. IKHTISAR KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

c. Transaksi dan saldo dalam mata uang asing

Kebijakan akuntansi atas transaksi dan saldo dalam mata uang asing didasarkan pada peraturan Bapepam dan LK No. VIII.G.7 dan Buku Panduan Akuntansi Perbankan Bagi Bank Umum Konvensional ("BPAK"). Bank mengacu pada Buku Panduan Akuntansi Perbankan Bagi Bank Umum Konvensional ("BPAK") dimana transaksi dalam mata uang asing dijabarkan ke mata uang Rupiah dengan menggunakan kurs laporan (penutupan) yang ditetapkan oleh Bank Indonesia yaitu kurs tengah yang merupakan rata-rata kurs beli dan kurs jual berdasarkan *Reuters* pada pukul 16.00 Waktu Indonesia Barat yang berlaku pada tanggal tersebut.

Keuntungan dan kerugian selisih kurs yang timbul dari transaksi dalam mata uang asing dan dari penjabaran aset dan liabilitas moneter dalam mata uang asing, diakui pada laporan laba rugi dan penghasilan komprehensif lain tahun berjalan.

Aset dan liabilitas non-moneter dalam mata uang asing dijabarkan dengan menggunakan kurs pada tanggal transaksi.

Berikut ini adalah kurs mata uang asing utama yang digunakan untuk menjabarkan pada tanggal 31 Desember 2025 dan 2024 (Rupiah penuh):

	2025	2024	
Poundsterling Inggris	22.439,55	20.218,54	*Great Britain Poundsterling*
Euro Eropa	19.571,45	16.758,12	*European Euro*
Dolar Amerika Serikat	16.675,00	16.095,00	*United States Dollar*
Dolar Australia	11.152,24	10.013,51	*Australian Dollar*
Dolar Singapura	12.965,05	11.844,58	*Singapore Dollar*
Yuan China	2.385,00	2.198,50	*China Yuan*
Dolar Hong Kong	2.142,30	2.073,11	*Hong Kong Dollar*
Yen Jepang	106,50	103,03	*Japanese Yen*

d. Aset dan liabilitas keuangan

Aset keuangan diklasifikasikan sebagai aset keuangan yang diukur pada nilai wajar melalui laba rugi, pinjaman yang diberikan dan piutang, aset keuangan dimiliki hingga jatuh tempo dan aset keuangan tersedia untuk dijual. Klasifikasi ini tergantung dari tujuan perolehan aset keuangan tersebut. Manajemen menentukan klasifikasi aset keuangan tersebut pada saat pengakuan awal.

Liabilitas keuangan diklasifikasikan sebagai liabilitas yang diukur pada nilai wajar melalui laba rugi dan liabilitas keuangan yang diukur pada biaya perolehan diamortisasi.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

c. Transactions and balances in foreign currency

Accounting policy for transactions and balances in foreign currency is based on Bapepam and LK rule No. VIII.G.7 and Banking Accounting Handbook for Conventional Commercial Banks ("BPAK"). The Bank refers to the Banking Accounting Handbook for Conventional Commercial Banks ("BPAK") where transactions denominated in a foreign currency are converted into Rupiah using the reporting (closing) rate set by Bank Indonesia that is middle rate which is the average of bid rate and ask rate based on Reuters at 16.00 Western Indonesian Time prevailing at such time.

Exchange gains and losses arising on transactions in foreign currency and on the translation of monetary assets and liabilities denominated in foreign currency are recognized in the current year statement of profit or loss and other comprehensive income.

Non-monetary assets and liabilities in foreign currency are translated using the exchange rate at the date of transaction occur.

Below are the major exchange rates used for translation as of December 31, 2025 and 2024 (Rupiah full amount):

d. Financial assets and liabilitas

Financial assets are classified as financial assets at fair value through profit or loss, loans and receivables, held-to-maturity financial assets and available-for-sale financial assets. The classification depends on the purpose for which the financial assets were acquired. Management determines the classification of its financial assets at initial recognition.

Financial liabilities are classified as financial liabilities designated at fair value through profit or loss and financial liabilities measured at amortized cost.

2. IKHTISAR KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

d. Aset dan liabilitas keuangan (lanjutan)

Pengakuan dan Pengukuran

Klasifikasi instrumen keuangan pada pengakuan awal tergantung pada tujuan dan intensi manajemen serta karakteristik dari instrumen keuangan tersebut. Semua instrumen keuangan pada saat pengakuan awal diukur sebesar nilai wajarnya. Dalam hal aset keuangan atau liabilitas keuangan tidak diukur pada nilai wajar melalui laba rugi, nilai wajar tersebut ditambah biaya transaksi yang dapat diatribusikan secara langsung dengan perolehan atau penerbitan aset keuangan atau liabilitas keuangan tersebut.

Pengukuran aset keuangan dan liabilitas keuangan setelah pengakuan awal tergantung pada klasifikasi aset keuangan dan liabilitas keuangan tersebut.

i. Aset keuangan

Bank mengklasifikasikan aset keuangannya dalam kategori:

a) aset keuangan yang diukur pada nilai wajar melalui laba rugi,
b) aset keuangan yang diukur pada nilai wajar melalui pendapatan komprehensif lainnya,
c) dan aset keuangan yang diukur pada biaya perolehan diamortisasi.

Bank menggunakan 2 (dua) dasar untuk mengklasifikasikan aset keuangan yaitu model bisnis Bank dalam mengelola aset keuangan dan karakteristik arus kas kontraktual dari aset keuangan.

a) Aset keuangan yang diukur pada nilai wajar melalui laba rugi,
Aset keuangan diukur pada nilai wajar melalui laba rugi kecuali tes model bisnis dan tes arus kas kontraktual menunjukkan bahwa aset keuangan masuk ke dalam klasifikasian diukur pada biaya perolehan diamortisasi atau nilai wajar melalui penghasilan komprehensif lain.

Klasifikasi ini ditujukan untuk instrumen keuangan yang dimiliki untuk diperdagangkan atau pada saat pengakuan awal telah ditetapkan oleh Bank untuk diukur pada nilai wajar melalui laba rugi.

b) Aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain
Aset keuangan dikelola dalam model bisnis yang tujuannya akan terpenuhi dengan mendapatkan arus kas kontraktual dan menjual aset keuangan dan persyaratan kontraktual dari aset keuangan yang pada tanggal tertentu meningkatkan arus kas yang semata dari pembayaran pokok dan bunga (*solely payments of principal and interest*) dari jumlah pokok terutang.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

d. Financial assets and liabilitas (continued)

Recognition and Measurement

The classification of financial instruments at initial recognition depends on the purpose and management's intention for which the financial instruments were acquired and their characteristics. All financial instruments are measured initially at their fair values. In the case that financial assets or financial liabilities are not designated at fair value through profit or loss, the fair value should be added with attributable transaction costs directly from acquisition or issuance of financial assets or financial liabilities.

The subsequent measurement of financial assets and financial liabilities depends on their classification.

i. Financial assets

The Bank classifies its financial assets into categories:

a) financial assets measured at fair value through profit or loss,
b) financial assets measured at fair value through other comprehensive income,
c) and financial assets measured at amortized cost.

The Bank uses 2 (two) bases for classifying financial assets, namely the Bank's business model for managing financial assets and the characteristics of the contractual cash flows of financial assets.

a) Financial assets measured at fair value through profit or loss,
Financial assets are measured at fair value through profit or loss unless tests of business model and contractual cash flow tests show that financial assets are classified at amortized cost or fair value through other comprehensive income.

This classification is intended for financial instruments held for trading or at initial recognition determined by the Bank to be measured at fair value through profit or loss.

b) Financial assets measured at fair value through other comprehensive income
Financial assets are managed by a business model whose goals will be met by getting a cash flow of the cash and selling the financial assets and the contractually requirements of financial assets that on a certain date increase cash flow simply from principal payments and interest (solely payments of principal and interest) from the principal amount.

2. IKHTISAR KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

d. Aset dan liabilitas keuangan (lanjutan)

Pengakuan dan Pengukuran (lanjutan)

i. Aset keuangan (lanjutan)

b) Aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain (lanjutan)
Pada saat pengakuan awalnya, instrumen utang yang diukur pada nilai wajar melalui penghasilan komprehensif lain diakui pada nilai wajarnya ditambah biaya transaksi dan selanjutnya diukur pada nilai wajarnya dimana keuntungan atau kerugian atas perubahan nilai wajar, keuntungan atau kerugian atas selisih kurs, dan kerugian penurunan nilai, diakui sebagai penghasilan komprehensif lain. Dividen dari instrumen ekuitas diakui di dalam pos laba rugi.

Kerugian kredit ekspektasian diakui sebagai penambah dari penghasilan komprehensif lainnya di dalam laporan posisi keuangan (tidak mengurangi jumlah tercatat aset keuangan dalam laporan keuangan). Pendapatan bunga dihitung menggunakan metode suku bunga efektif.

c) Aset keuangan yang diukur pada biaya perolehan diamortisasi
Aset keuangan yang diukur pada biaya perolehan diamortisasi jika aset keuangan dikelola dalam model bisnis yang bertujuan untuk memiliki aset keuangan dalam rangka mendapatkan arus kas kontraktual dan persyaratan kontraktual dari aset keuangan yang pada tanggal tertentu meningkatkan arus kas yang semata dari pembayaran pokok dan bunga (*solely payments of principal and interest*) dari jumlah pokok terutang.

Pada saat pengakuan awal, aset keuangan yang diukur pada biaya perolehan diamortisasi diakui pada nilai wajarnya ditambah biaya transaksi dan selanjutnya diukur pada biaya perolehan diamortisasi dengan menggunakan suku bunga efektif.

Pendapatan bunga dari aset keuangan yang diukur pada biaya perolehan diamortisasi dicatat dalam laporan laba rugi dan penghasilan komprehensif lain dan diakui sebagai "Pendapatan bunga". Ketika penurunan nilai terjadi, kerugian penurunan nilai diakui sebagai pengurang dari nilai tercatat aset keuangan dan diakui didalam laporan keuangan sebagai "Pembentukan cadangan kerugian penurunan nilai".

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

d. Financial assets and liabilitas (continued)

Recognition and Measurement (continued)

i. Financial assets (continued)

b) Financial assets measured at fair value through other comprehensive income (continued)
Upon initial recognition, debt instruments measured at fair value through other comprehensive income are recognized at fair value plus transaction costs and subsequently measured at fair value where the gain or loss on changes in fair value, gain or loss on foreign exchange, and impairment losses, recognized as other comprehensive income. Dividends from equity instruments are recognized in the profit or loss account.

Expected credit losses are recognized as an addition to other comprehensive income in the statement of financial position (not reducing the carrying amount of financial assets in the financial statements). Interest income is calculated using the effective interest method.

c) Financial assets carried at amortized cost

Financial assets measured at amortized cost if the financial assets are managed in a business model that aims to hold financial assets in order to obtain contractual cash flows and the contractual terms of the financial assets that at a certain date increase cash flows (solely payments of principal and interest) of the principal amount owed.

At initial recognition, financial assets carried at amortized cost are recognized at fair value plus transaction costs and subsequently measured at amortized cost using the effective interest rate.

Interest income on financial assets measured at amortized cost is recorded in the statements of profit or loss and other comprehensive income and recognized as "Interest income". When an impairment loss occurs, the impairment loss is recognized as a deduction from the carrying amount of the financial asset and recognized in the financial statements as "Allowance for impairment losses".

2. IKHTISAR KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

d. Aset dan liabilitas keuangan (lanjutan)

Pengakuan dan Pengukuran (lanjutan)

ii. Liabilitas keuangan

Bank mengklasifikasikan liabilitas keuangan dalam kategori:

a) Liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi
Kategori ini terdiri dari dua sub-kategori: liabilitas keuangan diklasifikasikan sebagai diperdagangkan dan liabilitas keuangan yang pada saat pengakuan awal telah ditetapkan oleh Bank untuk diukur pada nilai wajar melalui laba rugi.

Liabilitas keuangan diklasifikasikan sebagai diperdagangkan jika diperoleh terutama untuk tujuan dijual atau dibeli kembali dalam waktu dekat atau jika merupakan bagian dari portofolio instrumen keuangan tertentu yang dikelola bersama dan terdapat bukti mengenai pola ambil untung dalam jangka pendek yang terkini. Derivatif diklasifikasikan sebagai liabilitas diperdagangkan kecuali ditetapkan dan efektif sebagai instrumen lindung nilai.

Keuntungan dan kerugian yang timbul dari perubahan nilai wajar liabilitas keuangan yang diklasifikasikan sebagai diperdagangkan dicatat dalam laporan laba rugi dan penghasilan komprehensif lain sebagai pendapatan dari kelompok diperdagangkan - bersih. Beban bunga dari liabilitas keuangan diklasifikasikan sebagai diperdagangkan dicatat diakun pendapatan kelompok diperdagangkan - bersih.

Jika Bank pada pengakuan awal telah menetapkan instrumen utang tertentu sebagai nilai wajar melalui laba rugi (opsi nilai wajar), maka selanjutnya, penetapan ini tidak dapat diubah.

Perubahan nilai wajar terkait dengan liabilitas keuangan yang ditetapkan untuk diukur pada nilai wajar melalui laba rugi diakui didalam pendapatan kelompok diperdagangkan - bersih. Beban bunga dari liabilitas keuangan yang ditetapkan untuk diukur pada nilai wajar melalui laba rugi dicatat diakun pendapatan kelompok diperdagangkan – bersih.

Liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi terdiri dari dua sub-kategori, yaitu liabilitas keuangan diklasifikasikan sebagai diperdagangkan dan liabilitas keuangan yang pada saat pengakuan awal telah ditetapkan oleh Bank untuk diukur pada nilai wajar melalui laba rugi.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

d. Financial assets and liabilitas (continued)

Recognition and Measurement (continued)

ii. Financial liabilities

The Bank classifies financial liabilities into categories:

a) Financial liabilities designated at fair value through profit or loss
This category consists of two sub-categories: financial liabilities classified as trading and financial liabilities which on initial recognition have been designated by the Bank to be measured at fair value through profit or loss.

A financial liability is classified as trading if it is acquired primarily for the purpose of selling or repurchasing in the near term or if it is part of a certain jointly managed portfolio of financial instruments and there is evidence of a recent short-term profit taking pattern. Derivatives are classified as liabilities for trading unless they are designated and effective as hedging instruments.

Gains and losses arising from changes in fair value of financial liabilities those classified as trading are recorded in the statement of profit or loss and other comprehensive income as income from trading - net. Interest expense on financial liabilities classified as trading is recorded in account of trading - net income.

If the Bank at initial recognition has designated a certain debt instrument as fair value through profit or loss (fair value option), then this determination cannot be changed.

Changes in fair value relating to financial liabilities designated at fair value through profit or loss are recognized in trading - net income. Interest expense on financial liabilities designated at fair value through profit or loss is recorded in the account of trading - net income.

Financial liabilities designated at fair value through profit or loss consist of two sub-categories, financial liabilities classified as held for trading and financial liabilities designated by the Bank as at fair value through profit or loss upon initial recognition.

2. IKHTISAR KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

d. Aset dan liabilitas keuangan (lanjutan)

Pengakuan dan Pengukuran (lanjutan)

ii. Liabilitas keuangan (lanjutan)

a) Liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi (lanjutan)
Liabilitas keuangan diklasifikasikan sebagai diperdagangkan jika diperoleh atau dimiliki terutama untuk tujuan dijual atau dibeli kembali dalam waktu dekat atau jika merupakan portofolio instrumen keuangan tertentu yang dikelola bersama dan terdapat bukti mengenai pola ambil untung dalam jangka pendek (*short-term profit taking*). Derivatif diklasifikasikan sebagai liabilitas diperdagangkan kecuali derivatif yang ditetapkan dan efektif sebagai instrumen lindung nilai.

Setelah pengakuan awal, liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi, diukur sebesar nilai wajar.

Keuntungan dan kerugian yang timbul dari perubahan nilai wajar liabilitas yang diklasifikasikan sebagai diperdagangkan dan yang diukur pada nilai wajar melalui laba rugi dicatat melalui laporan laba rugi dan penghasilan komprehensif lain.

b) Liabilitas keuangan yang diukur pada biaya perolehan diamortisasi
Bank mengklasifikasikan seluruh liabilitas keuangan setelah pengakuan awal diukur pada biaya perolehan diamortisasi, kecuali:
1. Liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi;
2. Liabilitas keuangan yang timbul ketika pengalihan aset keuangan tidak memenuhi syarat penghentian pengakuan atau ketika pendekatan keterlibatan berkelanjutan diterapkan;
3. Kontrak jaminan keuangan;
4. Komitmen untuk menyediakan pinjaman dengan suku bunga di bawah pasar;
5. Imbalan kontinjensi yang diakui oleh pihak pengakuisisi dalam kombinasi bisnis.

Pada saat pengakuan awal, liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi diukur pada nilai wajar dikurangi biaya transaksi. Setelah pengakuan awal, Bank mengukur seluruh liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif. Amortisasi suku bunga efektif diakui sebagai "Beban bunga".

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

d. Financial assets and liabilitas (continued)

Recognition and Measurement (continued)

ii. Financial liabilities (continued)

a) Financial liabilities designated at fair value through profit or loss (continued)
A financial liability is classified as held for trading if it is acquired or incurred principally for the purpose of selling or repurchasing it in the near term or if it is part of portfolio of identified financial instrument that are managed together and for which there is evidence of a recent actual pattern of short-term profit taking. Derivatives are also categorized as held for trading unless they are designated and effectively as hedging instruments.

After initial recognition, the financial liabilities designated at fair value through profit or loss, are measure at fair value.

Gains and losses arising from changing in fair value of financial liabilities classified held for trading and designated at fair value through profit or loss are recorded in the statement of profit or loss and other comprehensive income.

b) Financial liabilities measured at amortized cost
The Bank classifies all financial liabilities after initial recognition at amortized cost, except:
1. *Financial liabilities at fair value through profit or loss;*
2. *Financial liabilities that arise when a transfer of a financial asset does not quality for derecognition or when the continuing involvement approach is applied;*
3. *Financial guarantee contracts;*
4. *Commitment to provide loans at below market interest rates;*
5. *Contingent consideration recognized by the acquirer in the business combination.*

At initial recognition, financial liabilities measured at amortized cost are measured at fair value less transaction costs. After initial recognition, the Bank measures all financial liabilities at amortized cost using the effective interest method. The effective interest rate amortization is recognized as "Interest expense".

2. IKHTISAR KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

d. Aset dan liabilitas keuangan (lanjutan)

Penentuan nilai wajar

Nilai wajar adalah harga yang akan diterima untuk menjual suatu aset atau harga yang akan dibayar untuk mengalihkan suatu liabilitas dalam transaksi teratur antara pelaku pasar pada tanggal pengukuran tanpa memperhatikan apakah harga tersebut dapat diobservasi secara langsung atau diestimasi menggunakan teknik penilaian lain. Dalam mengukur nilai wajar atas suatu aset atau liabilitas pada tanggal pengukuran, Bank memperhitungkan karakteristik suatu aset atau liabilitas jika pelaku pasar akan memperhitungkan karakteristik tersebut ketika menentukan harga aset atau liabilitas pada tanggal pengukuran.

Jika tersedia, Bank mengukur nilai wajar instrumen keuangan dengan menggunakan harga kuotasian di pasar aktif untuk instrumen tersebut. Suatu pasar dianggap aktif jika transaksi atas aset dan liabilitas terjadi dengan frekuensi dan volume yang memadai untuk menyediakan informasi penentuan harga secara berkelanjutan.

Jika harga kuotasian tidak tersedia di pasar aktif, Bank menggunakan teknik penilaian dengan memaksimalkan penggunaan input yang dapat diobservasi dan relevan dan meminimalkan penggunaan input yang tidak dapat diobservasi. Teknik penilaian yang dipilih menggabungkan semua faktor yang diperhitungkan oleh pelaku pasar dalam penentuan harga transaksi.

Bukti terbaik atas nilai wajar instrumen keuangan pada saat pengakuan awal adalah harga transaksi, yaitu nilai wajar dari pembayaran yang diberikan atau diterima. Jika Bank menetapkan bahwa nilai wajar pada pengakuan awal berbeda dengan harga transaksi dan nilai wajar tidak dapat dibuktikan dengan harga kuotasian di pasar aktif untuk aset atau liabilitas yang identik atau berdasarkan teknik penilaian yang hanya menggunakan data dari pasar yang dapat diobservasi, maka nilai wajar instrumen keuangan pada saat pengakuan awal disesuaikan untuk menangguhkan perbedaan antara nilai wajar pada saat pengakuan awal dan harga transaksi. Setelah pengakuan awal, perbedaan tersebut diakui dalam laba rugi berdasarkan umur dari instrumen tersebut namun tidak lebih lambat dari saat penilaian tersebut didukung sepenuhnya oleh data pasar yang dapat diobservasi atau saat transaksi ditutup.

Jika aset atau liabilitas yang diukur pada nilai wajar memiliki harga penawaran dan harga permintaan, maka Bank mengukur aset dan posisi *long* berdasarkan harga penawaran dan mengukur liabilitas dan posisi *short* berdasarkan harga permintaan.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

d. Financial assets and liabilitas (continued)

Determination for fair value

Fair value is the price that would be received to sell an asset or price to be paid to transfer a liability in an orderly transaction between market participants at the measurement date, regardless of whether that price is directly observable or estimated using another valuation technique. In estimating the fair value of an asset or a liability on measurement date, the Bank takes into account the characteristics the asset or a liability if market participants would take those characteristics into account when pricing the asset or liability at the measurement date.

When available, the Bank measures the fair value of a financial instrument using the quoted price in an active market for that instrument. A market is regarded as active if transactions for the asset or liability take place with sufficient frequency and volume to provide pricing information on an ongoing basis.

If there is no quoted price in an active market, then the Bank uses valuation techniques that maximise the use of relevant observable inputs and minimise the use of unobservable inputs. The chosen valuation technique incorporates all of the factors that market participants would take into account in pricing a transaction.

The best evidence of the fair value of a financial instrument at initial recognition is normally the transaction price, i.e., the fair value of the consideration given or received. If the Bank determines that the fair value at initial recognition differs from the transaction price and the fair value is evidenced neither by a quoted price in an active market for an identical asset or liability nor based on a valuation technique that uses only data from observable markets, then the financial instrument is initially measured at fair value, adjusted to defer the difference between the fair value at initial recognition and the transaction price. Subsequently, that difference is recognized in profit or loss on an appropriate basis over the life of the instrument but no later than when the valuation is wholly supported by observable market data or the transaction is closed out.

If an asset or a liability measured at fair value has a bid price and an ask price, then the Bank measures assets and long positions at a bid price and liabilities and short positions at an ask price.

2. IKHTISAR KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

d. Aset dan liabilitas keuangan (lanjutan)

Penghentian pengakuan

Bank menghentikan pengakuan aset keuangan, jika dan hanya jika, hak kontraktual untuk menerima arus kas yang berasal dari aset keuangan tersebut berakhir; atau Bank mentransfer hak untuk menerima arus kas yang berasal dari aset keuangan atau menanggung liabilitas untuk membayarkan arus kas yang diterima tersebut secara penuh tanpa penundaan berarti kepada pihak ketiga di bawah kesepakatan pelepasan (*pass through arrangement*); dan (a) Bank telah mentransfer secara substansial seluruh risiko dan manfaat atas aset, atau (b) Bank tidak mentransfer maupun tidak memiliki secara substansial seluruh risiko dan manfaat atas aset, namun telah mentransfer pengendalian atas aset tersebut.

Liabilitas keuangan dihentikan pengakuannya pada saat liabilitas dihentikan atau dibatalkan atau berakhir.

Hapus buku

Dalam hal penghapusbukuan aset keuangan merupakan kelanjutan dari tindakan penyelesaian aset keuangan dengan cara pengambilalihan agunan, maka jumlah yang dihapus buku adalah sebesar selisih kurang antara nilai wajar agunan yang diambil alih setelah memperhitungkan taksiran biaya penjualan dengan nilai tercatat aset keuangan setelah memperhitungkan taksiran biaya penjualan dengan nilai tercatat aset keuangan.

Aset keuangan dapat dihapus buku apabila cadangan kerugian penurunan nilai telah dibentuk 100%.

Penghapusbukuan dilakukan secara keseluruhan terhadap nilai tercatat aset keuangan dengan mendebet cadangan kerugian penurunan nilai.

Saling hapus

Aset keuangan dan liabilitas keuangan saling hapus dan nilai bersihnya dilaporkan di laporan posisi keuangan jika, dan hanya jika, saat ini terdapat hak yang berkekuatan hukum untuk saling hapus jumlah keduanya dan terdapat intensi untuk diselesaikan secara bersih atau untuk merealisasikan aset dan menyelesaikan liabilitas secara bersamaan. Pendapatan dan beban disajikan secara bersih jika diperbolehkan oleh standar akuntansi.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

d. Financial assets and liabilitas (continued)

Derecognition

The Bank derecognizes a financial asset if, and only if, the contractual rights to receive cash flows from the financial asset have expired; or the Bank has transferred its rights to receive cash flows from the financial asset or has assumed an obligation to pay the received cash flows in full without material delay to a third party under a pass through arrangement; and either (a) the Bank has transferred substantially all the risks and rewards of the asset, or (b) the Bank has neither transferred nor retained substantially all the risks and rewards of the asset, but has transferred control of the asset.

A financial liability is derecognized when the obligation under the liability is discharged or cancelled or expires.

Write-off

In the case of write-off of financial assets is a continuation of the settlement of financial assets by take over the collateral, the amount that written-off is approximately equal to the difference between the fair value of foreclosed assets after considering the cost of sales and the carrying amount of financial assets.

Financial assets can be written-off if the allowance for impairment losses have been provided 100%.

Write-off performed in its entirety to the carrying amount of financial assets by debiting the allowance for impairment losses.

Offsetting

Financial assets and financial liabilities are offset and the net amount are reported in the statement of financial position if, and only if, there is a currently enforceable legal rights to offset the recognized amounts and there is an intention to settle on a net basis, or to realize the assets and settle the liabilities simultaneously. Income and expenses are presented on a net basis only when permitted by accounting standards.

2. IKHTISAR KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

d. Aset dan liabilitas keuangan (lanjutan)

Reklasifikasi Instrumen Keuangan

Bank mereklasifikasi aset keuangan jika dan hanya jika, model bisnis untuk pengelolaan aset keuangan berubah.

Reklasifikasi aset keuangan dari klasifikasi biaya perolehan yang diamortisasi ke klasifikasi nilai wajar melalui laba rugi dicatat sebesar nilai wajarnya. Selisih antara nilai tercatat dengan nilai wajar diakui sebagai keuntungan atau kerugian pada laba rugi.

Reklasifikasi aset keuangan dari klasifikasi biaya perolehan yang diamortisasi ke klasifikasi nilai wajar melalui penghasilan komprehensif lain dicatat sebesar nilai wajarnya.

Reklasifikasi aset keuangan dari klasifikasi nilai wajar melalui penghasilan komprehensif lain ke klasifikasi nilai wajar melalui laba rugi dicatat pada nilai wajarnya. Keuntungan atau kerugian yang belum direalisasi direklasifikasi ke laba rugi.

Reklasifikasi aset keuangan dari klasifikasi nilai wajar melalui penghasilan komprehensif lain ke klasifikasi biaya perolehan yang diamortisasi dicatat pada nilai wajarnya pada tanggal reklasifikasi. Keuntungan atau kerugian yang belum direalisasi dihapus dari ekuitas dan disesuaikan terhadap nilai wajar.

Reklasifikasi aset keuangan dari klasifikasi nilai wajar melalui laba rugi ke klasifikasi nilai wajar melalui penghasilan komprehensif lain dicatat pada nilai wajar.

Reklasifikasi aset keuangan dari klasifikasi nilai wajar melalui laba rugi ke klasifikasi biaya perolehan yang diamortisasi dicatat pada nilai wajar.

Pengungkapan

Bank mengklasifikasikan pengukuran nilai wajar dengan menggunakan hirarki nilai wajar yang mencerminkan signifikansi input yang digunakan dalam melakukan pengukuran. Hirarki nilai wajar memiliki tingkat sebagai berikut:

a) Tingkat 1: Harga kuotasian (tidak disesuaikan) dalam pasar aktif untuk aset dan liabilitas yang identik;
b) Tingkat 2: Teknik penilaian yang menggunakan input selain harga kuotasian yang termasuk di dalam tingkat 1 yang dapat diobservasi untuk aset dan liabilitas baik secara langsung (misalnya harga) atau secara tidak langsung (misalnya derivasi dari harga); dan
c) Tingkat 3: Teknik penilaian yang menggunakan input untuk aset dan liabilitas yang tidak didasarkan pada data pasar yang dapat diobservasi (input yang tidak dapat diobservasi).

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

d. Financial assets and liabilitas (continued)

Reclassification of Financial Instruments

The Bank reclassifies financial assets if and only if, the business model for managing financial assets changes.

Reclassifications of financial assets from amortized cost classifications to fair value through profit or loss are recorded at fair value. The difference between the recorded value and fair value is recognized in profit or loss on the statement of profit or loss and other comprehensive income.

Reclassifications of financial assets from amortized cost classifications to fair value classifications through other comprehensive are recorded at their fair values.

Reclassification of financial assets from fair value through other comprehensive income to fair value through profit or loss is recorded at fair value. Unrealized gains or losses are reclassified to profit or loss.

Reclassification of financial assets from fair value through other comprehensive income to the amortized cost is recorded at fair value at the date of reclassification. Unrealized gains or losses is removed from equity and is adjusted against the fair value.

Reclassifications on financial assets from fair value through profit or loss to fair value through other comprehensive income are recorded at fair value.

Reclassification of financial assets from fair value through profit or loss to amortized cost classification is recorded at fair value.

Disclosure

The Bank classifies fair value measurements using a fair value hierarchy that reflects the significance of the inputs used in making the measurements. The fair value hierarchy shall have the following levels:

a) Level 1: Quoted prices (unadjusted) in active markets for identical assets or liabilities;
b) Level 2: Valuation technique which use inputs other than quotes prices included within level 1 that are observable for the asset or liability either directly (example, price) or indirectly (example derived from prices); and
c) Level 3: Valuation technique which use inputs for the asset and liability that are not based on observable market data (unobservable inputs).

2. IKHTISAR KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

d. Aset dan liabilitas keuangan (lanjutan)

Pengungkapan (lanjutan)

Risiko pasar - analisis sensitivitas Bank mengungkapkan:

a) Analisis sensitivitas untuk setiap jenis risiko pasar dimana entitas terekspos pada akhir tahun pelaporan yang menunjukkan bagaimana laba rugi dan ekuitas mungkin terpengaruh oleh perubahan pada variabel risiko yang relevan yang mungkin dapat terjadi pada tanggal tersebut;
b) Metode dan asumsi yang digunakan dalam menyusun analisis sensitivitas; dan
c) Perubahan metode dan asumsi yang digunakan tahun sebelumnya dan alasan perubahannya.

Untuk pengukuran nilai wajar yang diakui dalam laporan posisi keuangan untuk setiap kelompok instrumen keuangan, Bank mengungkapkan:

a) Tingkat pada hirarki nilai wajar dimana pengukuran nilai wajar dikategorikan secara keseluruhan, memisahkan pengukuran nilai wajar sesuai tingkat yang ditentukan di atas.
b) Setiap pemindahan signifikan antara tingkat 1 dan tingkat 2 pada hirarki nilai wajar dan alasannya. Pemindahan ke dalam setiap tingkat diungkapkan dan dijelaskan secara terpisah dari pemindahan keluar dari setiap tingkat.

Bank mengklasifikasikan instrumen keuangan dalam klasifikasi tertentu yang mencerminkan sifat dari informasi dan mempertimbangkan karakteristik dari instrumen keuangan tersebut. Klasifikasi instrumen keuangan dapat dilihat pada tabel di bawah ini:

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

d. Financial assets and liabilitas (continued)

Disclosure (continued)

Market risk - sensitivity analysis The Bank discloses:

a) A sensitivity analysis for each type of market risk to which the entity is exposed at the end of reporting year, showing how profit or loss and equity would have been affected by changes in the relevant risk variable that were reasonably possible at that date;
b) The methods and assumptions used in preparing the sensitivity analysis; and
c) Changes from the previous year in the methods and assumptions used and the reasons for such changes.

For fair value measurements recognized in the statement of financial position for each class of financial instruments, the Bank discloses:

a) The level in the fair value hierarchy into which the fair value measurements are categorized in their entirety, segregating fair value measurements in accordance with the levels defined above.
b) Any significant transfers between level 1 and level 2 of the fair value hierarchy and the reasons for those transfers. Transfer into each levels is disclosed and discussed separately from transfers out of each level.

Bank classifies the financial instruments into classes that reflect the nature of information and take into account the characteristic of those financial instruments. The classification of financial instruments can be seen in the table below:

2. IKHTISAR KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

d. Aset dan Liabilitas Keuangan (lanjutan)

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

d. Financial Assets and Liabilitas (continued)

Klasifikasi Instrumen Keuangan / *Classification of Financial Instrument*

Kategori yang didefinisikan oleh PSAK 109/*Category as defined by SFAS 109*		**Golongan (ditentukan oleh Bank)/ *Class (as determined by the Bank)***	**Sub-golongan/*Subclasses***
Aset keuangan/ *Financial assets*	Aset keuangan yang diukur pada nilai wajar melalui laba rugi/ *Financial assets at fair value through profit or loss*	Efek-efek/*Marketable securities* Obligasi Pemerintah/*Government Bonds*	
	Aset keuangan yang diukur pada biaya perolehan yang diamortisasi/ *Financial assets at amortized cost*	Kas/*Cash*	Kas pada vendor/*Cash in vendor*
		Giro pada Bank Indonesia/*Current accounts with Bank Indonesia*	
		Giro pada bank lain/*Current accounts with other banks*	
		Penempatan pada bank lain dan Bank Indonesia/*Placements with other bank and Bank Indonesia*	
		Efek-efek yang dibeli dengan janji dijual kembali/*Securities purchased under agreements to resell*	
		Tagihan lainnya/*Other receivables*	
		Kredit yang diberikan/*Loans*	
		Piutang pembiayaan konsumen/*Consumer financing receivables*	
		Pendapatan bunga yang masih akan diterima/*Accrued interest receivable*	
		Aset lain-lain/*Other assets*	Piutang transaksi nasabah/ *Receivables from customer transactions*
			Penjualan efek-efek yang masih harus diterima/ *Receivables from sale of securities*
			Piutang terkait transaksi ATM/ *Receivables related to ATM transactions*
		Penyertaan saham/ *Investment in share of stock*	
		Tagihan akseptasi/ *Acceptance receivables*	
		Wesel ekspor dan tagihan/ *Bills and other receivables*	
	Aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain/*Financial assets at fair value through other comprehensive income*	Efek-efek/ *Marketable securities*	
		Obligasi Pemerintah/ *Government Bonds*	
	Derivatif lindung nilai/ *Hedging derivatives*	Tagihan derivatif – terkait lindung nilai atas arus kas/ *Derivative receivables-non hedging related*	
Liabilitas keuangan/ *Financial liabilities*	Liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi/ *Financial liabilities at fair value through profit or loss*	Liabilitas derivatif – tidak terkait lindung nilai/*Derivative liabilities - non hedging related*	
	Liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi/ *Financial liabilities at amortized cost*	Liabilitas segera/*Obligation due immediately*	
		Simpanan nasabah/*Deposits from customers*	
		Simpanan dari bank lain/*Deposits from other banks*	
		Efek-efek yang dijual dengan janji dibeli kembali/*Securities sold under agreements to repurchase*	
		Liabilitas akseptasi/ *Acceptance liabilities*	
		Beban yang masih harus dibayar/*Accrued expenses*	
		Liabilitas lain-lain/*Other liabilities*	Setoran jaminan/*Security deposit*
			Utang nasabah/*Payable to customers*
			Utang bunga/ *Interest payable*
			Lain-lain/*Others*
		Efek-efek yang diterbitkan/ *Marketable securities issued*	
		Transaksi komitmen dan kontinjensi/ *Commitments and contingencies transactions*	
		Pinjaman subordinasi/ *Subordinated loan*	
Komitmen pinjaman dan kontrak jaminan keuangan/ *Loan commitment and financial guarantee contract*	- Fasilitas kredit yang diberikan yang belum digunakan/*Commited unused loan facilities granted*		
	- Garansi yang diberikan/ *Bank guarantees issued*		
	- *Letter of credit* yang tidak dapat dibatalkan/ *Irrevocable letter of credit*		

2. IKHTISAR KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

e. Kas dan setara kas

Kas adalah mata uang kertas dan logam baik Rupiah dan mata uang asing yang masih berlaku sebagai alat pembayaran yang sah. Kas yang telah ditentukan penggunaannya atau kas yang tidak dapat digunakan secara bebas tidak diklasifikasikan dalam kas. Pengertian kas termasuk kas besar, kas kecil, kas dalam perjalanan dan mata uang yang ditarik dari peredaran dan yang masih dalam tenggang untuk penukaran ke Bank Indonesia.

Untuk tujuan penyajian laporan arus kas, kas dan setara kas terdiri atas kas, giro pada Bank Indonesia, giro pada bank lain, penempatan pada Bank Indonesia dan bank lain dan Sertifikat Deposito Bank Indonesia yang jatuh tempo dalam 3 (tiga) bulan atau kurang sejak tanggal perolehan yang tidak dijaminkan atau dibatasi penggunaannya.

f. Giro pada Bank Indonesia dan bank lain

Giro pada Bank Indonesia dan bank lain dinyatakan sebesar biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif dikurangi cadangan kerugian penurunan nilai. Penyisihan kerugian penurunan nilai dibentuk jika terdapat bukti objektif penurunan nilai (Catatan 2l).

Giro pada Bank Indonesia dan bank lain dinyatakan sebesar biaya perolehan diamortisasi menggunakan metode suku bunga efektif dikurangi cadangan kerugian penurunan nilai dan diklasifikasikan sebagai aset keuangan dalam kategori pinjaman yang diberikan dan piutang. Kebijakan akuntansi untuk pinjaman yang diberikan dan piutang diungkapkan pada (Catatan 2d).

- **Giro wajib minimum**

  Sesuai dengan peraturan Bank Indonesia mengenai Giro Wajib Minimum Bank Umum pada Bank Indonesia dalam Rupiah dan Valuta Asing, Bank diwajibkan untuk menempatkan sejumlah persentase tertentu atas simpanan nasabah pada Bank Indonesia.

g. Penempatan pada Bank Indonesia dan bank lain

Penempatan pada bank lain dan Bank Indonesia terdiri dari Fasilitas Simpanan Bank Indonesia (FASBI), *call money* dan deposito berjangka.

Penempatan pada bank lain dan Bank Indonesia diklasifikasikan sebagai biaya perolehan yang diamortisasi. Penempatan pada bank lain dinyatakan sebesar biaya perolehan diamortisasi menggunakan metode suku bunga efektif dikurangi cadangan kerugian penurunan nilai.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

e. Cash and cash equivalents

Cash represents currency bills and coins, both in Rupiah and foreign currencies, which are valid as legal instruments of payment. Appropriated cash or restricted cash that cannot be used freely cannot be classified as cash definition. Cash also includes cash in vault, petty cash, cash in transit and currency withdrawn from circulation and still within the grace period for exchange to Bank Indonesia.

For statement of cash flows presentation purposes, cash and cash equivalents consists of cash, current account with Bank Indonesia, current accounts with other Banks, placements with Bank Indonesia and other banks and Deposits Certificates of Bank Indonesia maturing within 3 (three) months or less from the date of acquisition which were not pledged or restricted in use.

f. Current accounts with Bank Indonesia and other banks

Current accounts with Bank Indonesia and other banks are measured at their amortized cost using effective interest rate method less the allowance for impairment losses. The allowance for impairment losses is provided if there is an objective evidence of impairment (Note 2l).

Current accounts in Bank Indonesia and other banks are stated at amortized cost using the effective interest method less allowance for impairment loss and classified as loan and receivables. The specific accounting policy for loan and receivables is disclosed in (Note 2d).

- ***Statutory reserves requirement***

  In accordance with prevailing Bank Indonesia regulation concerning Statutory Reserve in Rupiah and Foreign Currency for Commercial Banks, Bank is required to place certain percentage of deposits from customers with Bank Indonesia.

g. Placements with Bank Indonesia and other banks

Placements with other banks and Bank Indonesia consist of Bank Indonesia Deposit Facility (BIDF), call money and time deposits.

Placements with other banks and Bank Indonesia are classified as amortized cost. Placements with other bank are stated at amortized cost using the effective interest rate method less allowance for impairment losses.

2. IKHTISAR KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

g. Penempatan pada Bank Indonesia dan bank lain (lanjutan)

Lihat catatan 2d untuk kebijakan akuntansi atas aset dan liabilitas keuangan.

Penempatan pada Bank Indonesia dan bank lain merupakan penempatan dana pada Bank Indonesia dalam bentuk *deposit facility* dan *term deposits* serta penempatan dana pada bank lain dalam bentuk deposito berjangka.

Penempatan pada Bank Indonesia dan bank lain pada awalnya diukur pada nilai wajar ditambah biaya transaksi yang dapat diatribusikan secara langsung, jika ada, dan selanjutnya diukur sebesar biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif. Penyisihan kerugian penurunan nilai dibentuk jika terdapat bukti objektif penurunan nilai (Catatan 2l).

h. Efek-efek

Efek-efek terdiri dari Sertifikat Bank Indonesia, Sertifikat Deposito Bank Indonesia, Obligasi Pemerintah, Surat Utang Non Bank, Obligasi Bank, Surat Berharga Syariah Negara, *Negotiable Certificates of Deposits,* Obligasi Korporasi.

Efek-efek diklasifikasikan sebagai aset keuangan dalam kelompok diukur pada nilai wajar melalui laba rugi (sub-kategori aset keuangan yang diklasifikasikan sebagai diperdagangkan), diukur pada nilai wajar melalui penghasilan komprehensif lain dan biaya perolehan diamortisasi.

Efek-efek yang diklasifikasikan ke dalam kelompok untuk diperdagangkan ("*trading*") disajikan sebesar nilai wajarnya. Keuntungan atau kerugian yang belum direalisasi akibat kenaikan atau penurunan nilai wajar disajikan dalam laporan laba rugi dan penghasilan komprehensif lain tahun berjalan. Pendapatan bunga dari efek utang dicatat dalam laporan laba rugi dan penghasilan komprehensif lain sesuai dengan persyaratan dalam kontrak. Atas penjualan portofolio efek yang diperdagangkan, selisih antara harga jual dengan harga perolehan diakui sebagai keuntungan atau kerugian penjualan pada periode dimana efek tersebut dijual.

Efek-efek yang diklasifikasikan ke dalam kelompok nilai wajar yang diukur melalui komprehensif lain disajikan sebesar nilai wajarnya. Keuntungan atau kerugian yang belum direalisasikan dari kenaikan atau penurunan nilai wajar, setelah pajak, diakui dan disajikan sebagai komponen penghasilan komprehensif lain. Ketika efek-efek tersebut dijual atau mengalami penurunan nilai, keuntungan atau kerugian yang sebelumnya diakui pada penghasilan komprehensif lain direklasifikasi ke laporan laba rugi sebagai penyesuaian reklasifikasi.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

g. Placements with Bank Indonesia and other banks (continued)

Rafer to note 2d for the accounting policies of financial assets and liabilities.

Placements with Bank Indonesia and other banks represent placement of fund in Bank Indonesia in the form of deposit facility and term deposits and placement with other banks in the form of time deposits.

Placements with Bank Indonesia and other banks are initially measured at fair value plus directly attributable transaction costs, if any, and subsequently measured at their amortized cost using the effective interest rate method. The allowance for impairment losses is provided if there is an objective evidence of impairment (Note 2l).

h. Marketable securities

Marketable securities consist of Certificates of Bank Indonesia, Deposits Certificates of Bank Indonesia, Government Bonds, Non Bank Bonds, Bank Bonds, State Sharia Securities.

Marketable securities are classified as financial assets measured at fair value to profit or loss (sub-category of financial assets classified as trading), fair value through other comprehensive income and amortized cost.

Securities are classified as trading are stated at fair value. The unrealized gains or losses resulting from the increase or decrease in fair value are recognized in the current year statement of profit or loss and other comprehensive income. Interest income from debt securities are recorded in the statement of profit or loss and other comprehensive income in accordance with the terms of the contract. On the sale of portfolio trading securities, the difference between the sales price and the acquisition cost is recognized as a gain or loss on sale in the period in which the securities are sold.

Marketable securities that are classified as fair value through other comprehensive income securities are stated at fair value. Gains or losses that are not realized from increases or decreases in fair value, net of tax, are recognized and presented as a component of other comprehensive income. When the securities are sold or impaired, gains and losses which was previously recognized in other comprehensive income is reclassified to the statement of profit or loss as reclassification adjustment.

2. IKHTISAR KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

h. Efek-efek (lanjutan)

Efek-efek yang diklasifikasikan ke dalam kelompok biaya perolehan yang diamortisasi disajikan sebesar biaya perolehan yang disesuaikan dengan premi dan/atau diskonto yang belum diamortisasi. Premi atau diskonto diamortisasi dengan menggunakan metode suku bunga efektif.

Cadangan kerugian penurunan nilai dan kenaikan/penurunan nilai wajar disajikan sebagai penambahan/pengurangan terhadap saldo efek-efek. Penyisihan kerugian penurunan nilai diukur bila terdapat indikasi penurunan nilai dengan menggunakan metodologi penurunan nilai sebagaimana diungkapkan dalam Catatan 2l.

i. Efek yang dibeli dengan janji dijual kembali

Efek yang dibeli dengan janji dijual kembali (*reverse*) diklasifikasikan dalam kategori aset keuangan diukur pada nilai wajar melalui laporan laba rugi.

Efek-efek yang dibeli dengan janji dijual kembali (repo) disajikan sebagai aset sebesar harga penjualan kembali yang disepakati dikurangi selisih antara harga beli dan harga penjualan kembali yang disepakati. Selisih antara harga beli dan harga penjualan kembali yang disepakati tersebut diamortisasi dengan menggunakan metode suku bunga efektif sebagai pendapatan bunga selama jangka waktu sejak efek-efek tersebut dibeli hingga saat dijual kembali.

Pengakuan, pengukuran awal, pengukuran setelah pengakuan awal, reklasifikasi, penentuan nilai wajar dan penghentian pengakuan efek yang dijual dengan janji dibeli kembali mengacu pada Catatan 2d dan 3 terkait aset dan liabilitas keuangan.

j. Wesel ekspor

Wesel ekspor terdiri atas tagihan dari *Letters of Credit*. Wesel ekspor diklasifikasikan sebagai biaya perolehan yang diamortisasi.

k. Instrumen keuangan derivatif

Dalam melakukan usaha bisnisnya, Bank melakukan transaksi instrumen keuangan derivatif untuk mengelola eksposur pada risiko pasar seperti risiko mata uang. Setiap kontrak derivatif dicatat sebagai aset apabila memiliki nilai wajar positif dan sebagai liabilitas apabila memiliki nilai wajar negatif.

Keuntungan atau kerugian dari kontrak derivatif yang tidak ditujukan untuk lindung nilai (atau tidak memenuhi kriteria untuk dapat diklasifikasikan sebagai lindung nilai) diakui pada laporan laba rugi dan penghasilan komprehensif lain tahun berjalan.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

h. Marketable securities (continued)

Marketable securities classified as amortized cost are stated at cost adjusted for unamortized premium and/or discount. Premium or discount is amortized using the effective interest rate method.

The allowance for impairment losses and changes in fair value are presented as addition/deduction to the outstanding balance of marketable securities. Allowance for impairment losses is assessed if there is an indication of impairment using the impairment methodology as disclosed in Note 2l.

i. Securities purchased with agreements to resale

Securities purchased with agreements to resale (reverse) are classified as financial assets at fair value through profit and loss.

Securities purchases with agreements to resale (repo) are presented as asset and stated at the agreed resale price less the difference between the buying price and agreed resale price. The difference between the buying price and agreed resale price is amortized using effective interest method as interest income over the year commencing from the buying date to the resale date.

Recognition, initial measurement, subsequent measurement, reclassification, fair value measurement and derecognition of securities sold with agreements to repurchase refer to Notes 2d and 3 related to financial assets and liabilities.

j. Export bills

Export bills consist of receivables from Letters of Credit. Export bills are classified as amortized cost.

k. Derivative financial instruments

In conducting its businesses, the Bank conducts transactions of derivative financial instruments to manage exposure on market risks such as currency risk. All derivative contracts are recorded as assets when fair value is positive and as liabilities when fair value is negative.

Gain or loss on a derivative contract not designated as a hedging instrument (or derivative contract that does not qualify as a hedging instrument) is recognized in the current year statement of profit or loss and other comprehensive income.

2. IKHTISAR KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

k. Instrumen keuangan derivatif (lanjutan)

Instrumen derivatif melekat dipisahkan dari kontrak utama non-derivatif dan diperlakukan sebagai instrumen derivatif jika seluruh kriteria berikut terpenuhi:

a) Karakteristik ekonomi dan risiko dari derivatif melekat tidak secara erat berhubungan dengan karakteristik ekonomi dan risiko kontrak utama,
b) Instrumen terpisah dengan kondisi yang sama dengan instrumen derivatif melekat memenuhi definisi dari derivatif, dan
c) Instrumen hibrid (kombinasi) tidak diukur pada nilai wajar melalui laporan laba rugi (dalam hal ini derivatif melekat di dalam aset keuangan atau liabilitas keuangan yang diukur pada nilai wajar melalui laporan laba rugi tidak dipisahkan).

Instrumen derivatif (termasuk transaksi valuta asing untuk tujuan pendanaan dan perdagangan) dicatat dalam laporan posisi keuangan berdasarkan nilai wajar dikurangi dengan cadangan kerugian penurunan nilai. Nilai wajar tersebut ditentukan berdasarkan harga pasar, kurs Reuters pada tanggal laporan posisi keuangan, diskonto arus kas, model penentu harga opsi atau harga yang diberikan oleh *broker* (*quoted price*) atas instrumen lainnya yang memiliki karakteristik serupa.

Penyisihan kerugian penurunan nilai dibentuk jika terdapat bukti objektif penurunan nilai (Catatan 2l).

l. Kredit yang diberikan

Kredit yang diberikan merupakan penyediaan uang atau tagihan yang dapat disamakan dengan itu, berdasarkan kesepakatan dengan pihak penerima kredit dan mewajibkan pihak penerima kredit untuk melunasi setelah jangka waktu tertentu dengan imbalan bunga.

Jenis-jenis kredit yang diberikan kepada debitur adalah sebagai berikut:

a. Kredit produktif antara lain terdiri dari:
   - *Fixed Loan* merupakan pinjaman yang diberikan kepada debitur untuk membiayai investasi (pembelian aset tetap) debitur atau modal kerja yang penggunaannya bersifat *seasonal*/hanya sekali penggunaan saja. Penarikan dana dilakukan sekaligus (sejumlah plafon yang telah disepakati antara Bank dan debitur) dengan menggunakan promes/surat sanggup dan pembayaran kembali dapat dilakukan secara berkala sampai dengan masa kredit. Porsi pinjaman yang telah dilunasi tidak dapat ditarik kembali;

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

k. Derivative financial instruments (continued)

Embedded derivatives are separated from their host non-derivative contract and accounted for as a derivative instrument if all of the following criteria are met:

a) The economic characteristics and risks of the embedded derivative are not closely related to those of the host contract,
b) A separate instrument with the same terms as the embedded derivative would meet the definition of a derivative, and
c) The hybrid (combined) instrument is not measured at fair value through profit or loss (i.e. a derivative that is embedded in a financial asset or financial liability at fair value through profit or loss is not separated).

Derivatives instruments (including foreign exchange transactions for financing and trading) is recognized in statement of financial position at fair value less allowance for impairment losses. The fair value is based on the market rate, Reuters exchange rate at statement of financial position date, discounted cash flows, option pricing models or broker quoted price on other instruments with similar characteristics.

Allowance for impairment losses is provided if there is an objective evidence of impairment (Note 2l).

l. Loans

Loans is the provision of money or bills that can be equated with it, based on agreement with the recipient of credit and requires the recipient to repay the loan after a certain period of time with interest return.

The types of loans granted to the debtor are as follows:

a. Productive loans among others consist of:
   - *Fixed Loan is a loan granted to the debtor to finance investments (purchase of fixed assets) of the debtor or the use of working capital which is seasonal/one use only. Withdrawal of funds is done at once (at the plafond amount agreed between the Bank and debtor) with the use of promissory notes and repayment can be made on a regular basis until the end of credit period. The portion of loan that has been repaid can not be withdrawn;*

2. IKHTISAR KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

l. Kredit yang diberikan (lanjutan)

a. Kredit produktif antara lain terdiri dari: (lanjutan)

- *Revolving Loan* merupakan pinjaman yang diberikan kepada debitur untuk membiayai modal kerja yang bersifat permanen, yang jumlahnya tercermin dalam arus kas debitur. Penarikan dana sesuai dengan kebutuhan debitur dengan menggunakan promes/surat sanggup, dengan syarat tidak melebihi jumlah plafon yang telah disepakati antara Bank dan debitur. Porsi pinjaman yang telah dilunasi dapat ditarik kembali selama plafonnya masih mencukupi dan jangka waktu kredit masih berlaku (maksimum 1 tahun dan dapat diperpanjang kembali);
- Pinjaman Rekening Koran merupakan pinjaman yang diberikan kepada debitur untuk membiayai modal kerja debitur sehari-hari. Debitur dapat melakukan penarikan atau pengembalian pinjaman dengan menggunakan cek, bilyet giro atau surat pemindahbukuan lainnya selama masa berlakunya perjanjian kredit dan penarikannya tidak melewati plafon pinjaman.

b. Kredit konsumtif antara lain terdiri dari:
- Kredit Pemilikan Rumah dan Kredit Pemilikan Apartemen merupakan pinjaman jangka panjang yang langsung diberikan kepada konsumen/calon pemilik untuk pembelian rumah, apartemen, ruko, kios dan memugar atau memperbaiki rumah atau ruko yang telah dimiliki konsumen, dimana jaminannya adalah obyek yang dibiayai oleh kredit tersebut;
- Kredit Pemilikan Mobil merupakan pinjaman jangka panjang yang langsung diberikan kepada konsumen/calon pemilik untuk pembelian kendaraan bermotor baik baru maupun bekas, dimana jaminannya adalah obyek yang dibiayai oleh kredit tersebut.
- Kredit Tanpa Agunan merupakan pinjaman tanpa agunan yang dapat dipergunakan untuk berbagi kebutuhan customer, dimana pembayarannya dapat diangsur perbulan.

Pembayaran Kredit Pemilikan Rumah, Kredit Pemilikan Apartemen dan Kredit Kepemilikan Mobil dilakukan secara bertahap/diangsur oleh debitur sesuai dengan jadwal yang ditentukan oleh Bank.

Kredit yang diberikan pada awalnya diukur pada nilai wajar ditambah dengan biaya transaksi yang dapat diatribusikan secara langsung, dan selanjutnya diukur pada biaya perolehan diamortisasi menggunakan metode suku bunga efektif, dikurangi dengan cadangan kerugian penurunan nilai. Biaya perolehan diamortisasi dihitung dengan memperhitungkan diskonto atau premi pada saat akuisisi dan biaya transaksi yang merupakan bagian tidak terpisahkan dari suku bunga efektif. Amortisasi tersebut diakui dalam laporan laba rugi dan penghasilan komprehensif lain. Penyisihan kerugian penurunan nilai diukur bila terdapat indikasi penurunan nilai dengan menggunakan metodologi penurunan nilai sebagaimana diungkapkan dalam Catatan 2l.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

l. Loans (continued)

a. Productive loans among others consist of: (continued)

- *Revolving Loan is a loan granted to the debtor to finance permanent working capital, which amount is reflected in the cash flow of the debtor. Withdrawal of funds according to the needs of debtor by using promissory notes, which does not exceed the plafond amount that have been agreed between the Bank and debtor. The portion of loan that has been repaid can be withdrawn as long as the plafond is still sufficient and the credit period is still valid (maximum 1 year and can be extended);*
- *Overdraft are loans given to debtor to finance the working capital of the debtor's daily. The debtor can make withdrawals or loan repayment by check, bank draft or other transfer letters during the term of the credit agreement and the withdrawal does not exceed its plafond amount.*

b. Consumer loans among others consist of:
- *Housing Loan and Apartment Ownership Loan is a long-term loan granted directly to consumer/prospective owner for the purchase of house, apartment, shop house, kiosk and restoring or repairing a house or shop house that has been owned by the consumer, where the collateral is an object which is financed by the loan;*
- *Car Loan is a long-term loan granted directly to consumer/prospective owner for the purchase of motor vehicles, both new and second-hand, where the collateral is an object which is financed by the loan.*
- *Unsecured Credit Loan (KTA) is a loan facility for customers that does not require collateral where payments can be paid installments every month.*

Payment of Housing Loan, Apartment Ownership Loan and Car Loan are made through installment/repaid by the debtor in accordance with the schedule determined by the Bank.

Loans are initially measured at fair value plus transaction costs that are directly atributable, and subsequently measured at amortized cost using the effective interest rate method, less allowance for impairment losses. Amortized cost is calculated by taking into account any discount or premium on acquisition and transaction costs that are an integral part of effective interest rate. The amortization is recognized in the statement of profit or loss and other comprehensive income. Allowance for impairment losses is assessed if there is an indication of impairment using the impairment methodology as disclosed in Note 2l.

2. IKHTISAR KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

l. Kredit yang diberikan (lanjutan)

Kredit sindikasi dicatat sebesar biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif sesuai dengan porsi kredit yang risikonya ditanggung oleh Bank.

Restrukturisasi kredit dilakukan terhadap debitur yang mengalami kesulitan untuk memenuhi kewajibannya, yang dilakukan melalui modifikasi persyaratan kredit seperti penjadwalan kembali angsuran dan bunga yang tertunggak serta perpanjangan jangka waktu kredit dan ketentuan kredit yang baru. Kerugian yang timbul dari restrukturisasi kredit yang berkaitan dengan modifikasi persyaratan kredit diakui bila nilai sekarang dari jumlah penerimaan kas yang akan datang yang telah ditentukan dalam persyaratan kredit yang baru, termasuk penerimaan yang diperuntukkan sebagai bunga maupun pokok, adalah lebih kecil dari nilai pinjaman yang diberikan yang tercatat sebelum restrukturisasi.

Kredit yang direstrukturisasi disajikan sebesar nilai yang lebih rendah antara nilai tercatat kredit pada tanggal restrukturisasi atau nilai tunai penerimaan kas masa depan setelah restrukturisasi. Kerugian akibat selisih antara nilai tercatat kredit pada tanggal restrukturisasi dengan nilai tunai penerimaan kas masa depan setelah restrukturisasi diakui dalam laporan laba rugi dan penghasilan komprehensif lain. Setelah restrukturisasi, semua penerimaan kas masa depan yang ditetapkan dalam persyaratan baru dicatat sebagai pengembalian pokok kredit yang diberikan dan pendapatan bunga sesuai dengan syarat-syarat restrukturisasi.

Kredit yang diberikan dinyatakan tidak tertagih pada saat tidak terdapat prospek yang realistis mengenai pengembalian di masa datang. Ketika kredit yang diberikan tidak tertagih dan semua jaminan telah direalisasi atau sudah diambil alih, kredit yang diberikan tersebut dihapus buku dengan menjurnal balik cadangan kerugian penurunan nilai. Kredit yang diberikan tersebut dapat dihapus buku setelah semua prosedur yang diperlukan telah dilakukan dan jumlah kerugian telah ditentukan.

Penerimaan kembali atas pokok kredit yang diberikan yang telah dihapusbukukan dikreditkan dengan menyesuaikan akun cadangan kerugian penurunan nilai. Penerimaan bunga atas kredit yang telah dihapusbukukan dicatat sebagai pendapatan operasional lainnya. Penerimaan denda atas kredit yang telah dihapusbukukan dicatat sebagai pendapatan non-operasional.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

l. Loans (continued)

Syndicated loans are recorded at amortized cost using the effective interest rate method according to the portion of loans in which the risks borned by the Bank.

Loan restructuring is performed for debtors who are facing financial difficulties in fulfilling their obligations, through a modification of the terms of the loan such as rescheduling of installments and unpaid interest and the extension of credit terms and definitions of the new loan. Losses on loan restructuring in respect of modification of the terms of the loans are recognized only if the present value of total future cash receipts specified by the new terms of the loans, including both receipts designated as interest and those designated as loan principal, are less than the carrying amount of loans before restructuring.

Restructured loans are stated at the lower of carrying value on the date of restructuring or value of the future cash receipts after restructuring. Losses resulting from the difference between the carrying value on the date of restructuring with value of the future cash receipts after restructuring are recognized in the statement of profit or loss and other comprehensive income. After the restructuring, all future cash receipts specified by the new terms are recorded as a return of principal loans and interest income, in accordance with the restructuring.

Loans are deemed uncollected when there are no realistic prospects of future recovery. When loans are deemed uncollected and all collateral have been realized or have been foreclosed, they are written-off against the related allowance for impairment losses. Those uncollected loan can be written off after all the necessary procedures have been performed and the amount of the loss has been determined.

Subsequent recoveries of written-off loans are credited by adjusting the allowance for impairment losses account. Interest received on loans previously written-off are recorded as other operating income. Penalties received on loans previously written-off are recorded as non-operating income.

2. IKHTISAR KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

m. Penurunan nilai aset keuangan dan aset non-keuangan

i. Pengakuan penurunan nilai aset keuangan

Bank mengakui penyisihan kerugian untuk kerugian kredit ekspektasian pada aset keuangan yang diukur pada biaya perolehan diamortisasi atau pada nilai wajar melalui penghasilan komprehensif lain, piutang sewa, aset kontrak atau komitmen pinjaman dan kontrak jaminan keuangan yang menerapkan persyaratan penurunan nilai.

Pada setiap tanggal pelaporan, entitas mengukur penyisihan kerugian instrumen keuangan sejumlah kerugian kredit ekspektasian sepanjang umurnya, jika risiko kredit atas instrumen keuangan tersebut telah meningkat secara signifikan sejak pengakuan awal.

Pada setiap tanggal pelaporan entitas menilai apakah risiko kredit atas instrumen keuangan telah meningkat secara signifikan sejak pengakuan awal. Ketika melakukan penilaian tersebut, entitas mempertimbangkan perubahan risiko gagal bayar yang terjadi selama umur instrumen keuangan, bukan perubahan atas jumlah kerugian kredit ekspektasian. Dalam melakukan penilaian tersebut, entitas membandingkan risiko gagal bayar instrumen keuangan yang terjadi pada tanggal pelaporan dengan risiko gagal bayar pada saat pengakuan awal serta mempertimbangkan informasi yang wajar dan terdukung yang tersedia tanpa biaya atau upaya berlebihan, yang merupakan indikasi peningkatan risiko kredit secara signifikan sejak pengakuan awal.

Pada tanggal pelaporan entitas hanya mengakui perubahan kumulatif atas kerugian kredit ekspektasian sepanjang umurnya sejak pengakuan awal aset keuangan sebagai penyisihan kerugian atas aset keuangan yang dibeli atau yang berasal dari aset keuangan memburuk.

Pada setiap tanggal pelaporan, entitas mengakui dalam laba rugi jumlah perubahan kerugian kredit ekspektasian sepanjang umurnya sebagai keuntungan atau kerugian penurunan nilai. Entitas mengakui perubahan membaik atas kerugian kredit ekspektasian sepanjang umurnya sebagai keuntungan penurunan nilai, meskipun kerugian kredit ekspektasian sepanjang umurnya lebih kecil dari jumlah kerugian kredit ekspektasian yang termasuk dalam estimasi arus kas pada saat pengakuan awal.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

m. Impairment of financial and non-financial assets

i. Recognition of impairment in financial assets

The Bank recognizes an allowance for possible losses on expected credit losses on financial assets measured at amortized cost or at fair value through other comprehensive income, lease receivables, contract assets or loan commitments and financial guarantee contracts that impose impairment requirements.

As of reporting date, an entity shall measure the allowance for possible losses on financial instruments at the amount of expected credit losses over their lifetime, if the credit risk on those financial instruments has increased significantly since initial recognition.

As of reporting date the entity assesses whether the credit risk on a financial instrument has increased significantly since initial recognition. When making that assessment, an entity considers changes in default risk that occur over the life of the financial instrument, not changes in the amount of expected credit losses. In making that assessment, the entity compares the risk of default on a financial instrument that occurs at the reporting date with the risk of default on initial recognition and considers reasonable and supportable information available without undue cost or effort, which is an indication of a significant increase in credit risk since recognition early.

As of reporting date, the entity recognizes only the cumulative changes in expected credit losses over its lifetime since the initial recognition of the financial asset as an allowance for losses on financial assets purchased or resulting from deteriorating financial assets.

As of reporting date, an entity recognizes in profit or loss the amount of changes in lifetime expected credit losses as an impairment gain or loss. An entity shall recognize the amendment of the expected lifetime credit loss as an impairment gain, even though the lifetime expected credit loss is less than the amount of the expected credit loss that was included in the cash flow estimate at initial recognition.

2. IKHTISAR KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

m. Penurunan nilai aset keuangan dan aset non-keuangan (lanjutan)

i. Pengakuan penurunan nilai aset keuangan (lanjutan)

Jika dalam periode pelaporan sebelumnya bank telah mengukur penyisihan kerugian untuk instrumen keuangan sejumlah kerugian kredit ekspektasian sepanjang umurnya, tetapi pada tanggal pelaporan periode kini ditentukan bahwa risiko kredit atas instrumen keuangan tersebut tidak lagi terpenuhi (tidak meningkat secara signifikan), maka bank mengukur penyisihan kerugian sejumlah kerugian kredit ekspektasian 12 bulan pada tanggal pelaporan periode kini.

Bank mengakui jumlah kerugian kredit ekspektasian (atau pemulihan kerugian kredit) dalam laba rugi, sebagai keuntungan atau kerugian penurunan nilai. Jumlah yang dimaksud merupakan penyesuaian terhadap penyisihan kerugian pada tanggal pelaporan yang disyaratkan pengakuannya.

Untuk menentukan apakah telah terjadi peningkatan risiko kredit, bank mempertimbangkan informasi yang wajar dan terdukung, termasuk informasi perkiraan masa depan (*forward-looking*).

Bank mengukur kerugian kredit ekspektasian dari instrumen keuangan dengan suatu cara yang mencerminkan:

- Jumlah yang tidak bias dan probabilitas tertimbang yang ditentukan dengan mengevaluasi serangkaian hasil yang kemungkinan dapat terjadi, Estimasi Kerugian Kredit Ekspektasian mencerminkan jumlah probabilitas tertimbang dan tidak bisa yang ditentukan dengan mengevaluasi rentang keluaran yang mungkin;
- Nilai waktu atas uang-*discount rate*; dan
- Informasi yang wajar dan terdukung yang tersedia tanpa biaya atau upaya berlebihan pada tanggal pelaporan mengenai peristiwa masa lalu,kondisi kini dan perkiraan kondisi ekonomi masa depan (*forward looking*).

Ketika mengukur kerugian kredit ekspektasian, bank tidak harus mengidentifikasi semua skenario yang mungkin. Akan tetapi, bank mempertimbangkan risiko atau probabilitas terjadinya kerugian kredit dengan mencerminkan probabilitas terjadinya dan tidak terjadinya kerugian kredit, meskipun kemungkinan terjadinya kerugian kredit sangat rendah.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

m. Impairment of financial and non-financial assets (continued)

i. Recognition of impairment in financial assets (continued)

If in the previous reporting period the bank has measured allowance for losses for financial instruments for an amount of expected credit losses over its lifetime, but at the reporting date of the current period it is determined that the credit risk on the financial instrument is no longer fulfilled (does not increase significantly), then the bank measures the allowance for losses in the amount of 12 months expected credit loss at the reporting date of the current period.

The Bank recognizes the amount of the expected credit loss (or credit loss recovered) in profit or loss, as an impairment gain or loss. The amount referred to is an adjustment to the allowance for possible losses on the reporting date where recognition is required.

To determine whether there has been an increase in credit risk, banks consider reasonable and supported information, including forward-looking information.

The Bank measures the expected credit loss on financial instruments in a way that reflects:

- *Unusual and probability-weighted amounts determined by evaluating a Seriess of probable outcomes, Estimated Expected Credit Loss reflects a weighted and unbiased probability amount determined by evaluating the possible range of outputs;*
- *The time value of the money-discount rate; and*
- *Reasonable and supportable information that is available without undue cost or effort at the reporting date regarding past events, current conditions and forecasts of future economic conditions (forward looking).*

When measuring expected credit losses, the bank does not have to identify all possible scenarios. However, banks consider the risk or probability of credit loss by reflecting the probability of occurrence and non-occurrence of credit losses, even though the possibility of credit losses is very low.

2. IKHTISAR KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

m. Penurunan nilai aset keuangan dan aset non-keuangan (lanjutan)

i. Pengakuan penurunan nilai aset keuangan (lanjutan)

Periode maksimum yang dipertimbangkan dalam mengukur kerugian kredit ekpektasian adalah periode kontraktual musiman (termasuk opsi perpanjangan) selama bank terekspos terhadap risiko kredit. Periode tersebut dimaksud tidak mencakup periode yang lebih panjang meskipun periode yang lebih panjang tersebut konsisten dengan praktis bisnis yang ada.

ii. Penurunan nilai aset non-keuangan

Pada setiap akhir periode pelaporan, Bank menilai apakah terdapat indikasi suatu aset mengalami penurunan nilai. Suatu aset mengalami penurunan nilai jika nilai tercatat aset lebih besar daripada nilai yang dapat dipulihkan. Nilai tercatat dari aset non-keuangan, kecuali aset pajak tangguhan, ditelaah setiap periode, untuk menentukan apakah terdapat indikasi penurunan nilai. Jika terdapat indikasi penurunan nilai, maka Bank akan melakukan estimasi jumlah nilai yang dapat dipulihkan aset tersebut.

Jumlah terpulihkan yang ditentukan untuk aset individual adalah jumlah yang lebih tinggi antara nilai wajar aset atau Unit Penghasil Kas ("UPK") dikurangi biaya untuk menjual dengan nilai pakainya, kecuali aset tersebut tidak menghasilkan arus kas masuk yang sebagian besar independen dari aset atau kelompok aset lain. Dalam menghitung nilai pakai, estimasi arus kas masa depan bersih didiskontokan ke nilai kini dengan menggunakan tingkat diskonto sebelum pajak yang menggambarkan penilaian pasar kini dari nilai waktu uang dan risiko spesifik aset.

Untuk tujuan pengujian penurunan nilai, aset yang tidak dapat diuji secara individual akan digabungkan dengan kelompok yang lebih kecil yang memberikan arus kas masuk dari penggunaan berkelanjutan yang sebagian besar independen terhadap arus kas masuk atas aset lainnya atau UPK.

Penyisihan penurunan nilai diakui jika nilai tercatat dari suatu aset atau UPK melebihi nilai yang dapat diperoleh kembali. Penyisihan penurunan nilai diakui pada laporan laba rugi dan penghasilan komprehensif lain.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

m. Impairment of financial and non-financial assets (continued)

i. Recognition of impairment in financial assets (continued)

The maximum period considered in measuring expected credit losses is the seasonal contractual period (including extension options) during which the bank is exposed to credit risk. This period does not cover a longer period even though the longer period is consistent with existing business practices.

ii Impairment of non-financial assets

The Bank assesses at the end of each reporting period whether there is an indication that an asset may be impaired. Assets are considered as impaired when the carrying value of assets is exceed the recoverable amount. The carrying amount of non-financial assets, except for deferred tax assets are reviewed each period to determine whether there is any indication of impairment. If any such indication exists the Bank will estimate the asset's recoverable amount.

The recoverable amount of an individual assets is the higher of an asset or Cash Generating Unit (CGU) less cost to sell and its value in use, unless the asset does not generate cash inflows that are largerly independent of those from other assets or Banks of assets. In assessing value in use, the estimated future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessment of the time value of money and the risk specific to the assets.

For the purpose of impairment testing, assets that cannot be tested individually are Banked together into the smallest Bank that generates cash inflows from continuing use that are largely independent of the cash inflows of other assets or CGU.

An impairment loss is recognized if the carrying amount of an asset or CGU exceeds its recoverable amount. Impairment losses are recognized in the statement of profit or loss and other comprehensive income.

2. IKHTISAR KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

m. Penurunan nilai aset keuangan dan aset non-keuangan (lanjutan)

ii. Penurunan nilai aset non-keuangan (lanjutan)

Kerugian penurunan nilai atas aset non keuangan yang diakui pada periode sebelumnya dinilai pada setiap akhir periode pelaporan untuk menilai apakah terdapat indikasi bahwa rugi penurunan nilai yang telah diakui sebelumnya telah menurun atau tidak ada lagi. Kerugian penurunan nilai dibalik jika terdapat perubahan estimasi yang digunakan untuk menentukan jumlah terpulihkannya. Pembalikan tersebut dibatasi sehingga jumlah tercatat aset tidak melebihi jumlah terpulihkannya maupun jumlah tercatat bersih setelah penyusutan atau amortisasi, seandainya tidak ada kerugian penurunan nilai yang telah diakui untuk aset tersebut pada periode sebelumnya. Pembalikan rugi penurunan nilai diakui dalam laba rugi. Setelah pembalikan tersebut diakui sebagai laba rugi, penyusutan aset tersebut disesuaikan di periode mendatang untuk mengalokasikan jumlah tercatat aset yang direvisi, dikurangi nilai sisanya, dengan dasar yang sistematis selama sisa umur manfaatnya.

iii. Aset keuangan memburuk

Aset keuangan mengalami penurunan nilai aset keuangan ketika satu atau lebih peristiwa yang memiliki dampak merugikan atas estimasi arus kas masa depan dari aset keuangan telah terjadi. Bukti bahwa aset keuangan mengalami penurunan nilai aset keuangan termasuk data yang dapat diobservasi mengenai peristiwa berikut ini:

- Kesulitan keuangan signifikan yang dialami penerbit atau pihak peminjam;
- Pelanggaran kontrak, seperti peristiwa gagal bayar atau peristiwa tunggakan;
- Pihak pemberi pinjaman, untuk alasan ekonomik atau kontraktual sehubungan dengan kesulitan keuangan yang dialami pihak peminjam, telah memberikan konsesi pada pihak peminjam yang tidak mungkin diberikan jika pihak peminjam tidak mengalami kesulitan tersebut;
- Terjadi kemungkinan bahwa pihak peminjam akan dinyatakan pailit atau melakukan reorganisasi keuangan lainnya;
- Hilangnya pasar aktif dari aset keuangan akibat kesulitan keuangan; atau

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

m. Impairment of financial and non-financial assets (continued)

ii Impairment of non-financial assets (continued)

Impairment losses of non-financial assets recognized in prior period are assessed at each reporting date for any indications that the losses that recognized in prior period has decreased or no longer exists. An impairment losses is reversed if there has been changes in the estimates used to determine the recoverable amount. The reversal of an impairment losses limited so that the carrying amount of the asset does not exceed the recoverable amount and the carrying amount net of depreciation and amortization, if there is no impairment losses that has been recognized in prior period for the asset. Reversal of impairment loss is recognized in profit or loss. After such a reversal recognized in profit or loss, depreciation for the asset is adjusted in future period to allocate the asset's revised carrying amount, less any residual value, on a systemic basis over the remaining useful life.

iii. Credit - impaired financial asset

Financial asset is impaired in the value of a financial asset when one or more events that have an adverse effect on the estimated future cash flows of the financial asset have occurred. Evidence that a financial asset is impaired by a financial asset includes observable data about the following events:

- *Significant financial difficulties experienced by the issuer or borrower;*
- *Breaches of contract, such as events of default or arrears;*
- *The lender, for economic or contractual reasons in connection with the borrower's financial difficulties, has made concessions to the borrower that would not have been possible if the borrower had not experienced such difficulties;*
- *There is a possibility that the borrower will enter bankruptcy or other financial reorganization;*
- *The disappearance of an active market for financial assets due to financial difficulties; or*

2. IKHTISAR KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

m. Penurunan nilai aset keuangan dan aset non-keuangan (lanjutan)

iii. Aset keuangan memburuk (lanjutan)

Aset keuangan mengalami penurunan nilai aset keuangan ketika satu atau lebih peristiwa yang memiliki dampak merugikan atas estimasi arus kas masa depan dari aset keuangan telah terjadi. Bukti bahwa aset keuangan mengalami penurunan nilai aset keuangan termasuk data yang dapat diobservasi mengenai peristiwa berikut ini: (lanjutan)

- Pembelian atau penerbitan aset keuangan dengan diskon sangat besar yang mencerminkan kerugian aset keuangan yang terjadi. Sulit untuk mengidentifikasikan peristiwa diskrit tunggal, namun demikian, dampak kombinasi dari beberapa peristiwa dapat menyebabkan aset keuangan mengalami penurunan nilai aset keuangan.

Untuk aset keuangan yang memburuk pada tanggal pelaporan, tetapi bukan aset keuangan yang dibeli atau yang berasal dari aset keuangan memburuk, entitas mengukur kerugian aset keuangan ekspektasian sebesar selisih antara jumlah tercatat bruto aset dan nilai kini dari arus kas masa depan yang diestimasi didiskonto dengan suku bunga efektif awal aset keuangan. Penyesuaian diakui di laba rugi sebagai keuntungan atau kerugian penurunan nilai.

iv. Pengelompokan kualitas/ *stage* aset keuangan

a. *Stage* 1
Mencakup instrument keuangan yang tidak memiliki peningkatan resiko kredit secara signifikan sejak pengakuan awal atau memiliki resiko kredit rendah pada tanggal pelaporan. Untuk aset-aset ini, akan berlaku perhitungan ECL 12 bulan.

b. *Stage* 2
Mencakup instrumen keuangan yang mengalami peningkatan resiko kredit sejak pengakuan awal (kecuali Bank merasa resiko kredit tergolong rendah pada tanggal pelaporan) namun belum terbukti adanya bukti penurunan nilai secara objektif. Untuk aset-aset ini, akan berlaku perhitungan ECL seumur hidup. ECL seumur hidup adalah ekspektasi kerugian kredit yang diharapkan dari semua kejadian gagal bayar yang mungkin terjadi selama perkiraan umur dari instrumen keuangan tersebut.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

m. Impairment of financial and non-financial assets (continued)

iii. Credit - impaired financial asset (continued)

Financial asset is impaired in the value of a financial asset when one or more events that have an adverse effect on the estimated future cash flows of the financial asset have occurred. Evidence that a financial asset is impaired by a financial asset includes observable data about the following events: (continued)

- *Purchase or issue of financial assets at a deep discount that reflects the loss of financial assets incurred. It is difficult to identify a single discrete event, however, the combined effect of several events can cause a financial asset to be impaired.*

For financial assets that have deteriorated at the reporting date, but not financial assets that were purchased or originated from deteriorating financial assets, an entity shall measure the expected financial asset loss as the difference between the asset's gross carrying amount and the present value of estimated future cash flows discounted at interest rates effective initial financial assets. The adjustments are recognized in profit or loss as an impairment gain or loss.

iv. Financial asset quality/ stage classification

a. Stage 1
Includes financial instruments that do not have a significant increase in credit risk since initial recognition or have a low credit risk at the reporting date. For these assets, a 12 month ECL calculation will apply.

b. Stage 2
Includes financial instruments that experience an increase in credit risk since initial recognition (unless the Bank feels the credit risk is low at the reporting date) but has not been proven to have an objective evidence of impairment. For these assets, lifetime ECL calculations will apply. ECL lifetime is the expected credit loss expected from all default events that may occur during the estimated life of the financial instrument.

2. IKHTISAR KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

m. Penurunan nilai aset keuangan dan aset non-keuangan (lanjutan)

iv. Pengelompokan kualitas/ *stage* aset keuangan (lanjutan)

c. *Stage* 3
Mencakup instrumen keuangan yang telah terbukti mengalami penurunan nilai secara objektif pada tanggal pelaporan. Tahap ini biasanya diisi oleh debitur yang mengalami gagal bayar.

v. *Cross Staging*

Cross Staging antar debitur yang sama akan diterapkan, jika satu debitur (CIF) memiliki multi rekening (fasilitas) dan *stage* yang berbeda akan dilakukan *worst stage* artinya satu debitur akan memiliki *stage* yang terburuk.

Faktor utama dalam menentukan apakah instrumen keuangan memerlukan perhitungan ECL 12 bulan (*stage 1*) atau ECL seumur hidup (*stage 2*) disebut dengan kriteria *Significant Increase in Credit Risk* (SICR). Penentuan kriteria SICR ini memerlukan pengkajian dan diskusi apakah telah terjadi peningkatan resiko kredit secara signifikan pada tanggal pelaporan.

Dalam PSAK 109 terdapat sebuah *rebuttable presumption* bahwa resiko kredit terhadap aset keuangan akan dianggap meningkat secara signifikan sejak pengakuan awal jika pembayaran kontraktual sudah lebih dari 30 hari telah menunggak. Asumsi ini akan berlaku kecuali jika Bank dapat membuktikan, melalui argumen yang masuk akal dan berdasarkan fakta, bahwa resiko tidak meningkat secara signifikan pada 30 hari telah menunggak. Selain itu, definisi gagal bayar (*default*) pada PSAK 109 juga menyebutkan praduga (*rebuttable presumption*) bahwa aset keuangan yang sudah menunggak 90 hari telah gagal bayar.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

m. Impairment of financial and non-financial assets (continued)

iv. Financial asset quality/ stage classification (continued)

c. Stage 3
Includes financial instruments that have been objectively proven to be impaired at the reporting date. This stage is usually filled by debtors who experience defaults.

iv. Cross Staging

Cross staging between debtors the same will be applied, if one debtor (CIF) has multiple accounts (facilities) and different stages will be the worst stage, meaning that one debtor will have the worst stage.

The main factor in determining whether a financial instrument requires a 12 month ECL (stage 1) or lifetime (stage 2) ECL calculation is called the Significant Increase in Credit Risk (SICR) criterion. Determining the SICR criteria requires reviewing and discussing whether there has been a significant increase in credit risk at the reporting date.

In SFAS 109 there is a rebuttable presumption that credit risk to financial assets will be considered to have increased significantly since initial recognition if the contractual payment is more than 30 days pay due (DPD). This assumption will apply unless the Bank can prove, through reasonable arguments and based on facts, that the risk does not increase significantly at 30 days pay due (DPD). In addition, the definition of default in SFAS 109 also mentions the rebuttable presumption that financial assets that are 90 days in arrears have defaulted.

2. IKHTISAR KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

m. Penurunan nilai aset keuangan dan aset non-keuangan (lanjutan)

vi. Metode kerugian kredit ekspektasian

a. Kredit Ekspektasian 12 bulan
Jika tidak terjadi peningkatan secara signifikan sejak pengakuan awal. Kerugian dimaksud merepresentasikan kerugian kredit ekspektasian yang timbul dari peristiwa gagal bayar instrumen keuangan yang mungkin terjadi dalam 12 bulan setelah tanggal pelaporan.

b. Kredit Ekspektasian Sepanjang Umurnya
Jika risiko kredit atas instrumen keuangan tersebut telah meningkat secara signifikan sejak pengakuan awal-baik dinilai secara individu atau kolektif dengan mempertimbangkan semua informasi yang wajar dan terdukung, termasuk informasi yang bersifat perkiraan masa depan (*forward-looking*).

vii. Kriteria *stage* aset keuangan

a. *Stage* 1
- Umur tunggakan (DPD) = 0 - 30 hari.
- Tidak ada *Flagging* Restrukturisasi.
- Perhitungan Kerugian kredit espektasian dengan menggunakan *probability of default* 12 bulan.
- Pendapatan Bunga diakui selama periode kredit yaitu suku bunga efektif diperhitungkan dengan jumlah nilai bruto (*Effective Interest Rate to Gross Carrying Amount*).

b. *Stage* 2
- Umur tunggakan (DPD) = 31 - 90 hari.
- Ada *Flagging* Restrukturisasi
- Perhitungan kerugian kredit espektasian dengan menggunakan *probability of default* seumur pinjaman.
- Pendapatan bunga diakui selama periode kredit yaitu suku bunga efektif diperhitungkan dengan jumlah nilai bruto (*Effective Interest Rate to Gross Carrying Amount*).

c. *Stage* 3
- Umur tunggakan (DPD) > 90 hari.
- Perhitungan kerugian kredit espektasian dengan menggunakan *probability of default* seumur pinjaman.
- Pendapatan bunga diakui selama periode kredit yaitu suku bunga efektif diperhitungkan dengan jumlah nilai neto atau biaya diamortisasi (*Effective Interest Rate to Net Carrying Amount*).

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

m. Impairment of financial and non-financial assets (continued)

vi. Expected credit losses method

a. Expected Credit 12 months
If there has been no significant increase since initial recognition. The loss represents the expected credit loss arising from a financial instrument default that may occur within 12 months after the reporting date.

b. Expected credit throughout its life
If the credit risk on the financial instrument has increased significantly since initial recognition - whether assessed individually or collectively - by considering all reasonable and supportable information, including information that is forward-looking.

vii. Financial asset stage criteria

a. Stage 1
- *Days pay due (DPD) = 0 – 30 days.*
- *No Restructuring Flagging.*
- *Calculation of expected credit losses using a 12 month probability of default.*
- *Interest income is recognized during the credit period, namely the effective interest rate is calculated by the total gross value (Effective Interest Rate to Gross Carrying Amount).*

b. Stage 2
- *Days pay due (DPD) = 31 – 90 days.*
- *On Restructuring Flagging.*
- *Calculation of expected credit losses using a probability of default for the duration of the loan.*
- *Interest income is recognized during the credit period, namely the effective interest rate is calculated by the total gross value (Effective Interest Rate to Gross Carrying Amount).*

c. Stage 3
- *Days pay due > 90 days.*
- *Calculation of expected credit losses using a probability of default for the duration of the loan.*
- *Interest income is recognized during the credit period, namely the effective interest rate is calculated by the net value or amortized cost (Effective Interest Rate to Net Carrying Amount).*

2. IKHTISAR KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

m. Penurunan nilai aset keuangan dan aset non-keuangan (lanjutan)

viii. Indikator kualitatif kriteria *stage* 2 aset keuangan

a. Perubahan persyaratan kredit (keringanan), dalam hal perjanjian kredit masih berjalan dalam waktu yang singkat;
b. Tidak ada pembayaran angsuran;
c. Peningkatan signifikan pada risiko kredit pada instrumen lain dari peminjam yang sama;
d. Kebijakan peningkatan monitoring debitur karena peningkatan risiko kredit;
e. Meningkatnya premi risiko debitur yang disebabkan peningkatan risiko kredit pada debitur;
f. Perubahan faktor eksternal yang merugikan bisnis dan keuangan debitur;
g. Penurunan *rating* internal dan eksternal.

ix. Indikator kualitatif kriteria stage 3 aset keuangan

a. Pelanggaran perjanjian kredit.
- Tidak dipenuhinya satu atau lebih syarat-syarat yang diatur dalam perjanjian kredit seperti syarat penandatanganan, syarat pencairan/penarikan, pelanggaran terhadap *covenant* kredit;
- Penyalahgunaan penggunaan kredit;
- Adanya masalah hukum dan ekonomi yang signifikan dari debitur;
- Terdapat sekurang-kurangnya 1 (satu) permasalahan hukum yang dialami debitur baik yang terkait dengan usaha maupun masalah hukum diluar usaha;
- Terdapat permasalahan internal keluarga, misalnya perceraian, kematian, sakit yang berkepanjangan, atau penyalahgunaan dana oleh anggota keluarga debitur.

b. Terdapat kemungkinan bahwa debitur dinyatakan pailit.
- Terdapat hutang macet kepada pihak ketiga;
- Terdapat sekurang-kurangnya 1 (satu) tuntutan hukum pailit oleh pihak ketiga.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

m. Impairment of financial and non-financial assets (continued)

viii. Qualitative indicators of Ssage 2 financial assets criteria

a. Changes in credit terms (relief), if the credit agreement is still running for a short time;
b. No installment payments;
c. Significant increase in credit risk on other instruments from the same borrower;
d. Policy to increase debtor monitoring due to increased credit risk;
e. Increased debtor risk premium due to increased credit risk on debtors;
f. Changes in external factors that are detrimental to the debtor's business and finances;
g. Internal and external downgrades.

ix. Qualitative indicators of stage 3 financial assets criteria

a. Credit agreement violation
- *Failure of one or more of the terms stipulated in the credit agreement, such as signing conditions, disbursement/withdrawal conditions, violation of credit covenants;*
- *Abuse of use of credit;*
- *There are significant legal and economic problems from the debtors;*
- *There is at least 1 (one) legal problem experienced by the debtor, whether related to business or legal problems outside the business;*
- *There are internal family problems, for example divorce, death, prolonged illness, or misuse of funds by members of the debtor's family.*

b. There is a possibility that the debtor will be declared bankrupt.
- *There is bad debt to third parties;*
- *There is at least 1 (one) bankruptcy lawsuit by a third party.*

2. IKHTISAR KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

m. Penurunan nilai aset keuangan dan aset non-keuangan (lanjutan)

x. Pengelompokan kredit berdasarkan umur tunggakan (*deliquency bucket*)

Aset keuangan dikelompokan lagi kedalam kelompok tunggakan (*delinquency buckets*) yang merepresentasikan kualitas kredit yang terdiri dari :

a. *Rating* 1, yakni untuk kredit yang tidak memiliki tunggakan;
b. *Rating* 2, yakni untuk kredit yang memiliki tunggakan pokok dan atau bunga sampai dengan 30 (tiga puluh) hari;
c. *Rating* 3, yakni untuk kredit yang memiliki tunggakan pokok dan atau bunga lebih dari 30 (tiga puluh) hari sampai dengan 60 (enam puluh) hari;
d. *Rating* 4, yakni untuk kredit yang memiliki tunggakan pokok dan atau bunga lebih dari 60 (enam puluh) hari sampai dengan 90 (sembilan puluh) hari;
e. *Rating* 5, yakni untuk kredit yang memiliki tunggakan pokok dan atau bunga lebih dari 90 (sembilan puluh) hari.

xi. Teknik evaluasi kerugian kredit ekspektasian

Teknik dalam mengevaluasi Kerugian Kredit Ekspektasian menggunakan metode *Migration Analysis*, dengan menggunakan pendekatan statistik dari data historis kredit berdasarkan segmentasi :
a. *Bank wide;*
b. Sektor Ekonomi;
c. *Rating* (*stage*);
d. Produk kredit.

Perhitungan Kerugian Kredit Ekspektasian atau *Expected Credit Loss* (ECL) dalam menentukan besarnya Kerugian Kredit Ekspektasian, maka pembentukan Cadangan Kerugian Penurunan Nilai mencakup:
a. *Probability of default;*
b. *Exposure at default;*
c. *Lost given default;*
d. *Discount factor;*
e. *Forward looking adjustment.*

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

m. Impairment of financial and non-financial assets (continued)

x. Credit Banking based on the age of arrears (deliquency bucket)

Financial assets are further classified into delinquency buckets, which represent credit quality, consisting of:

a. Rating 1, which is for credits that are not in arrears;
b. Rating 2, namely for loans with arrears of principal and/or interest of up to 30 (thirty) days.
c. Rating 3, namely for loans with arrears of principal and/or interest of more than 30 (thirty) days up to 60 (sixty) days;
d. Rating 4, namely for loans with arrears of principal and/or interest of more than 60 (sixty) days up to 90 (ninety) days;
e. Rating 5, namely for loans with arrears of principal and/or interest of more than 90 (ninety) days.

xi. Technique for evaluating expected credit losses

Techniques in evaluating Expected Credit Losses use the Migration Analysis method, using a statistical approach from credit historical data based on segmentation:

a. Bank wide;
b. Economic Sector;
c. Stage;
d. Credit products.

Calculation of Expected Credit Loss (ECL) In determining the amount of Expected Credit Loss, the formation of Allowance for Impairment Losses includes:

a. Probability of default;
b. Exposure at default;
c. Lost given default;
d. Discount factor;
e. Forward looking adjustment.

2. IKHTISAR KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

m. Penurunan nilai aset keuangan dan aset non-keuangan (lanjutan)

xi. Teknik evaluasi kerugian kredit ekspektasian (lanjutan)

Bank menggunakan 3 (tiga) skenario kondisi ekonomi yang berbeda atas perhitungan ECL yang dilakukan secara kolektif. Tiga skenario kondisi ekonomi yang ditetapkan Bank terdiri dari kondisi umum (*Business As Usual*), kondisi baik (*Upturn* Atau *Good Scenario*), dan kondisi buruk (*Downturn* Atau *Bad Scenario*). Dalam prakteknya, diasumsikan setiap kondisi umum, kondisi baik, dan kondisi buruk terjadi dengan probabilitas (bobot) tertentu. Penentuan probabilitas ini dilakukan dengan pertimbangan tertentu, Bank menetapkan probabilitas masing-masing skenario antara lain kondisi umum 70%, kondisi baik 15%, dan kondisi buruk 15%.

Kriteria Pencadangan Penurunan Nilai Secara Individual yang dihitung secara individual oleh Bank adalah debitur dengan nilai *outstanding* lebih dari Rp20.000.000.000 dan telah menunggak selama lebih dari 90 hari. Metode pencadangan penurunan nilai secara individual untuk debitur yang memenuhi kriteria tersebut dapat dilakukan melalui 2 (dua) cara sebagai berikut:

- *Discounted Cash Flow* (DCF)
  Metode DCF digunakan apabila usaha atau proyek debitur masih beroperasi dan/atau debitur masih memiliki arus kas yang dapat digunakan sebagai sumber pembayaran pinjaman. Perhitungan menggunakan DCF dilakukan berdasarkan selisih antara nilai tercatat kredit dan nilai kini dari estimasi arus kas masa datang yang didiskonto (*discounted cash flow*) menggunakan suku bunga efektif.
- *Fair Value of Collateral* (FVC)
  Metode FVC digunakan apabila debitur tidak memiliki sumber pembayaran pinjaman lain selain dari penjualan aset jaminan. Perhitungan nilai kini dari estimasi arus kas masa depan atas aset/ pinjaman keuangan yang dijaminkan merefleksikan arus kas yang mungkin dihasilkan dari penjualan aset yang dijaminkan dikurangi biaya untuk memperoleh dan menjual aset jaminan tersebut. Perhitungan nilai kini atas pencairan jaminan dilakukan dengan menggunakan *original effective interest rate* (OEIR) atau nilai *effective interest rate* (EIR) terakhir apabila EIR yang ditetapkan adalah *floating*, yang kemudian didiskontokan ke tanggal perhitungan atau pelaporan. Pencadangan penurunan nilai menggunakan metode FVC dihitung berdasarkan selisih antara nilai kini bersih (NPV) dari penjualan aset yang dijaminkan dan nilai aset (kredit yang diberikan).

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

m. Impairment of financial and non-financial assets (continued)

xi. Technique for evaluating expected credit losses (continued)

The Bank uses 3 (three) different economic condition scenarios for the ECL calculation which is carried out collectively. Three scenarios of economic conditions determined by the Bank consist of general conditions (Business As Usual), good conditions (Upturn or Good Scenarios), and bad conditions (Downturn or Bad Scenarios). In practice, it is assumed that every general condition, good condition, and bad condition occurs with a certain probability (weight). Determination of this probability is carried out with certain considerations, the Bank determines the probability of each scenario, including 70% general conditions, 15% good conditions, and 15% bad conditions.

The criteria for Individual Allowance for Impairment that is calculated individually by the Bank are debtors with an outstanding value of more than Rp20,000,000,000 and have been in arrears for more than 90 days. The method of allowance for impairment individually for debtors who meet these criteria can be done in 2 (two) ways as follows:

- *Discounted Cash Flow (DCF)*
  The DCF method is used when the debtor's business or project is still operating and/or the debtor still has cash flow that can be used as a source of loan payments. Calculations using DCF are made based on the difference between the carrying amount of the credit and the present value of the estimated discounted cash flow using the effective interest rate.
- *Fair Value of Collateral* (FVC)
  The FVC method is used when the debtor has no other source of loan payments other than the sale of the collateral asset. The calculation of the present value of estimated future cash flows on pledged financial assets/loans reflects the cash flows that may result from selling the pledged asset less costs to acquire and sell the collateralized asset. The calculation of the present value of collateral disbursement is carried out using the original effective interest rate (OEIR) or the last effective interest rate (EIR) if the specified EIR is floating, which is then discounted to the calculation or reporting date. Allowance for impairment using the FVC method is calculated based on the difference between the net present value (NPV) of the sale of the pledged asset and the value of the asset (credit granted).

2. IKHTISAR KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

n. Penyertaan saham

Penyertaan saham merupakan investasi jangka panjang pada perusahaan non-publik.

Penyertaan dalam bentuk saham dengan kepemilikan kurang dari 20% yang nilai wajarnya tidak tersedia dan dimaksudkan untuk penyertaan jangka panjang dinyatakan sebesar biaya perolehan (metode biaya). Bila terjadi penurunan nilai yang bersifat permanen, nilai tercatatnya dikurangi untuk mengakui penurunan tersebut yang ditentukan untuk setiap investasi secara individu dan kerugiannya dibebankan pada laporan laba rugi dan penghasilan komprehensif lain tahun berjalan.

Penyisihan kerugian penurunan nilai dan kenaikan/penurunan nilai wajar disajikan sebagai penambahan/pengurangan terhadap saldo penyertaan saham.

o. Tagihan dan liabilitas akseptasi

Dalam kegiatan bisnis biasa, Bank memberikan jaminan keuangan, seperti *letters of credit*, bank garansi dan akseptasi.

Tagihan akseptasi diukur pada biaya perolehan diamortisasi menggunakan metode suku bunga efektif, dikurangi oleh penyisihan kerugian penurunan nilai. Liabilitas akseptasi diukur pada biaya perolehan diamortisasi menggunakan metode suku bunga efektif.

Penyisihan kerugian penurunan nilai dilakukan bila terdapat indikasi penurunan nilai dengan menggunakan metodologi penurunan nilai sebagaimana diungkapkan dalam Catatan 2l.

p. Aset tetap

Aset tetap awalnya diakui sebesar biaya perolehan, yang terdiri atas harga perolehan dan biaya-biaya tambahan yang dapat diatribusikan langsung untuk membawa aset ke lokasi dan kondisi yang diinginkan supaya aset tersebut siap digunakan sesuai dengan maksud manajemen.

Setelah pengakuan awal, aset tetap kecuali hak atas tanah, dinyatakan pada biaya perolehan dikurangi akumulasi penyusutan dan akumulasi rugi penurunan nilai, jika ada.

Aset tetap dinyatakan sebesar nilai wajar pada tanggal revaluasi yang merupakan nilai wajar pada tanggal revaluasi (model revaluasi-kuasi reorganisasi sejak tanggal 30 Juni 2012) dikurangi akumulasi penyusutan dan rugi penurunan nilai, jika ada.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

n. Investments in shares of stock

Investments in shares of stock are long-term investments in non-public companies.

Investments in shares with ownership interest of less than 20% that do not have readily determinable fair values and are intended for long-term investments are stated at cost (cost method). The carrying amount of the investments is written down to recognize a permanent decline in value of the individual investments and such loss is charged directly to the current year statement of profit or loss and other comprehensive income.

Allowance for impairment losses and increases/decreases in fair value are presented as additions/deductions from the outstanding balance of investment in share of stock.

o. Acceptance receivables and liabilities

In the ordinary course of business, the Bank provides financial guarantees, consisting of letters of credit, bank guarantees and acceptances.

Acceptance receivables are measured at amortized cost using the effective interest rate method, less allowance for impairment losses. Acceptance liabilities are measured at amortized cost by using the effective interest rate method.

Allowance for impairment losses is calculated if there is an objective evidence of impairment by using the impairment methodology as disclosed in Note 2l.

p. Fixed assets

Fixed assets are initially recognized at cost, which comprises its price and any costs directly attributable to bringing the asset to the location and condition necessary for it to be capable of operating in the manner intended by management.

Subsequent to initial recognition, fixed assets, except for land rights, are stated at cost less accumulated depreciation and accumulated impairment losses, if any.

Fixed assets are stated at fair value at the revaluation date which is represent fair value at the date of revaluation(revaluation model-quasi reorganization as of June 30, 2012) less accumulated depreciation and impairment losses, if any.

2. IKHTISAR KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

p. Aset tetap (lanjutan)

Sejak tanggal 1 Januari 2016, hak atas tanah dan bangunan dinyatakan sebesar nilai revaluasi yang merupakan nilai wajar pada tanggal revaluasi dikurangi akumulasi penyusutan untuk bangunan dan rugi penurunan nilai, jika ada. Penilaian terhadap hak atas tanah dan bangunan dilakukan oleh penilai independen eksternal yang memiliki kualifikasi profesional. Revaluasi dilakukan dengan keteraturan yang cukup reguler untuk memastikan bahwa nilai tercatat aset yang direvaluasi tidak berbeda secara material dengan nilai wajarnya pada tanggal pelaporan. Akumulasi penyusutan dieliminasi terhadap nilai tercatat bruto dari aset yang direvaluasi pada tanggal revaluasi.

Penyusutan atas nilai revaluasi aset tetap dibebankan ke laporan laba rugi dan penghasilan komprehensif lain. Bila kemudian aset tetap yang telah direvaluasi dijual atau dihentikan penggunaannya, saldo surplus revaluasi tersisa dipindahkan langsung ke saldo laba.

Penyusutan aset tetap dimulai pada saat aset tetap tersebut siap untuk digunakan sesuai maksud penggunaannya. Aset tetap, kecuali hak atas tanah yang tidak disusutkan, disusutkan dengan menggunakan saldo menurun ganda (*double-declining balance method*), sedangkan bangunan disusutkan dengan menggunakan metode garis lurus (*straight-line method*). Tarif penyusutan dan estimasi umur manfaat ekonomis aset tetap adalah sebagai berikut:

	Tarif/*Rate*	Umur manfaat (tahun)/ *Useful life (year)*	
Bangunan	5% - 10%	10 - 20	*Buildings*
Inventaris kantor	10% - 50%	4 - 8	*Officee equipment*
Instalasi	10% - 50%	4 - 8	*Instalations*

Hak atas tanah dicatat sebesar nilai revaluasi yang mencerminkan nilai wajar pada tanggal revaluasi dan tidak disusutkan. Biaya pengurusan legal hak atas tanah ketika tanah diperoleh pertama kali diakui sebagai bagian dari biaya akuisisi hak atas tanah pada akun "Aset Tetap" dan biaya-biaya tersebut tidak disusutkan. Biaya pengurusan perpanjangan atau pembaruan legal hak atas tanah diakui sebagai aset takberwujud dan diamortisasi sepanjang umur hukum hak atau umur ekonomi tanah, mana yang lebih pendek.

Jumlah tercatat aset tetap dihentikan pengakuannya pada saat dilepaskan atau saat tidak ada manfaat ekonomis masa depan yang diharapkan dari penggunaan atau pelepasannya. Laba atau rugi yang timbul dari penghentian pengakuan aset (dihitung sebagai perbedaan antara jumlah bersih hasil pelepasan dan jumlah tercatat dari aset) dikreditkan atau dibebankan pada operasi periode aset tersebut dihentikan pengakuannya.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

p. Fixed assets (continued)

Since January 1, 2016, land rights and buildings are stated at revalued amount which is the fair value at the date of revaluation less accumulated depreciation for buildings and impairment losses, if any. The valuation of land rights and buildings are performed by external independent valuers who have professional qualifications. Revaluation is performed with sufficient regularity to ensure that the carrying amount of the revaluation does not differ materially from its fair value at the reporting date. Any accumulated depreciation are eliminated against the gross carrying amount of assets revalued at the date of revaluation.

Depreciation on revaluation value of fixed assets are charged to profit or loss and other comprehensive income. If then the revalued fixed asset is sold or retired, the revaluation surplus is transferred directly to retained earnings.

Depreciation starts when fixed asset is ready for use as intended use. The fixed assets, except land rights which are not depreciated, are depreciated using the double-declining balance method, while buildings are depreciated using the straight-line method. Depreciation rates and estimated useful life of the assets are as follows:

Land rights is stated at revalued amount which represents fair value at the revaluation date and is not depreciated. Initial legal costs incurred to obtain legal rights are recognized as part of the acquisition cost of the land rights in "Fixed Assets" account and these costs are not depreciated. Costs related to renewal of land rights are recognized as intangible assets and amortized during the period of the land rights or economic life, whichever is shorter.

An item of fixed assets is derecognized upon disposal or when no future economic benefits are expected from its use or disposal. Any gain or loss arising on derecognition of the asset (calculated as the difference between the net disposal proceeds and the carrying amount of the asset) is included in profit or loss in the period the asset is derecognized.

2. IKHTISAR KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

p. Aset tetap (lanjutan)

Beban pemeliharaan dan perbaikan dibebankan pada operasi pada saat terjadinya. Beban pemugaran dan penambahan dalam jumlah besar dikapitalisasi kepada jumlah tercatat aset tetap terkait bila besar kemungkinan bagi Bank manfaat ekonomis masa depan menjadi lebih besar dari standar kinerja awal yang ditetapkan sebelumnya dan disusutkan sepanjang sisa masa manfaat ekonomis aset tetap terkait

Penilaian aset tetap dilakukan atas penurunan dan kemungkinan penurunan nilai wajar aset jika terjadi peristiwa atau perubahan keadaan yang mengindikasikan bahwa nilai tercatat mungkin tidak dapat seluruhnya terealisasi.

Apabila nilai tercatat aset tetap lebih besar daripada nilai yang dapat diperoleh kembali, nilai tercatat aset tetap tersebut diturunkan menjadi sebesar nilai yang dapat diperoleh kembali, yang ditentukan sebagai nilai tertinggi antara harga jual bersih dan nilai pakai.

Nilai residu dari aset tetap adalah estimasi jumlah yang dapat diperoleh Bank saat ini dari pelepasan aset tetap, setelah dikurangi estimasi biaya pelepasan, jika aset tetap telah mencapai umur dan kondisi yang diperkirakan pada akhir umur manfaat ekonomisnya.

Pada setiap akhir periode pelaporan, nilai residu, manfaat ekonomis dan metode penyusutan dievaluasi, dan disesuaikan secara prospektif, jika memenuhi kondisi tersebut.

q. Aset takberwujud

Aset takberwujud yang diperoleh secara terpisah diukur sebesar nilai perolehan pada pengakuan awal. Setelah pengakuan awal, aset takberwujud dicatat pada biaya perolehan dikurangi akumulasi amortisasi dan akumulasi rugi penurunan nilai, jika ada. Aset takberwujud dengan umur manfaat terbatas diamortisasi secara garis lurus selama umur manfaat ekonomisnya dan dievaluasi apabila terdapat indikasi adanya penurunan nilai.

Aset takberwujud dihentikan pengakuannya pada saat:
a) dijual; atau
b) ketika tidak ada manfaat ekonomis di masa depan yang dapat diharapkan dari penggunaan atau penjualan aset tersebut.

Aset takberwujud yang dimiliki oleh Bank berupa perangkat lunak. Aset takberwujud diakui jika, dan hanya jika, biaya perolehan aset tersebut dapat diukur secara andal dan kemungkinan besar Bank akan memperoleh manfaat ekonomis masa depan dari aset tersebut.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

p. Fixed assets (continued)

Repairs and maintenance are taken to profit or loss when incurred. The cost of major renovation and restoration is included in the carrying amount of the related fixed assets when it is probable that future economic benefits in excess of the originally assessed standard performance of the existing asset will flow to the Bank and is depreciated over the remaining useful lives of the related fixed assets.

The carrying amounts of fixed assets are reviewed for impairment when events or changes in circumstances indicate that the carrying values may not be fully recoverable.

When the carrying amount of fixed assets is greater than its estimated recoverable amount, it is written down to its recoverable amount which is determined at the higher of net selling price or value in use.

The residual value of a fixed asset is the estimated amount that can be acquired by the Company at this time of disposal of fixed assets, net of estimated costs of disposal, if the fixed asset has reached the age and condition expected at the end of its useful life.

The assets residual values, useful lives and methods of depreciation are evaluated, and adjusted prospectively, if appropriate, at the end of each reporting period.

q. Intangible assets

Intangible asset which acquired separately is measured at cost on initial recognition. After initial recognition, intangible asset is recorded at cost less accumulated amortization and accumulated impairment losses, if any. Intangible asset with finite useful life is amortized on a straight-line basis over its economic useful life and evaluated for impairment whenever there is an indication that it may be impaired.

An intangible asset shall be derecognized when:
a) on disposal; or
b) when no future economic benefits are expected from its use or disposal.

Intangible asset held by the Bank is software. Intangible asset is recognized if, and only if, the acquistion cost can be measured reliably and is probable that expected future benefits that are attributable to it will flow to the Bank.

2. IKHTISAR KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

q. Aset takberwujud (lanjutan)

Perangkat lunak yang bukan merupakan bagian integral dari perangkat keras yang terkait dicatat sebagai aset takberwujud dan dinyatakan sebesar nilai tercatat, yaitu sebesar harga perolehan dikurangi dengan akumulasi amortisasi.

Biaya perolehan perangkat lunak terdiri dari seluruh pengeluaran yang dapat dikaitkan langsung dalam persiapan perangkat lunak tersebut sehingga siap digunakan sesuai dengan tujuannya.

Pengeluaran setelah perolehan perangkat lunak dapat ditambahkan pada biaya perolehan perangkat lunak atau dikapitalisasi sebagai perangkat lunak hanya jika pengeluaran tersebut menambah manfaat ekonomis masa depan dari perangkat lunak yang bersangkutan sehingga menjadi lebih besar dari standar kinerja yang diperkirakan semula. Pengeluaran yang tidak menambah manfaat ekonomis masa depan dari perangkat lunak diakui sebagai beban pada saat terjadinya.

Perangkat lunak dengan umur terbatas diamortisasi dengan menggunakan metode garis lurus selama estimasi umur manfaat ekonomis yaitu 10 (sepuluh) tahun dan tarif amortisasi sebesar 10%.

Amortisasi perangkat lunak diakui dalam laporan laba rugi dan penghasilan komprehensif lain, sejak tanggal perangkat lunak tersebut tersedia untuk digunakan sampai berakhirnya umur manfaat ekonomis dari perangkat lunak tersebut.

Pada setiap periode pelaporan, umur manfaat ekonomis dan metode amortisasi dievaluasi, dan disesuaikan secara prospektif, jika diperlukan.

r. Biaya dibayar di muka dan aset lain-lain

Biaya dibayar di muka diamortisasi selama masa manfaat masing-masing biaya dengan menggunakan metode garis lurus.

Aset lain-lain disajikan sebesar nilai tercatat, yaitu harga perolehan setelah dikurangi dengan akumulasi amortisasi dan penurunan nilai, jika ada.

Aset dalam pengembangan dinyatakan sebesar biaya perolehan dan disajikan sebagai bagian dari aset tetap. Akumulasi biaya perolehan aset dalam pengembangan dipindahkan ke aset tetap dan aset takberwujud pada saat aset tersebut telah selesai dikembangkan dan siap digunakan sesuai dengan tujuannya. Aset dalam pengembangan tidak disusutkan karena belum tersedia untuk digunakan.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

q. Intangible assets (continued)

Software which is not an integral part of a related hardware is recorded as intangible asset and stated at carrying amount, which is cost less accumulated amortization.

The cost of software consists of all expenses directly attributable to the preparation of such software, until it is ready to be used for its intended purpose.

Subsequent expenditure on software acquisition is capitalized to the value of software only when it increases the future economic benefits of the software, so that it becomes larger than originally expected performance standards. Expenditure with no addition of future economic benefits from the software is directly recognized as expenses when incurred.

Software with a finite useful life is amortized using the straight-line method over the estimated useful life of 10 (ten) years and amortization rate of 10%.

Amortization is recognized in the statement of profit or loss and other comprehensive income from the date that is available for use until the economic benefits of software is ended.

The assets residual values, useful lives and methods of amortization are evaluated, and adjusted prospectively, if appropriate, at the end of each reporting period.

r. Prepaid expenses and other assets

Prepaid expenses are amortized over their beneficial period using the straight-line method.

Other assets are stated at carrying amount, which is cost less accumulated amortization and impairment losses, if any.

and presented as part of fixed assets. The accumulated costs are reclassified to the appropriate fixed assets and intangible assets account at the time the assets have been fully developed and ready for their intended use. Assets under development are not depreciated as these are not yet available for use.

2. IKHTISAR KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

s. Agunan yang diambil alih

Pada saat pengakuan awal, agunan yang diambil alih sehubungan dengan penyelesaian kredit dicatat sebesar nilai wajar setelah dikurangi biaya untuk menjualnya tetapi tidak melebihi nilai tercatat kredit yang diberikan. Bank tidak mengakui keuntungan pada saat pengambilalihan agunan. Selisih lebih antara saldo kredit yang tidak dapat ditagih dengan nilai bersih agunan yang diambil alih yang dapat direalisasikan dibebankan pada penyisihan kerugian. Setelah pengakuan awal, agunan yang diambil alih dicatat sebesar nilai yang lebih rendah antara nilai tercatat dengan nilai wajar setelah dikurangi biaya untuk menjualnya. Selisih lebih antara nilai tercatat dengan nilai wajar agunan yang diambil alih setelah dikurangi biaya untuk menjualnya diakui sebagai kerugian penurunan nilai dalam laba rugi tahun berjalan.

Selisih antara nilai agunan yang diambil alih dan hasil penjualannya diakui sebagai keuntungan atau kerugian pada saat penjualan.

Agunan yang diambil alih tidak disusutkan dan beban-beban yang berkaitan dengan pemeliharaan agunan yang diambil alih dibebankan pada laporan laba rugi dan penghasilan komprehensif lain pada saat terjadinya.

Manajemen mengevaluasi nilai agunan yang diambil alih secara berkala. Penyisihan kerugian penurunan nilai agunan yang diambil alih dibentuk berdasarkan penurunan nilai agunan yang diambil alih.

t. Liabilitas segera

Liabilitas segera merupakan liabilitas Bank yang harus segera dibayarkan kepada pihak lain berdasarkan kontrak atau perintah dari pihak yang mempunyai kewenangan untuk itu. Liabilitas segera diukur sebesar biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif.

u. Simpanan nasabah

Giro merupakan simpanan nasabah yang dapat digunakan sebagai alat pembayaran dan penarikannya dapat dilakukan setiap saat melalui cek atau pemindahbukuan dengan bilyet giro dan sarana perintah pembayaran lainnya. Giro dinyatakan sebesar nilai titipan pemegang giro di Bank.

Tabungan merupakan simpanan nasabah yang penarikannya hanya dapat dilakukan nasabah sesuai dengan persyaratan tertentu yang disepakati. Tabungan dinyatakan sebesar nilai kewajiban pada pemilik tabungan.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

s. Foreclosed assets

Foreclosed assets acquired in conjunction with settlement of loans are initially recorded at their fair value less costs to sell but not to exceed the carrying value of loans. The Bank does not recognize any gains when the Bank foreclosed an asset. The excess between the uncollectible credit balance and the net realizable value of the collateral is charged to allowance for losses. Subsequent to initial recognition, foreclosed assets are recorded at carrying amount or at fair value less costs to sell, whichever is lower. The excess between the carrying value and fair value less costs to sell is recognized as impairment losses in the current year profit or loss.

The difference between the carrying value of the foreclosed assets and the proceed from the sale of foreclosed assets is recognized as gain or loss at the time of sale.

Foreclosed assets do not depreciated and expenses for maintaining foreclosed assets are charged in the current year statement of profit or loss and other comprehensive income as incurred.

Management evaluates the value of foreclosed assets periodically. An allowance for impairment losses of foreclosed assets is provided based on the decline in value of foreclosed assets.

t. Obligations due immediately

Obligations due immediately represent obligations to third parties based on contract or order by those having authority that have to be settled immediately. Obligations due immediately are measured at amortized cost using effective interest rate method.

u. Deposits from customers

Demand deposits represent customer funds which can be used as payment instruments, and can be withdrawn at any time through cheque, or transferred through current account drafts and other transfer instruction media. Demand deposits are stated at the amounts entrusted to the Bank by the depositors.

Savings deposits represent customer funds which can be withdrawn by the depositors only under certain conditions. Savings deposits are stated at the agreed amounts due to the depositors.

2. IKHTISAR KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

u. Simpanan nasabah (lanjutan)

Deposito berjangka merupakan simpanan nasabah yang penarikannya hanya dapat dilakukan nasabah pada waktu tertentu sesuai dengan perjanjian antara pemegang deposito berjangka dengan Bank. Deposito berjangka dinyatakan sebesar nilai nominal yang tercantum dalam sertifikat yang diterbitkan oleh Bank, sesuai dengan perjanjian antara pemegang deposito berjangka dengan Bank.

Simpanan nasabah diklasifikasikan sebagai liabilitas yang diukur pada biaya perolehan diamortisasi, pada saat pengakuan awal diakui pada nilai wajar ditambah biaya transaksi yang dapat diatribusikan secara langsung, jika ada, dan selanjutnya diukur pada biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif.

v. Simpanan dari bank lain

Simpanan dari bank lain terdiri dari liabilitas terhadap bank dalam negeri, dalam bentuk *interbank call money* yang jatuh tempo menurut perjanjian tidak melebihi dari 90 (sembilan puluh) hari, giro, deposito berjangka dan deposito *on call*.

Simpanan dari bank lain diklasifikasikan sebagai liabilitas yang diukur pada biaya perolehan diamortisasi, yang diakui pada nilai wajar ditambah biaya transaksi yang dapat diatribusikan secara langsung, jika ada, dan selanjutnya diukur pada biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif.

w. Efek yang dijual dengan janji dibeli kembali

Efek yang dijual dengan janji dibeli kembali (repo) diklasifikasikan dalam kategori liabililtas keuangan diukur pada biaya perolehan diamortisasi.

Efek-efek yang dijual dengan janji dibeli kembali (repo) disajikan sebagai liabilitas sebesar harga pembelian kembali yang disepakati dikurangi selisih antara harga jual dan harga pembelian kembali yang disepakati. Selisih antara harga jual dan harga pembelian kembali yang disepakati tersebut diamortisasi dengan menggunakan metode suku bunga efektif sebagai beban bunga selama jangka waktu sejak efek-efek tersebut dijual hingga saat dibeli kembali.

x. Pinjaman subordinasi

Pinjaman subordinasi diakui sebesar nilai wajarnya pada awalnya dan selanjutnya diukur sebesar biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif.

Biaya perolehan diamortisasi dihitung dengan memperhitungkan adanya diskonto atau premi terkait dengan pengakuan awal pinjaman subordinasi dan biaya transaksi yang merupakan bagian yang tidak terpisahkan dari suku bunga efektif.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

u. Deposits from customers (continued)

Time deposits represent customer funds which can be withdrawn by the depositors only on specific maturity dates based on the agreements between the depositors and the Bank. Time deposits are stated at the nominal amounts stated in the certificates issued by the Bank in accordance with the agreements between the depositors and the Bank.

Deposits from customers are classified as liabilities measured at amortized cost are initially recognized at fair value plus directly attributable transaction costs, if any, and subsequently measured at amortized cost using the effective interest rate method.

v. Deposits from others bank

Deposits from other banks represent liabilities to domestic banks, in the form of interbank call money with original maturities less than 90 (ninety) days, demand deposits, time deposits and on call deposits.

Deposits from other banks are classified as liabilities measured at amortized cost, which are initially recognized at fair value plus directly attributable transaction costs, if any, and subsequently are measured at amortized cost using the effective interest rate method.

w. Securities sold under repurchase agreements

Securities sold under repurchase agreements (repo) are classified as financial liabilities at amortized costs.

Securities sold under repurchase agreements (repo) are presented as liabilities and stated at the agreed repurchase price less the difference between the selling price and agreed repurchase price. The difference between the selling price and agreed repurchase price is amortized using effective interest method as interest expense over the year commencing from the selling date to the repurchase date.

x. Subordinated loan

Subordinated loan is initially recognized at fair value and subsequently measured at amortized cost using the effective interest rate method.

Amortized cost is calculated by taking into account any discount or premium on subordinated loan and transaction costs that are an integral part of the effective interest rate.

2. IKHTISAR KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

y. Pendapatan dan beban bunga

Pendapatan dan beban bunga untuk semua instrumen keuangan yang dikenakan suku bunga diakui pada laporan laba rugi dan penghasilan komprehensif lain dengan menggunakan metode suku bunga efektif. Suku bunga efektif adalah suku bunga yang secara tepat mendiskontokan estimasi pembayaran atau penerimaan kas di masa datang selama perkiraan umur dari aset keuangan atau liabilitas keuangan (atau, jika lebih tepat, digunakan periode yang lebih singkat) untuk memperoleh nilai tercatat bersih dari aset keuangan atau liabilitas keuangan.

Pada saat menghitung suku bunga efektif, Bank mengestimasi arus kas di masa datang dengan mempertimbangkan seluruh persyaratan kontraktual dalam instrumen keuangan tersebut, tetapi tidak mempertimbangkan kerugian kredit di masa mendatang. Perhitungan ini mencakup seluruh komisi, provisi dan bentuk lain yang diterima oleh para pihak dalam kontrak yang merupakan bagian tak terpisahkan dari suku bunga efektif, biaya transaksi dan seluruh premi atau diskon lainnya.

Pendapatan dan beban bunga yang disajikan di dalam laporan laba rugi dan penghasilan komprehensif lain meliputi:

- Bunga atas aset keuangan dan liabilitas keuangan yang dicatat pada biaya perolehan diamortisasi yang dihitung dengan menggunakan metode suku bunga efektif.
- Bunga atas nilai wajar melalui penghasilan komprehensif lain yang dihitung dengan menggunakan metode suku bunga efektif.

z. Pendapatan dan beban provisi dan komisi

Pendapatan provisi dan komisi yang berkaitan langsung dengan kegiatan pemberian kredit, atau pendapatan provisi dan komisi yang berhubungan dengan jangka waktu tertentu, diamortisasi sesuai dengan jangka waktu kontrak menggunakan suku bunga efektif dan diklasifikasikan sebagai bagian dari pendapatan bunga pada laporan laba rugi dan penghasilan komprehensif lain.

Pendapatan provisi dan komisi yang tidak berkaitan dengan kegiatan pemberian kredit atau suatu jangka waktu dan/atau terkait dengan pemberian suatu jasa, diakui sebagai pendapatan pada saat terjadinya transaksi dan dicatat pada akun pendapatan operasional lainnya.

Beban provisi dan komisi lainnya terutama terkait dengan provisi atas transaksi dan jasa, diakui sebagai beban pada saat jasa tersebut diterima.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

y. Interest income and expenses

Interest income and expense for all interest-bearing financial instruments are recognized in the statement of profit or loss and other comprehensive income using the effective interest rate method. The effective interest rate is the rate that exactly discounts the estimated future cash payments or receipts over the expected life of the financial instrument (or, where appropriate, a shorter period) to obtain the carrying amount of the financial asset or financial liability.

When calculating the effective interest rate, the Bank estimates future cash flows considering all contractual terms of the financial instrument but not future credit losses. This calculation includes all commissions, fees, and other forms received by the parties in the contract that are an integral part of the effective interest rate, transaction costs and all other premiums or discounts.

Interest income and expenses presented in the statement of profit or loss and other comprehensive income include:

- *Interest on financial assets and liabilities at amortized cost calculated on an effective interest basis.*
- *Interest on fair value through other comprehensive income calculated on an effective interest basis.*

z. Fees and commissions income and expense

Fees and commissions income which directly related to lending activities, or fees and commissions related to a specific period, are amortized over the term of the contract using the effective interest rate and classified as part of interest income on the statement of profit or loss and other comprehensive income.

Fees and commissions income which are not related to lending activities or a specific period are recognized as revenues on the transaction date as other operating income.

Other fees and commission expense relate mainly to transaction and service fees, which are expensed as the services are received.

2. IKHTISAR KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

aa. Pendapatan dan beban operasional lainnya

Seluruh pendapatan dan beban operasional lainnya dibebankan pada laporan laba rugi dan penghasilan komprehensif lain pada saat terjadinya.

ab. Perpajakan

Beban pajak penghasilan terdiri dari pajak penghasilan kini dan pajak penghasilan tangguhan. Pajak tersebut diakui dalam laporan laba rugi, kecuali apabila pajak tersebut terkait dengan transaksi atau kejadian yang langsung diakui ke ekuitas atau penghasilan komprehensif lain. Dalam hal ini, pajak tersebut diakui langsung pada ekuitas atau penghasilan komprehensif lain.

Pajak kini

Pajak kini ditentukan berdasarkan laba kena pajak dalam tahun yang bersangkutan yang dihitung berdasarkan tarif pajak dan peraturan pajak yang telah berlaku atau secara substantif telah berlaku pada tanggal pelaporan dan penyesuaian terkait dengan utang atau restitusi pajak tahun-tahun sebelumnya.

Aset dan liabilitas pajak kini untuk tahun berjalan diukur sebesar jumlah yang diharapkan dapat direstitusi dari atau yang dibayarkan kepada otoritas pajak.

Manajemen secara periodik melakukan evaluasi atas posisi yang diambil dalam pelaporan pajak sehubungan dengan situasi dimana peraturan pajak terkait menjadi subjek interpretasi dan menetapkan provisi bila diperlukan.

Perubahan terhadap liabilitas perpajakan diakui pada saat diterimanya surat ketetapan pajak atau, jika Bank mengajukan keberatan, pada saat keputusan atas keberatan tersebut ditetapkan.

Pajak tangguhan

Pajak tangguhan diakui dengan menggunakan metode liabilitas atas perbedaan temporer pada tanggal pelaporan antara dasar pengenaan pajak dari aset dan liabilitas dan jumlah tercatatnya untuk tujuan pelaporan keuangan pada tanggal pelaporan. Namun, liabilitas pajak tangguhan tidak diakui jika timbul dari pengakuan awal *goodwill*; atau pada saat pengakuan awal suatu aset atau liabilitas yang timbul dari transaksi selain kombinasi bisnis yang pada saat transaksi tersebut tidak mempengaruhi laba rugi akuntansi maupun laba rugi kena pajak. Pajak penghasilan tangguhan ditentukan menggunakan tarif (atau peraturan) pajak yang berlaku atau yang secara substansial telah berlaku pada tanggal pelaporan dan diharapkan untuk diterapkan jika aset pajak tangguhan direalisasikan atau liabilitas pajak tangguhan diselesaikan.

Aset pajak tangguhan diakui sepanjang kemungkinan besar laba kena pajak mendatang akan tersedia untuk dikompensasi dengan perbedaan temporer yang masih dapat digunakan.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

aa. Other operating income and expenses

All other operating income and expenses are charged to the statement of profit or loss and other comprehensive income as incurred.

ab. Taxation

The income tax expense is comprised of current and deferred income tax. Tax is recognized in the statement of profit or loss, except to the extent that it relates to items recognized directly in equity or other comprehensive income. In this case, the tax is also recognized directly in equity or other comprehensive income.

Current tax

Current tax is determined based on the taxable income for the current year and computed based on the tax rates and tax laws that are enacted or substantively enacted as at the reporting dates and adjustment related to payable or tax refund of previous years.

Current income tax assets and liabilities for the current year are measured at the amount expected to be recovered from or paid to the tax authority.

Management periodically evaluates positions taken in the tax returns with respect to situations in which applicable tax regulations are subject to interpretation and establishes provisions when appropriate.

Amendments to tax obligations are recorded when an assessment is received or, if appealed by the Bank, when the result of the appeal is determined.

Deferred tax

Deferred tax is recognized using the liability method on temporary differences at the reporting date between the tax bases of assets and liabilities and their carrying amounts for financial reporting purposes at the reporting date. However, deferred tax liabilities are not recognized if they arise from the initial recognition of goodwill; deferred income tax is not accounted for if it arises from the initial recognition of an asset or liability in a transaction other than a business combination that at the time of the transaction affects neither accounting nor taxable profit or loss. Deferred income tax is determined using tax rates (or laws) that have been enacted or substantially enacted as at the reporting date and are expected to apply when the related deferred income tax asset is realized or the deferred income tax liability is settled.

Deferred income tax assets are recognized only to the extent that it is probable that future taxable profits will be available against which the temporary differences can be utilized.

2. IKHTISAR KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

ab. Perpajakan (lanjutan)

Pajak tangguhan (lanjutan)

Aset dan liabilitas pajak tangguhan diukur dengan menggunakan tarif pajak yang diharapkan akan berlaku pada periode saat aset dipulihkan atau liabilitas diselesaikan berdasarkan tarif pajak dan peraturan pajak yang berlaku atau yang telah secara substantif telah berlaku pada tanggal pelaporan.

Nilai tercatat aset pajak tangguhan ditelaah pada setiap tanggal pelaporan dan nilai tercatat aset pajak tangguhan tersebut diturunkan apabila laba fiskal mungkin tidak memadai untuk mengkompensasi sebagian atau semua manfaat aset pajak tangguhan. Pada setiap tanggal pelaporan, Bank meninjau kembali aset pajak tangguhan yang tidak diakui dan mengakui aset pajak tangguhan yang sebelumnya tidak diakui apabila besar kemungkinan bahwa laba fiskal pada masa yang akan datang akan tersedia untuk pemulihannya.

Aset pajak tangguhan dan liabilitas pajak tangguhan disalinghapuskan jika terdapat hak secara hukum untuk melakukan saling hapus antara aset pajak kini terhadap liabilitas pajak kini, atau aset dan liabilitas pajak tangguhan pada entitas yang sama, atau Bank bermaksud untuk memulihkan aset dan liabilitas pajak kini dengan dasar bersih.

ac. Laba per saham

Laba per saham dasar dihitung dengan membagi laba tahun berjalan dengan jumlah rata-rata tertimbang saham yang beredar pada tahun berjalan. Jumlah rata-rata tertimbang saham yang beredar pada periode 31 Desember 2025 dan 2024 adalah 20.223.412.907 saham.

Bank tidak mempunyai efek berpotensi saham biasa yang bersifat dilutif pada tanggal 31 Desember 2025 dan 2024, dan oleh karenanya, laba per saham dilusian tidak dihitung dan disajikan pada laporan laba rugi dan penghasilan komprehensif lain.

ad. Imbalan kerja

Imbalan kerja jangka pendek

Imbalan kerja jangka pendek diakui pada saat terhutang kepada karyawan berdasarkan metode akrual.

Imbalan pasca kerja

Bank memberikan imbalan pasca kerja kepada karyawannya sesuai dengan ketentuan dari Undang-Undang (UU) Ketenagakerjaan No. 13/2003 tanggal 25 Maret 2003, dimana telah diperbaharui menggunakan UU Cipta Kerja No 11/2020. UU Ketenagakerjaan menentukan rumus tertentu untuk menghitung jumlah minimal imbalan pensiun, sehingga pada dasarnya, program pensiun berdasarkan UU Ketenagakerjaan adalah program imbalan pasti.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

ab. Taxation (continued)

Deferred tax (continued)

Deferred tax assets and liabilities are measured at the tax rates that are expected to apply to the year when the assets are realized or the liabilities are settled, based on tax rates and tax laws that have been enacted or substantively enacted as at the reporting date.

The carrying amount of a deferred tax asset is reviewed at each reporting date and reduced to the extent that it is no longer probable that sufficient taxable profit will be available to allow all or part of the benefit of that deferred tax assets to be utilized. Unrecognized deferred tax assets are reassessed at each reporting date and are recognized to the extent that it has become probable that future taxable profit will allow the deferred tax assets to be recovered.

Deferred tax assets and deferred tax liabilities are offset when a legally enforceable right exists to offset current tax assets against current tax liabilities, or the deferred tax assets and liabilities relate to the same taxable entity, or the Bank intends to settle its current assets and liabilities on a net basis.

ac. Earnings per share

Basic earnings per share is computed by dividing profit for the year with the weighted-average number of shares outstanding during the year. The weighted-average number of shares outstanding during December 31, 2025 and 2024 is 20,223,412,907 shares.

The Bank has no outstanding dilutive potential ordinary shares as of December 31, 2025 and 2024, and accordingly, no diluted earnings per share is calculated and presented in the statement of profit or loss and other comprehensive income.

ad. Employee benefits

Short-term employee benefit

Short-term employee benefits are recognized when they accrue to the employees.

Post-employment benefits

The Bank provides post-employment rewards to its employees in accordance with the provisions of the Labor Law No.13/2003 dated March 25, 2003, which has been updated using The Job Creation Law No. 11/2020. The Labor Law determines a certain formula for calculating the minimum amount of pension benefits, so basically, a pension plan under the Labor Law is a defined rewards program.

2. IKHTISAR KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

ad. Imbalan kerja (lanjutan)

Imbalan pasca kerja (lanjutan)

Program pensiun imbalan pasti adalah program pensiun yang menetapkan jumlah imbalan pensiun yang akan diterima oleh karyawan pada saat pensiun, biasanya berdasarkan beberapa faktor seperti usia, masa kerja atau kompensasi.

Liabilitas imbalan pasca kerja merupakan nilai kini kewajiban imbalan pasti pada tanggal laporan posisi keuangan. Liabilitas imbalan pasca kerja dihitung setiap tahun oleh aktuaris independen menggunakan metode *projected unit credit*. Nilai kini kewajiban imbalan pasti ditentukan dengan mendiskontokan estimasi arus kas keluar masa depan dengan menggunakan tingkat suku bunga Obligasi Pemerintah dalam mata uang yang sama dengan mata uang imbalan yang akan dibayarkan dan waktu jatuh tempo yang kurang lebih sama dengan waktu jatuh tempo pensiun yang bersangkutan.

Biaya jasa lalu diakui segera dalam laporan laba rugi.

Biaya jasa lalu yang timbul dari amandemen atau kurtailmen program diakui sebagai beban dalam laba rugi pada saat terjadinya.

Keuntungan atau kerugian aktuarial yang terjadi dari penyesuaian dan perubahan asumsi aktuaria dibebankan atau dikreditkan ke ekuitas di penghasilan komprehensif lain pada periode terjadinya sebagai pengukuran kembali program imbalan pasti. Akumulasi saldo pengukuran kembali dilaporkan di saldo laba.

Pengukuran kembali atas program imbalan pasti yang diakui sebagai penghasilan komprehensif lain tidak direklasifikasi ke laba rugi pada periode berikutnya.

Keuntungan atau kerugian atas kurtailmen atau penyelesaian suatu program imbalan pasti diakui ketika kurtailmen atau penyelesaian terjadi.

Kurtailmen terjadi apabila salah satu dari kondisi berikut terpenuhi:

i. Menunjukkan komitmennya untuk mengurangi secara signifikan jumlah pekerja yang ditanggung oleh program; atau
ii. Mengubah ketentuan dalam program imbalan pasti yang menyebabkan bagian yang material dari jasa masa depan pekerja tidak lagi memberikan imbalan atau memberikan imbalan yang lebih rendah.

Penyelesaian program terjadi ketika entitas melakukan transaksi yang menghapuskan semua liabilitas hukum atau konstruktif atas sebagian atau seluruh imbalan dalam program imbalan pasti.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

ad. Employee benefits (continued)

Post-employment benefits (continued)

A defined benefit plan is a pension plan program where the pension amount to be received by employees at the time of retirement will depend on some factors such as age, years of service or compensation.

Post-employment benefits liability is the present value of defined benefits obligation at the statement of financial position date. Post-employment benefits liability is calculated annually by independent actuaries using the projected unit credit method. The present value of the defined benefit obligation is determined by discounting the estimated future cash outflows using interest rates of Government Bonds that are denominated in the currency in which the benefit will be paid, and that have the terms to maturity approximating the terms of the related pension liability.

Past service costs is recognized immediately in profit or loss.

Past service costs arising from amendment or curtailment programs are recognized as expenses in profit or loss when incurred.

Actuarial gains or losses arising from experience adjustments and changes in actuarial assumptions are charged or credited to equity in other comprehensive income in the period in which they arise as remeasurement of defined benefits plans. Accumulated remeasurement are recognized in retained earnings.

Remeasurement on defined benefits plans which recognized as other comprehensive income will not reclassify to profit or loss in the next period.

Gains or losses on the curtailment or settlement of a defined benefit plan are recognized when the curtailment or settlement occurs.

A curtailment occurs when an entity either:

i. Demonstrably committed to make a significant reduction in the number of employees covered by a plan; or
ii. Amends the terms of a defined benefit plan so that a significant element of future service by current employees will no longer qualify for benefits, or will qualify only for reduced benefits.

A settlement occurs when an entity enters into a transaction that eliminates all further legal or constructive obligation for part or all of the benefits provided under a defined benefit plan.

2. IKHTISAR KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

ae. Segmen operasi

Segmen operasi adalah suatu komponen dari entitas:

a) yang terlibat dalam aktivitas bisnis yang mana memperoleh pendapatan dan menimbulkan beban (termasuk pendapatan dan beban terkait dengan transaksi dengan komponen lain dari entitas yang sama);
b) hasil operasinya dikaji ulang secara reguler oleh pengambil keputusan operasional untuk membuat keputusan tentang sumber daya yang dialokasikan pada segmen tersebut dan menilai kinerjanya; dan
c) tersedia informasi keuangan yang dapat dipisahkan.

Bank menyajikan segmen operasi berdasarkan laporan internal yang disajikan kepada pengambil keputusan operasional yaitu Direksi.

Segmen geografis adalah komponen Bank yang dapat dibedakan dalam menghasilkan jasa pada lingkungan (wilayah) ekonomi tertentu dan komponen itu memiliki risiko dan imbalan yang berbeda dengan risiko dan imbalan pada komponen yang beroperasi pada lingkungan (wilayah) ekonomi lain.

Bank melaporkan segmen geografis berdasarkan daerah Jakarta, Jawa, Sumatera, Sulawesi, Kalimantan dan lainnya.

af. Transaksi dan saldo dengan pihak-pihak berelasi

Bank menerapkan PSAK No. 224, "Pengungkapan Pihak-pihak Berelasi", yang mensyaratkan pengungkapan hubungan, transaksi dan saldo pihak-pihak berelasi, termasuk komitmen, dalam laporan keuangan.

Pihak-pihak berelasi adalah orang atau entitas yang terkait dengan entitas pelapor, yang terdiri dari:
a) Orang atau anggota keluarga terdekat mempunyai relasi dengan entitas pelapor jika orang tersebut:
   i. memiliki pengendalian atau pengendalian bersama atas entitas pelapor;
   ii. memiliki pengaruh signifikan atas entitas pelapor; atau
   iii. personil manajemen kunci entitas pelapor atau entitas induk dari entitas pelapor.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

ae. Operating segment

An operating segment is a component of an entity which:
a) engages in business activities from which it may earn income and expenses (including income and expenses relating to the transactions with other components with the same entity);

b) operating results are reviewed regularly by the chief operating decision maker to make decisions regarding the resources allocated to the segment and assess its performance; and
c) separate financial information is available.

The Bank presents operating segments based on internal reports that are presented to the operating decision maker which is the Board of Directors.

A geographical segment is a distinguishable component of the Bank that is engaged in providing services within a particular economic environment and that is subject to risks and returns that are different from those operating in other economic environments.

The Bank reports geographical segments based on the area of Jakarta, Java, Sumatera, Sulawesi, Kalimantan and others.

af. Transactions and balances with related parties

The Bank applied SFAS No. 224, "Related Party Disclosures", which requires disclosure of related party relationships, transactions and outstanding balances, including commitments, in the financial statements.

A related party is a person or entity that is related to the reporting entity, which consists of:
a) A person or a close member of that person's family is related to a reporting entity if that person:
   i. has control or joint control over the reporting entity;
   ii. has significant influence over the reporting entity; or
   iii. is a member of the key management personnel of the reporting entity or of a parent of the reporting entity.

2. IKHTISAR KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

af. Transaksi dan saldo dengan pihak-pihak berelasi (lanjutan)

Pihak-pihak berelasi adalah orang atau entitas yang terkait dengan entitas pelapor, yang terdiri dari: (lanjutan)

b) Satu entitas berelasi dengan entitas pelapor jika memenuhi salah satu hal berikut:
   i. Entitas dan entitas pelapor adalah anggota dari kelompok usaha yang sama (artinya entitas induk, entitas anak dan entitas anak berikutnya terkait dengan entitas lain);
   ii. Satu entitas adalah entitas asosiasi atau ventura bersama dari entitas lain (atau entitas asosiasi atau ventura bersama yang merupakan anggota suatu kelompok usaha, dimana entitas lain tersebut adalah anggotanya);
   iii. Kedua entitas tersebut adalah ventura bersama dari pihak ketiga yang sama;
   iv. Satu entitas adalah ventura bersama dari entitas ketiga dan entitas yang lain adalah entitas asosiasi dari entitas ketiga;
   v. Entitas tersebut adalah suatu program imbalan pasca kerja untuk imbalan kerja dari salah satu entitas pelapor atau entitas yang terkait dengan entitas pelapor. Jika entitas pelapor adalah entitas yang menyelenggarakan program tersebut, maka entitas sponsor juga berelasi dengan entitas pelapor;
   vi. Entitas yang dikendalikan atau dikendalikan bersama oleh orang yang diidentifikasi dalam huruf (a);
   vii. Orang yang diidentifikasi dalam butir (a) (i) memiliki pengaruh signifikan atas entitas atau personil manajemen kunci entitas (atau entitas induk dari entitas).

Seluruh transaksi dan saldo yang signifikan dengan pihak berelasi, baik yang dilakukan dengan syarat normal sebagaimana dilakukan dengan pihak yang tidak berelasi, maupun tidak, telah diungkapkan pada catatan atas laporan keuangan.

ag. Sewa

Penentuan apakah suatu perjanjian merupakan perjanjian sewa atau perjanjian yang mengandung sewa didasarkan atas substansi perjanjian pada tanggal awal sewa. Perjanjian tersebut ditelaah apakah pemenuhan perjanjian tergantung pada penggunaan suatu aset atau aset-aset tertentu atau perjanjian tersebut memberikan suatu hak untuk menggunakan aset tersebut, bahkan jika hak tersebut tidak dijabarkan secara eksplisit di perjanjian. Suatu sewa dikelompokkan sebagai sewa pembiayaan jika sewa tersebut mengalihkan secara substansial seluruh risiko dan manfaat yang terkait dengan kepemilikan aset. Suatu sewa dikelompokkan sebagai sewa operasi jika sewa tersebut tidak mengalihkan secara substansial seluruh risiko dan manfaat yang terkait dengan kepemilikan aset.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

af. Transactions and balances with related parties (continued)

A related party is a person or entity that is related to the reporting entity, which consists of: (continued)

b) An entity is related to a reporting entity if any of the following conditions applies:
   i. The entity and the reporting entity are members of the same Bank (which means that each parent, subsidiary and fellow subsidiary is related to the others);
   ii. One entity is an associate or joint venture of the other entity (or an associate or joint venture of a member of a Bank of which the other entity is a member);
   iii. Both entities are joint ventures of the same third party;
   iv. One entity is a joint venture of a third entity and the other entity is an associate of the third entity;
   v. The entity is a post-employment benefit plan for the benefit of employees of either the reporting entity or an entity related to the reporting entity. If the reporting entity is itself such a plan, the sponsoring employers are also related to the reporting entity;
   vi. The entity is controlled or jointly controlled by a person identified in (a);
   vii. A person identified in (a) (i) has significant influence over the entity or is a member of the key management personnel of the entity (or of a parent of the entity).

All significant transactions and balances with related parties, whether or not conducted under terms and conditions similar to those granted to third parties, are disclosed in the notes to the financial statements.

ag. Leases

The determination of whether an arrangement is, or contains a lease is based on the substance of the arrangement at inception date and whether the fulfillment of the arrangement is dependent on the use of a specific asset and the arrangement conveys a right to use the asset. Leases that transfer substantially to the lessee all the risks and rewards incidental to ownership of the leased item are classified as finance leases. Moreover, leases that do not transfer substantially all the risks and rewards incidental to ownership of the leased item are classified as operating leases.

2. IKHTISAR KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

ag. Sewa (lanjutan)

Sewa operasi - Bank sebagai *lessee*

Pembayaran sewa dalam sewa operasi diakui sebagai beban umum dan administrasi dalam laporan laba rugi dan penghasilan komprehensif lain selama masa sewa.

Aset hak guna dan liabilitas sewa

Pada tanggal permulaan kontrak, Bank menilai apakah kontrak merupakan atau mengandung sewa. Suatu kontrak merupakan atau mengandung sewa jika kontrak tersebut memberikan hak untuk mengendalikan penggunaan aset identifikasian selama suatu jangka waktu untuk dipertukarkan dengan imbalan. Bank dapat memilih untuk tidak mengakui aset hak-guna dan liabilitas sewa untuk:

- Sewa dengan jangka waktu kurang atau sama dengan 12 bulan dan tidak terdapat opsi beli;
- Sewa atas aset dengan nilai rendah.

Untuk menilai apakah kontrak memberikan hak untuk mengendalikan penggunaan aset identifikasian, Bank harus menilai apakah:

- Bank memiliki hak untuk mendapatkan secara substansial seluruh manfaat ekonomi dari penggunaan aset identifikasian; dan
- Bank memiliki hak untuk mengarahkan penggunaan aset identifikasian. Bank memiliki hak ini ketika Bank memiliki hak untuk pengambilan keputusan yang relevan tentang bagaimana dan untuk tujuan apa aset digunakan telah ditentukan sebelumnya dan:
  1. Bank memiliki hak untuk mengoperasikan aset; dan
  2. Bank telah mendesain aset dengan cara menetapkan sebelumnya bagaimana dan untuk tujuan apa aset akan digunakan selama periode penggunaan.

Pada tanggal permulaan sewa, Bank mengakui aset hak-guna dan liabilitas sewa. Aset hak-guna diukur pada biaya perolehan, dimana meliputi jumlah pengukuran awal liabilitas sewa yang disesuaikan dengan pembayaran sewa yang dilakukan pada atau sebelum tanggal permulaan, ditambah dengan biaya langsung awal yang dikeluarkan. Aset hak-guna diamortisasi dengan menggunakan metode garis lurus sepanjang jangka waktu sewa.

Liabilitas sewa diukur pada nilai kini pembayaran sewa yang belum dibayar pada tanggal permulaan, didiskontokan dengan menggunakan suku bunga implisit dalam sewa atau jika suku bunga tersebut tidak dapat ditentukan, maka menggunakan suku bunga pinjaman inkremental. Pada umumnya, Bank menggunakan suku bunga pinjaman inkremental sebagai tingkat bunga diskonto.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

ag. Leases (continued)

Operating lease - Bank as a lessee

Payments made under operating leases are recognized as general and administrative expenses in the statement profit or loss and other comprehensive income over the period of lease.

Right-of-use assets and lease liabilities

At the inception of a contract, the Bank assesses whether the contract is or contains a lease. A contract is or contains a lease if the contract conveys the right to control the use of an identified assets for a period of time in exchange for consideration. The Bank can choose not to recognise the right-of-use asset and lease liabilities for:

- *Leases with a term of less or equal to 12 months and there is no call option;*
- *Leases of low value assets.*

To assess whether a contract conveys the right to control the use of an identified asset, the Bank shall assess whether:

- *The Bank has the right to obtain substantially all the economic benefit from use of the asset throughout the period of use; and*
- *The Bank has the right to direct the use of the asset. The Bank has described when it has a decision-making right that are the most relevant to changing how and for what purpose the asset is used are predetermined:*
  1. *The Bank has the right to operate the asset; and*
  2. *The Bank has designed the asset in a way that predetermine how and for what purposes it will be used*

The Bank recognises a right-of-use asset and a leases liability at the leases commencement date. The right-of-use asset is initially measured at cost, which comprises the initial amount of the leases liability adjusted for any leases payment made at or before the commencement date, plus any initial direct cost incurred. The right-of-use asset is amortized over the straight-line method throughout the lease term.

The lease liability is initially measured at the present value of the lease payments that are not paid at the commencement date, discounted using the interest rate implicit in the lease or, if that right cannot be readily determined, using incremental borrowing rate. Generally, the Bank uses its incremental borrowing rate as a discount rate.

2. IKHTISAR KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

ag. Sewa (lanjutan)

Aset hak guna dan liabilitas sewa (lanjutan)

Pembayaran sewa dialokasikan menjadi bagian pokok dan biaya keuangan. Biaya keuangan dibebankan pada laba rugi selama periode sewa sehingga menghasilkan tingkat suku bunga periodik yang konstan atas saldo liabilitas untuk setiap periode.

Jika sewa mengalihkan kepemilikan aset pendasar kepada Bank pada akhir masa sewa atau jika biaya perolehan aset hak-guna merefleksikan Bank akan mengeksekusi opsi beli, maka Bank menyusutkan aset hak-guna dari tanggal permulaan hingga akhir umur manfaat aset pendasar. Jika tidak, maka Bank menyusutkan aset hak-guna dari tanggal permulaan hingga tanggal yang lebih awal antara akhir umur manfaat aset hak-guna atau akhir masa sewa.

ah. Biaya emisi penerbitan saham

Biaya-biaya emisi efek yang terjadi sehubungan dengan penawaran saham kepada masyarakat (termasuk penerbitan hak memesan efek terlebih dahulu) dikurangkan langsung dari hasil emisi dan disajikan sebagai pengurang pada akun "Tambahan Modal Disetor - Bersih", sebagai bagian dari Ekuitas pada laporan posisi keuangan.

ai. Provisi

Bank menerapkan PSAK 237, "Provisi, Liabilitas Kontinjensi, dan Aset Kontinjensi". PSAK 237 menetapkan kriteria pengakuan dan dasar pengukuran untuk provisi, liabilitas kontinjensi dan aset kontinjensi, dan untuk memastikan bahwa informasi yang memadai diungkapkan dalam catatan atas laporan keuangan untuk memungkinkan pengguna memahami sifat, waktu dan jumlah yang terkait dengan informasi tersebut.

Provisi diakui jika Bank memiliki liabilitas kini (baik bersifat hukum maupun bersifat konstruktif) jika, sebagai akibat peristiwa masa lalu, besar kemungkinan penyelesaian liabilitas tersebut mengakibatkan arus keluar sumber daya yang mengandung manfaat ekonomi dan jumlah liabilitas tersebut dapat diestimasi secara andal.

Provisi diukur pada nilai kini dari perkiraan pengeluaran yang diperlukan untuk menyelesaikan kewajiban menggunakan tingkat diskonto sebelum pajak yang mencerminkan penilaian pasar atas nilai waktu uang dan risiko yang terkait dengan kewajiban tersebut. Peningkatan provisi ini sehubungan dengan berlalunya waktu diakui sebagai beban bunga.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

ag. Leases (continued)

Right-of-use assets and lease liabilities (continued)

Each leases payment is allocated between the liability and finance cost. The finance cost is charged to profit or loss over the leases period so as to produce a constant periodic rate of interest on the remaining balance of the liability for each period.

If the leases transfers ownership of the underlying asset to the Bank by the end of the leases term or if the cost of the right-of-use asset reflects that the Bank will exercise a purchase option, the Bank depreciates the right-of-use asset from the commencement date to the end of the useful life of the underlying asset. Otherwise, the Bank depreciates the right-of-use asset from the commencement date to the earlier of the end of the useful life of the right-of-use asset or the end of the leases term.

ah. Shares issuance costs

Costs related to the public offering of shares (including pre-emptive rights issue) are deducted from the proceeds and presented as a deduction from the "Additional Paid-in Capital - Net" account, as part of Equity section in the statement of financial position.

ai. Provision

The Bank applied SFAS 237, "Provisions, Contingent Liabilities, and Contingent Assets". SFAS 237 provides that appropriate recognition criteria and measurement bases are applied to provisions, contingent liabilities and contingent assets, and to ensure that sufficient information is disclosed in the notes to the financial statements to enable users to understand the nature, timing and amount related to the information.

Provisions are recognized when the Bank has present obligations (legal or constructive) where, as a result of a past event, it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation and a reliable estimate can be made of the amount of the obligation.

Provision is measured at the present value of the expenditures expected to be required to settle the obligation using a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the obligation. The increase in the provision due to the passage of time is recognized as interest expense.

2. IKHTISAR KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

ai. Provisi (lanjutan)

Provisi ditelaah pada setiap akhir periode pelaporan dan disesuaikan untuk mencerminkan estimasi terbaik yang paling kini. Jika arus keluar sumber daya untuk menyelesaikan liabilitas kemungkinan besar tidak terjadi, maka provisi dibatalkan.

aj. Kontinjensi

Liabilitas kontinjensi tidak diakui dalam laporan keuangan, kecuali jika arus keluar sumber daya yang mengandung manfaat ekonomi kemungkinannya kecil (*remote*) maka liabilitas kontijensi diungkapkan. Aset kontinjensi tidak diakui dalam laporan keuangan, tetapi diungkapkan jika terdapat kemungkinan besar (*probable*) arus masuk manfaat ekonomi.

ak. Peristiwa setelah periode pelaporan

Peristiwa-peristiwa yang terjadi setelah periode pelaporan yang menyediakan tambahan informasi mengenai posisi keuangan Bank pada tanggal laporan posisi keuangan (peristiwa penyesuaian), jika ada, telah tercermin dalam laporan keuangan. Peristiwa-peristiwa yang terjadi setelah tahun pelaporan yang tidak memerlukan penyesuaian (peristiwa non penyesuaian), apabila jumlahnya material, telah diungkapkan dalam catatan atas laporan keuangan.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

ai. Provision (continued)

Provisions are reviewed at the end of each reporting period and adjusted to reflect the current best estimate. If it is no longer probable that an outflow of resources embodying economic benefits will be required to settle the obligation, the provision is reversed.

aj. Contingencies

Contingent liabilities are not recognized in the financial statements, unless the possibility of an outflow of resources embodying economic benefits is remote, contingent liabilities are disclosed. Contingent assets are not recognized in the financial statements but disclosed when an inflow of economic benefits is probable.

ak. Events after the reporting period

Post year end events that provide additional information about the financial position of the Bank as of the statement of financial position date (adjusting events), if any, are reflected in the financial statements. Post year end events that are not adjusting events are disclosed in the notes to the financial statements when material.

3. PENGGUNAAN PERTIMBANGAN, ESTIMASI DAN ASUMSI SIGNIFIKAN OLEH MANAJEMEN

Pengungkapan ini melengkapi pengungkapan pada manajemen risiko (Catatan 45).

Penyusunan laporan keuangan Bank mengharuskan manajemen untuk membuat pertimbangan, estimasi dan asumsi yang mempengaruhi jumlah yang dilaporkan dari pendapatan, beban, aset dan liabilitas, dan pengungkapan atas liabilitas kontinjensi pada akhir periode pelaporan. Ketidakpastian mengenai asumsi dan estimasi tersebut dapat mengakibatkan penyesuaian material terhadap nilai tercatat aset dan liabilitas dalam periode pelaporan berikutnya.

Pertimbangan

Pertimbangan berikut ini dibuat oleh manajemen dalam rangka penerapan kebijakan akuntansi Bank yang memiliki pengaruh paling signifikan atas jumlah yang diakui dalam laporan keuangan:

3. USE OF SIGNIFICANT JUDGMENTS, ESTIMATES AND ASSUMPTIONS BY MANAGEMENT

These disclosures supplement the commentary on risk management (Note 45).

The preparation of the Bank's financial statements requires management to make judgments, estimates and assumptions that affect the reported amounts of revenues, expenses, assets and liabilities, and the disclosure of contingent liabilities, at the end of reporting period. Uncertainty about these assumptions and estimates could result in outcomes that require a material adjustment to the carrying amount of the asset and liability affected in future periods.

Judgments

The following judgments are made by management in the process of applying the Bank's accounting policies that have the most significant effects on the amounts recognized in the financial statements:

3. PENGGUNAAN PERTIMBANGAN, ESTIMASI DAN ASUMSI SIGNIFIKAN OLEH MANAJEMEN (lanjutan)

Pertimbangan (lanjutan)

Usaha yang berkelanjutan

Manajemen Bank telah melakukan penilaian atas kemampuan Bank untuk melanjutkan kelangsungan usahanya dan berkeyakinan bahwa Bank memiliki sumber daya untuk melanjutkan usahanya di masa mendatang. Selain itu, manajemen tidak mengetahui adanya ketidakpastian material yang dapat menimbulkan keraguan yang signifikan terhadap kemampuan Bank untuk melanjutkan kelangsungan usahanya. Oleh karena itu, laporan keuangan telah disusun atas dasar usaha yang berkelanjutan.

Penentuan mata uang fungsional

Mata uang fungsional dari Bank adalah mata uang dari lingkungan ekonomi primer dimana entitas beroperasi. Mata uang tersebut adalah mata uang yang mempengaruhi pendapatan dan beban dari jasa yang diberikan. Berdasarkan substansi ekonomi dari kondisi mendasari yang relevan, mata uang fungsional dan penyajian Bank adalah Rupiah.

Klasifikasi aset dan liabilitas keuangan

Bank menetapkan klasifikasi atas aset dan liabilitas tertentu sebagai aset keuangan dan liabilitas keuangan dengan mempertimbangkan bila definisi yang ditetapkan PSAK 109 yang efektif 1 Januari 2025 dipenuhi. Dengan demikian, aset keuangan dan liabilitas keuangan diakui sesuai dengan kebijakan akuntansi seperti yang diungkapkan pada Catatan 2d.

Nilai wajar atas instrumen keuangan dan non-keuangan

Semua aset dan liabilitas dimana nilai wajar diukur atau diungkapkan dalam laporan keuangan dapat dikategorikan pada tingkat hirarki nilai wajar, berdasarkan tingkatan input terendah yang signifikan atas pengukuran nilai wajar secara keseluruhan sebagai berikut:

- Tingkat 1: Harga kuotasi (tidak disesuaikan) dalam pasar aktif untuk aset atau liabilitas yang identik;
- Tingkat 2: Teknik penilaian yang menggunakan input selain harga kuotasi yang termasuk di dalam tingkat 1 yang dapat diobservasi untuk aset atau liabilitas, baik langsung (misalnya, harga) maupun tidak langsung (misalnya, turunan dari harga); dan
- Tingkat 3: Teknik penilaian yang menggunakan input untuk aset dan liabilitas yang tidak didasarkan pada data pasar yang dapat diobservasi (input yang tidak dapat diobservasi).

3. USE OF SIGNIFICANT JUDGMENTS, ESTIMATES AND ASSUMPTIONS BY MANAGEMENT (continued)

Judgments (continued)

Going concern

The Bank's management has made an assessment of the Bank's ability to continue as a going concern and is believed that the Bank has the resources to continue its business for the foreseeable future. Furthermore, the management is not aware of any material uncertainties that may cast significant doubt upon the Bank's ability to continue as a going concern. Therefore, the financial statements continue to be prepared on the going concern basis

Determination of functional currency

The functional currency of the Bank is the currency of the primary economic environment in which each entity operates. It is the currency that mainly influences the revenue and cost of rendering services. Based on the economic substance of the relevant underlying circumstances, the functional and presentation currency of the Bank is the Indonesian Rupiah.

Classification of the financial assets and liabilities

The Bank determines the classification of certain assets and liabilities as financial assets and financial liabilities by considering if the definition set forth in SFAS 109, which was effective January 1, 2025, is fulfilled. Accordingly, financial assets and financial liabilities are recognized in accordance with the accounting policies disclosed in Note 2d.

Fair value of financial and non-financial instruments

All assets and liabilities in which fair value is measured or disclosed in the financial statements can be categorized in the fair value hierarchy levels, based on the lowest level of input that is significant on fair value measurement as a whole as follows:

- *Level 1: Quoted prices (unadjusted) in active markets for identical assets or liabilities;*
- *Level 2: Valuation techniques using inputs other than quoted prices included within level 1 that are observable for the asset or liability, either directly (i.e. as prices) or indirectly (i.e. derived from prices); and*
- *Level 3: Valuation techniques using inputs for the asset or liability that are not based on observable market data (unobservable inputs).*

3. PENGGUNAAN PERTIMBANGAN, ESTIMASI DAN ASUMSI SIGNIFIKAN OLEH MANAJEMEN (lanjutan)

Pertimbangan (lanjutan)

Penurunan nilai kredit yang diberikan

Bank menelaah kredit yang diberikan yang signifikan secara individual pada setiap tanggal laporan posisi keuangan untuk menilai apakah penurunan nilai harus dicatat dalam laporan laba rugi dan penghasilan komprehensif lain. Secara khusus, pertimbangan manajemen diperlukan dalam estimasi jumlah dan waktu arus kas di masa mendatang ketika menentukan kerugian penurunan nilai. Dalam estimasi arus kas tersebut, Bank melakukan penilaian atas kondisi keuangan peminjam dan nilai realisasi bersih agunan. Estimasi tersebut didasarkan pada asumsi dari sejumlah faktor dan hasil akhirnya mungkin berbeda, yang mengakibatkan perubahan di masa mendatang atas cadangan kerugian penurunan nilai.

Estimasi dan asumsi

Asumsi utama masa depan dan sumber utama estimasi ketidakpastian lain pada akhir periode pelaporan yang memiliki risiko signifikan bagi penyesuaian yang material terhadap nilai tercatat aset dan liabilitas untuk periode pelaporan keuangan berikutnya, diungkapkan di bawah ini. Bank mendasarkan asumsi dan estimasi pada parameter yang tersedia pada saat laporan keuangan disusun.

Asumsi dan situasi mengenai perkembangan masa depan mungkin berubah akibat perubahan pasar atau situasi di luar kendali Bank. Perubahan tersebut dicerminkan dalam asumsi terkait pada saat terjadinya.

Semua estimasi dan asumsi yang diharuskan oleh PSAK adalah estimasi terbaik yang didasarkan standar yang berlaku. Estimasi dan pertimbangan dievaluasi secara terus menerus dan berdasarkan pengalaman masa lalu dan faktor-faktor lain termasuk harapan atas kejadian yang akan datang.

Walaupun estimasi dan asumsi ini dibuat berdasarkan pengetahuan terbaik manajemen atas kejadian dan tindakan saat ini, hasil yang timbul mungkin berbeda dengan estimasi dan asumsi semula.

Cadangan kerugian penurunan nilai aset keuangan

Aset keuangan yang dicatat berdasarkan biaya perolehan diamortisasi dievaluasi penurunan nilainya sesuai dengan Catatan 2l.

Kondisi spesifik *counterparty* yang mengalami penurunan nilai dalam pembentukan cadangan kerugian atas aset keuangan dievaluasi secara individu berdasarkan estimasi terbaik manajemen atas nilai kini arus kas yang diharapkan akan diterima. Dalam mengestimasi arus kas tersebut, manajemen membuat pertimbangan tentang situasi keuangan *counterparty* dan nilai realisasi bersih dari setiap agunan. Setiap aset yang mengalami penurunan nilai dinilai sesuai dengan manfaat yang ada, dan strategi penyelesaian serta estimasi arus kas yang diperkirakan dapat diterima disetujui secara independen oleh Satuan Kerja Manajemen Risiko.

3. USE OF SIGNIFICANT JUDGMENTS, ESTIMATES AND ASSUMPTIONS BY MANAGEMENT (continued)

Judgments (continued)

Impairment losses on loans

The Bank reviews its individual significant loans at each statement of financial position date to assess whether an impairment loss should be recorded in the statement of profit or loss and other comprehensive income. In particular, judgment by the management is required to estimate the amount and timing of future cash flows when determining impairment losses. In estimating these cash flows, the Bank makes judgments about the borrower's financial condition and the net realizable value of collateral. These estimates are based on assumptions from a number of factors and the actual results may differ, which may result the future changes in the impairment losses allowance amount.

Estimates and assumptions

The key assumptions concerning the future and other key sources of estimation uncertainty at the reporting period date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial period are disclosed below. The Bank based its assumptions and estimates on parameters available when the financial statements were prepared.

Existing circumstances and assumptions about future developments may change due to market changes or circumstances arising beyond the control of the Bank. Such changes are reflected in the assumptions when they occur.

All estimates and assumptions required in conformity with SFAS are best estimates undertaken in accordance with the applicable standard. Estimates and judgments are evaluated on a continuous basis, and are based on past experience and other factors, including expectations with regard to future events.

Although these estimates and assumption are based on management's best knowledge of current events and activities, actual result may differ from those estimates and assumptions.

Allowances for impairment losses on financial assets

Financial assets accounted for at amortized cost are evaluated for impairment on a basis as described in Note 2l.

The specific counterparty component of the total allowances for impairment applies to financial assets evaluated individually for impairment and is based upon management's best estimate of the present value of the cash flows that are expected to be received. In estimating these cash flows, management makes judgments about the counterparty's financial situation and the net realizable value of any underlying collateral. Each impaired asset is assessed on its merits, and the workout strategy and estimated cash flows considered recoverable are independently approved by the Risk management Working Unit.

3. PENGGUNAAN PERTIMBANGAN, ESTIMASI DAN ASUMSI SIGNIFIKAN OLEH MANAJEMEN (lanjutan)

Estimasi dan asumsi (lanjutan)

Perhitungan cadangan penurunan nilai kolektif meliputi kerugian kredit yang melekat dalam portofolio aset keuangan dengan karakteristik ekonomi yang sama ketika terdapat bukti objektif penurunan nilai, tetapi penurunan nilai secara individu belum dapat diidentifikasi. Dalam menilai kebutuhan untuk cadangan kolektif, manajemen mempertimbangkan faktor-faktor seperti kualitas kredit dan jenis produk. Guna membuat estimasi cadangan yang diperlukan, manajemen membuat asumsi untuk menentukan kerugian yang melekat, dan untuk menentukan parameter input yang diperlukan, berdasarkan pengalaman masa lalu dan kondisi ekonomi saat ini. Keakuratan penyisihan tergantung pada seberapa baik estimasi arus kas masa depan untuk cadangan *counterparty* tertentu dan asumsi model dan parameter yang digunakan dalam menentukan cadangan kolektif.

Penurunan nilai aset non-keuangan

Penurunan nilai timbul saat nilai tercatat aset atau UPK melebihi jumlah terpulihkannya, yaitu yang lebih tinggi antara nilai wajar dikurangi biaya untuk menjual dan nilai pakainya. Nilai wajar dikurangi biaya untuk menjual didasarkan pada data yang tersedia dari transaksi penjualan yang mengikat dalam transaksi normal atas aset serupa atau harga pasar yang dapat diamati dikurangi dengan biaya tambahan yang dapat diatribusikan dengan pelepasan aset. Dalam menghitung nilai pakai, estimasi arus kas masa depan bersih didiskontokan ke nilai kini dengan menggunakan tingkat diskonto sebelum pajak yang menggambarkan penilaian pasar kini dari nilai waktu uang dan risiko spesifik atas aset.

Dalam menentukan nilai wajar dikurangi biaya untuk menjual, digunakan harga penawaran pasar terakhir, jika tersedia. Jika tidak terdapat transaksi tersebut, model penilaian yang sesuai digunakan untuk menentukan nilai wajar aset. Perhitungan-perhitungan ini dipadukan dengan penilaian berganda atau indikator nilai wajar yang tersedia. Perhitungan nilai pakai didasarkan pada model arus kas yang didiskontokan.

Manajemen berkeyakinan bahwa tidak terdapat indikasi atas kemungkinan penurunan potensial atas nilai aset non-keuangan pada tanggal 31 Desember 2025 dan 2024.

Imbalan pasca kerja

Penentuan liabilitas dan beban imbalan pasca kerja Bank bergantung pada pemilihan asumsi yang digunakan oleh aktuaris independen dalam menghitung jumlah-jumlah tersebut. Asumsi tersebut termasuk antara lain, tingkat diskonto, tingkat kenaikan gaji tahunan, tingkat pengunduran diri karyawan tahunan, tingkat kecacatan, umur pensiun dan tingkat kematian. Seluruh asumsi ditelaah setiap akhir periode pelaporan. Seperti dijelaskan pada Catatan 2ad, hasil aktual yang berbeda dari asumsi Bank diakui sebagai penghasilan komprehensif lain. Dikarenakan kompleksitas dari penilaian, asumsi dan periode jangka panjang, kewajiban imbalan pasti sangat sensitif terhadap perubahan asumsi.

3. USE OF SIGNIFICANT JUDGMENTS, ESTIMATES AND ASSUMPTIONS BY MANAGEMENT (continued)

Estimates and assumptions (continued)

Collectively assessed impairment allowances cover credit losses inherent in portfolios of financial assets with similar economic characteristics when there is objective evidence to suggest that they contain impaired financial assets, but the individual impaired items cannot yet be identified. In assessing the need for collective allowances, management considers factors such as credit quality and type of product. In order to estimate the required allowance, assumptions are made to define the way inherent losses are modelled and to determine the required input parameters, based on historical experience and current economic conditions. The accuracy of the allowances depends on how well these estimate future cash flows for specific counterparty allowances and the model assumptions and parameters used in determining collective allowances.

Impairment of non-financial assets

An impairment exists when the carrying value of an asset or CGU exceeds its recoverable amount, which is the higher of its fair value less costs to sell and its value in use. The fair value less costs to sell calculation is based on available data from binding sales transactions in an arm's length transaction of similar assets or observable market prices less incremental costs for disposing the asset. In assessing the value in use, the estimated net future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessments of the time value of money and the specific risks to the asset.

In determining fair value less costs to sell, recent market transactions are taken into account, if available. If no such transactions can be identified, an appropriate valuation model is used to determine the fair value of the assets. These calculations are corroborated by valuation multiples or other available fair value indicators. The value in use calculation is based on a discounted cash flow model.

Management believes that there is no indication of potential impairment in values of non-financial assets as of December 31, 2025 and 2024.

Post-employment benefits

The determination of the Bank's post-employment benefits liability and expense is depend on its selection of certain assumptions used by the independent actuary in calculating such amounts. Those assumptions include discount rates, annual salary increase rate, annual resignation rate, disability rate, retirement age and mortality rate. All assumptions are reviewed at the end of reporting period. As disclosed in Note 2ad, actual results that differ from the Bank's assumptions are recognized as other comprehensive income. Due to the complexity of the valuation, the underlying assumptions and their long-term nature, a defined benefit obligation is highly sensitive to changes in assumptions.

3. PENGGUNAAN PERTIMBANGAN, ESTIMASI DAN ASUMSI SIGNIFIKAN OLEH MANAJEMEN (lanjutan)

Estimasi dan asumsi (lanjutan)

Imbalan pasca kerja (lanjutan)

Bank berkeyakinan bahwa asumsi tersebut adalah memadai dan tepat, perbedaan signifikan pada pengalaman aktual Bank atau perubahan signifikan dalam asumsi yang ditetapkan Bank dapat mempengaruhi secara material liabilitas imbalan pasca kerja dan beban imbalan pasca kerja.

Estimasi umur manfaat ekonomis aset tetap dan aset takberwujud

Bank mengestimasi umur manfaat ekonomis dari aset tetap dan aset takberwujud berdasarkan utilisasi dari aset yang diharapkan dapat didukung dengan rencana dan strategi usaha yang juga mempertimbangkan perkembangan teknologi di masa depan dan perilaku pasar. Estimasi dari umur manfaat ekonomis aset tetap adalah berdasarkan penelaahan Bank secara kolektif terhadap praktek industri, evaluasi teknis internal dan pengalaman untuk aset yang setara.

Estimasi umur manfaat ekonomis ditelaah paling sedikit setiap akhir periode pelaporan dan diperbarui jika ekspektasi berbeda dari estimasi sebelumnya dikarenakan pemakaian dan kerusakan fisik, keusangan secara teknis atau komersial dan hukum atau pembatasan lain atas penggunaan dari aset. Tetapi, adalah mungkin, hasil di masa depan dari operasi dapat dipengaruhi secara material oleh perubahan-perubahan dalam estimasi yang diakibatkan oleh perubahan faktor-faktor yang disebutkan di atas. Jumlah dan waktu dari beban yang dicatat untuk setiap periode akan terpengaruh oleh perubahan atas faktor-faktor dan situasi tersebut. Pengurangan dalam estimasi umur manfaat ekonomis dari aset tetap dan aset takberwujud Bank akan meningkatkan beban operasional lainnya dan menurunkan aset yang dicatat.

Pajak penghasilan

Estimasi signifikan dilakukan dalam menentukan provisi atas pajak penghasilan badan. Terdapat transaksi dan perhitungan tertentu yang penentuan pajak akhirnya adalah tidak pasti sepanjang kegiatan usaha normal. Bank mengakui liabilitas atas pajak penghasilan badan berdasarkan estimasi apakah akan terdapat tambahan pajak penghasilan badan. Apabila keputusan final atas pajak tersebut berbeda dari jumlah yang pada awalnya dicatat, perbedaan tersebut dicatat pada laporan laba rugi dan penghasilan komprehensif lain pada periode dimana hasil tersebut dikeluarkan.

Aset pajak tangguhan diakui atas seluruh perbedaan temporer yang dapat dikurangkan, sepanjang besar kemungkinannya bahwa penghasilan kena pajak akan tersedia sehingga perbedaan temporer tersebut dapat digunakan. Estimasi signifikan oleh manajemen disyaratkan dalam menentukan jumlah aset pajak tangguhan yang dapat diakui, berdasarkan saat penggunaan dan tingkat penghasilan kena pajak serta strategi perencanaan pajak masa depan. Sebagai akibatnya, terkait dengan sifat bawaannya, terdapat kemungkinan bahwa perhitungan pajak tangguhan berhubungan dengan pola yang kompleks dimana penilaian memerlukan pertimbangan dan tidak diharapkan menghasilkan perhitungan yang akurat.

3. USE OF SIGNIFICANT JUDGMENTS, ESTIMATES AND ASSUMPTIONS BY MANAGEMENT (continued)

Estimates and assumptions (continued)

Post-employment benefits (continued)

The Bank believes that its assumptions are reasonable and appropriate, significant differences in the Bank's actual experiences or significant changes in its assumptions may materially affect its post-employment benefits liability and expense.

Estimated useful life of fixed assets and intangible asset

The Bank estimates the useful lives of its fixed assets and intangible asset based on expected assets utilization as anchored on business plans and strategies that also consider expected future technological developments and market behavior. The estimation of the useful lives is based on the Bank's collective assessment of industry practice, internal technical evaluation and experience with similar assets.

The estimated useful lives are reviewed at least each of end financial reporting and are updated if expectations differ from previous estimates due to physical wear and tear, technical or commercial obsolescence and legal or other limitations on the use of the assets. It is possible, however, that future results of operations can be materially affected by changes in the estimates brought about by changes in the factors mentioned above. The amounts and timing of recorded expenses for any year are affected by changes in these factors and circumstances. A reduction in the estimated useful lives of the Bank's fixed assets and intangible asset will increase the recorded other operating expenses and decrease respective assets.

Income tax

Significant estimate is involved in determining the provision for corporate income tax. There are certain transactions and computation for which the ultimate tax determination is uncertain during the ordinary course of business. The Bank recognizes liabilities for expected corporate income tax issues based on estimates of whether additional corporate income tax will be due. Where the final tax outcome of those matters is different from the amounts that were initially recorded, such differences will be recorded at the statement of profit or loss and other comprehensive income in the period in which such determination is made.

Deferred tax assets are recognized for all deductible temporary differences, to the extent that it is probable that taxable profit will be available against which the deductible temporary differences. Significant estimates by management are required to determine the amount of deferred tax assets that can be recognized, based upon the likely timing and the level of the future taxable profits together with future tax planning strategies. As a result, related to the nature of the default, there is a possibility that the calculation of deferred taxes related to a complex pattern where assessment requires judgment and is not expected to produce an accurate calculation.

4. KAS / *CASH*

Rincian kas adalah sebagai berikut: / *The details of cash are as follows:*

	2025		2024		
	Jumlah nosional mata uang asing (angka penuh)/ *Notional amount of foreign currency (full amount)*	**Ekuivalen rupiah/ *Equivalent rupiah***	**Jumlah nosional mata uang asing (angka penuh)/ *Notional amount of foreign currency (full amount)***	**Ekuivalen rupiah/ *Equivalent rupiah***	
Rupiah		415.933		373.016	***Rupiah***
Mata Uang Asing					***Foreign Currencies***
Dolar Amerika Serikat	2.426.816	40.467	23.630.189	380.328	*United States Dollar*
Dolar Singapura	1.211.589	15.708	971.242	11.504	*Singapore Dollar*
Euro Eropa	167.625	3.281	95.200	1.595	*European Euro*
Dolar Australia	118.305	1.319	176.900	1.771	*Australian Dollar*
Yen Jepang	8.926.000	951	1.159.000	119	*Japanese Yen*
Poundsterling Inggris	38.855	872	11.355	230	*Great Britain Poundsterling*
Yuan China	201.528	481	80.658	177	*China Yuan*
Riyal Saudi	95.287	424	90.840	389	*Saudi Riyal*
Dolar Hong Kong	182.020	390	61.660	128	*Hongkong Dollar*
Ringgit Malaysia	46.099	189	26.853	97	*Malaysian Ringgit*
Sub jumlah		64.082		396.338	*Sub total*
Jumlah		**480.015**		**769.354**	***Total***

Pada tanggal 31 Desember 2025 dan 2024, saldo mata uang Rupiah termasuk uang pada mesin Anjungan Tunai Mandiri (ATM) masing-masing sebesar Rp21.927 dan Rp26.221.

As of December 31, 2025 and 2024, the balance in Rupiah includes cash in Automatic Teller Machine (ATM) amounting to Rp21,927 and Rp26,221 respectively.

Pada tanggal 31 Desember 2025 dan 2024, kas *(cash in safe)* diasuransikan kepada PT Arthagraha General Insurance (pihak ketiga) terhadap risiko pencurian dan lainnya dengan nilai pertanggungan masing-masing sebesar Rp6.300 dan Rp6.300. Manajemen berkeyakinan bahwa nilai pertanggungan tersebut cukup untuk menutupi kemungkinan kerugian atas risiko tersebut.

As of December 31, 2025 and 2024, cash (cash in safe) insured with PT Arthagraha General Insurance (third party) against theft and other risks with coverage amounting to Rp6,300 and Rp6,300 respectively. Management believes that the insurance coverage is adequate to cover possible losses from such risks.

5. GIRO PADA BANK INDONESIA / *CURRENT ACCOUNTS WITH BANK INDONESIA*

Rincian giro pada Bank Indonesia adalah sebagai berikut: / *The details of current accounts with Bank Indonesia are as follows:*

	2025		2024		
	Jumlah nosional mata uang asing (angka penuh)/ *Notional amount of foreign currency (full amount)*	**Ekuivalen rupiah/ *Equivalent rupiah***	**Jumlah nosional mata uang asing (angka penuh)/ *Notional amount of foreign currency (full amount)***	**Ekuivalen rupiah/ *Equivalent rupiah***	
Rupiah		2.228.056		2.948.485	*Rupiah*
Dolar Amerika Serikat	4.999.017	83.359	4.749.017	76.435	*United States Dollar*
Jumlah		**2.311.415**		**3.024.920**	***Total***

Giro Wajib Minimum (GWM) Bank sesuai dengan Peraturan Bank Indonesia dan Peraturan Anggota Dewan Gubernur (PADG) diungkapkan pada Catatan 45.

Minimum Statutory Reserves (GWM) Bank in accordance with Bank Indonesia (BI) Regulation and Members of The Board of Governors (PADG) regulation are disclosed in Note 45.

5. GIRO PADA BANK INDONESIA (lanjutan) / *5. CURRENT ACCOUNTS WITH BANK INDONESIA (continued)*

Tingkat suku bunga rata-rata per tahun adalah sebagai berikut:

The average interest rates per annum are as follows:

	2025	2024	
Rupiah	0,44%	0,57%	*Rupiah*
Dolar Amerika Serikat	0,00%	0,00%	*United States Dollar*

6. GIRO PADA BANK LAIN / *6. CURRENT ACCOUNTS WITH OTHER BANKS*

a. Berdasarkan mata uang dan bank / *a. By currency and bank*

	2025		2024		
	Jumlah nosional mata uang asing (angka penuh)/ *Notional amount of foreign currency (full amount)*	**Ekuivalen rupiah/ *Equivalent rupiah***	**Jumlah nosional mata uang asing (angka penuh)/ *Notional amount of foreign currency (full amount)***	**Ekuivalen rupiah/ *Equivalent rupiah***	
Rupiah					*Rupiah*
PT Bank Maybank Indonesia Tbk		17.638		17.543	*PT Bank Maybank Indonesia Tbk*
PT Bank CIMB Niaga Tbk		5.741		5.828	*PT Bank CIMB Niaga Tbk*
PT Bank Central Asia Tbk		1.089		80.920	*PT Bank Central Asia Tbk*
PT Bank Pembangunan Daerah NTT		251		250	*PT Bank Pembangunan Daerah NTT*
PT Bank Permata Tbk		219		3.999	*PT Bank Permata Tbk*
PT Bank Negara Indonesia (Persero) Tbk		2		3	*PT Bank Negara Indonesia (Persero) Tbk*
PT Bank Mandiri (Persero) Tbk		-		22.099	*PT Bank Mandiri (Persero) Tbk*
Sub jumlah		24.940		130.642	*Sub total*
Dolar Amerika Serikat					*United States Dollar*
PT Bank Negara Indonesia (Persero) Tbk	3.018.222	50.329	2.985.384	48.050	*PT Bank Negara Indonesia (Persero) Tbk*
PT Bank Mandiri (Persero) Tbk	2.151.698	35.880	2.598.640	41.825	*PT Bank Mandiri (Persero) Tbk*
PT Bank Rakyat Indonesia (Persero) Tbk	1.549.583	25.839	753.343	12.125	*PT Bank Rakyat Indonesia (Persero) Tbk*
PT Bank ICBC Indonesia	1.265.032	21.094	1.264.684	20.355	*PT Bank ICBC Indonesia*
Kookmin Bank, Seoul	981.093	16.360	819.764	13.194	*Kookmin Bank, Seoul*
PT Bank Central Asia Tbk	402.872	6.718	1.254.129	20.185	*PT Bank Central Asia Tbk*
Sub jumlah	9.368.500	156.220	9.675.944	155.734	*Sub total*
Dolar Singapura					*Singapore Dollar*
United Overseas Bank Ltd, Singapura	1.144.499	14.838	2.031.682	24.064	*United Overseas Bank Ltd, Singapura*
PT Bank UOB Indonesia	112.658	1.461	112.648	1.335	*PT Bank UOB Indonesia*
Sub jumlah	1.257.157	16.299	2.144.330	25.399	*Sub total*

6. GIRO PADA BANK LAIN (lanjutan)

6. *CURRENT ACCOUNTS WITH OTHER BANKS (continued)*

a. Berdasarkan mata uang dan bank (lanjutan)

a. *By currency and bank (continued)*

	2025		2024		
	Jumlah nosional mata uang asing (angka penuh)/ *Notional amount of foreign currency (full amount)*	**Ekuivalen rupiah/ *Equivalent rupiah***	**Jumlah nosional mata uang asing (angka penuh)/ *Notional amount of foreign currency (full amount)***	**Ekuivalen rupiah/ *Equivalent rupiah***	
Yen Jepang					*Japanese Yen*
Sumitomo Mitsui Banking Corporation, Tokyo	79.745.456	8.493	10.548.222	1.087	*Sumitomo Mitsui Banking Corporation, Tokyo*
Euro Eropa					*European Euro*
PT Bank CIMB Niaga Tbk	2.087.958	40.864	133.508	2.237	*PT Bank CIMB Niaga Tbk*
PT Bank ICBC Indonesia	37.529	734	31.131	522	*PT Bank ICBC Indonesia*
Sub jumlah	2.125.487	41.598	164.639	2.759	*Sub total*
Poundsterling Inggris					*Great Britain Poundsterling*
PT Bank ICBC Indonesia	97.778	2.194	368.807	7.457	*PT Bank ICBC Indonesia*
Yuan China					*China Yuan*
PT Bank ICBC Indonesia	5.923.286	14.127	7.795.610	17.139	*PT Bank ICBC Indonesia*
PT Bank China Construction Bank Indonesia Tbk	237.515	566	357.906	787	*PT Bank China Construction Bank Indonesia Tbk*
Bank of China, Jakarta	123.921	296	1.913.338	4.206	*Bank of China, Jakarta*
Sub jumlah	6.284.722	14.989	10.066.854	22.132	*Sub total*
Dolar Australia					*Australian Dollar*
PT Bank Central Asia Tbk	431.219	4.809	298.635	2.990	*PT Bank Central Asia Tbk*
Dolar Hong Kong					*Hong Kong Dollar*
PT Bank Negara Indonesia (Persero) Tbk	390.278	836	549.667	1.140	*PT Bank Negara Indonesia (Persero) Tbk*
PT Bank China Construction Bank Indonesia Tbk	100.157	215	86.433	179	*PT Bank China Construction Bank Indonesia Tbk*
Sub jumlah	490.435	1.051	636.100	1.319	*Sub total*
Jumlah		270.593		349.519	*Total*
Cadangan kerugian penurunan nilai		(142)		(89)	*Allowance for impairment losses*
Jumlah - bersih		**270.451**		**349.430**	***Total – net***

6. GIRO PADA BANK LAIN (lanjutan) / 6. CURRENT ACCOUNTS WITH OTHER BANKS (continued)

b. Perubahan cadangan kerugian penurunan nilai adalah sebagai berikut:

b. Changes in allowance for impairment losses are as follows:

	2025	2024	
Pihak ketiga			***Third party***
Mata Uang Asing			*Foreign Currency*
Saldo awal tahun	89	3	*Balance at beginning of year*
Penyisihan	1.167	269	*Elimination*
Pemulihan	(1.116)	(179)	*Recovery*
Selisih kurs karna penjabaran mata uang asing	2	(4)	*Exchange rate differences due to the translation of foreign currencies*
Saldo akhir tahun	**142**	**89**	***Balance at end of year***

Bank melakukan penilaian atas penurunan nilai giro pada bank lain secara kolektif dengan menggunakan bukti objektif penurunan nilai.

The Bank assesses the impairment of current accounts with other banks collective by using objective evidences of impairment.

Manajemen berkeyakinan bahwa jumlah cadangan kerugian penurunan nilai yang dibentuk cukup untuk menutupi kemungkinan kerugian atas tidak tertagihnya giro pada bank lain.

Management believes that the allowance for impairment losses is adequate to cover possible losses on uncollectible current accounts with other banks.

Pada tanggal 31 Desember 2025 dan 2024, tidak terdapat giro pada bank lain yang digunakan sebagai jaminan dan yang dibatasi penggunaannya.

As of December 31, 2025 and 2024, there are no balance of current accounts with other banks used as collateral and restricted.

c. Tingkat suku bunga rata-rata per tahun adalah sebagai berikut:

c. The average interest rates per annum are as follows:

	2025	2024	
Rupiah	0,16%	0,54%	*Rupiah*
Mata Uang Asing	0,00%	0,00%	*Foreign Currencies*

7. PENEMPATAN PADA BANK INDONESIA DAN BANK LAIN / 7. PLACEMENTS WITH BANK INDONESIA AND OTHER BANKS

a. Berdasarkan jenis, mata uang dan bank

a. By type, currency and bank

	2025		2024		
	Jumlah nosional mata uang asing (angka penuh)/ *Notional amount of foreign currency (full amount)*	**Ekuivalen rupiah/ *Equivalent rupiah***	**Jumlah nosional mata uang asing (angka penuh)/ *Notional amount of foreign currency (full amount)***	**Ekuivalen rupiah/ *Equivalent rupiah***	
Rupiah					*Rupiah*
Penempatan pada Bank – *Call Money*		1.650.000		280.000	*Placements with Banks – Call Money*
Deposit facility					*Deposit facility*
Bank Indonesia		45.441		1.346.804	*Bank Indonesia*
Penempatan pada Bank – Deposito		-		100.000	*Placements with Banks – Deposits*
Sub jumlah		1.695.441		1.726.804	*Sub total*
Dolar Amerika Serikat					*United States Dollar*
Term deposits					*Term deposits*
Bank Indonesia	45.000.000	750.375	28.000.000	450.660	*Bank Indonesia*
Jumlah		**2.445.816**		**2.177.464**	***Total***

7. PENEMPATAN PADA BANK INDONESIA DAN BANK LAIN (lanjutan) / *PLACEMENTS WITH BANK INDONESIA AND OTHER BANKS (continued)*

b. Berdasarkan sisa umur sampai dengan jatuh tempo / *By remaining maturity period*

	2025	2024	
Rupiah			*Rupiah*
Kurang dari 1 bulan	1.695.441	1.726.804	*Less than 1 month*
Dolar Amerika Serikat			*United States Dollar*
Kurang dari 1 bulan	750.375	450.660	*Less than 1 month*
Jumlah - bersih	**2.445.816**	**2.177.464**	***Total – net***

c. Tingkat suku bunga rata-rata per tahun adalah sebagai berikut: / *The average interest rates per annum are as follows:*

	2025	2024	
Rupiah	4,81%	5,15%	*Rupiah*
Dolar Amerika Serikat	4,26%	5,00%	*United States Dollar*

Pada tanggal 31 Desember 2025 dan 2024, manajemen berkeyakinan bahwa tidak terdapat penurunan nilai atas penempatan pada Bank Indonesia dan bank lain sehingga tidak diperlukan pembentukan cadangan kerugian penurunan nilai.

As of December 31, 2025 and 2024, management believes that there is no impairment on placements with Bank Indonesia others banks, therefore no allowance for impairment losses is provided.

Pada tanggal 31 Desember 2025 dan 2024, tidak terdapat penempatan pada Bank Indonesia dan bank lain yang digunakan sebagai jaminan.

As of December 31, 2025 and 2024, there are no balance of placements with Bank Indonesia and other banks used as collateral.

8. EFEK-EFEK / *MARKETABLE SECURITIES*

a. Berdasarkan tujuan, jenis dan mata uang / *By purpose, type and currency*

	2025	2024	
Nilai wajar melalui laba rugi			***Fair value through profit or loss***
Rupiah			*Rupiah*
Obligasi Pemerintah	610.412	9.774	*Government Bonds*
SRBI	164.184	719.796	*SRBI*
Surat Utang Non-Bank	75.377	45.507	*Non-Bank Bonds*
	849.973	775.077	
Dollar Amerika Serikat			*United States Dollar*
Obligasi Pemerintah	130.260	206.358	*Government Bonds*
Sub jumlah	980.233	981.435	*Sub total*
Nilai wajar melalui penghasilan komprehensif lain			***Fair value through other comprehensive income***
Rupiah			*Rupiah*
Obligasi Pemerintah	769.656	242.974	*Government Bonds*
Obligasi Korporasi	600.267	188.936	*Corporate Bonds*
SBRI	149.867	222.807	*SBRI*
Obligasi Bank	41.193	-	*Bank Bonds*
Obligasi Ritel	-	79.861	*Retail Bonds*
	1.560.983	734.578	
Dollar Amerika Serikat			*United States Dollar*
Surat Berharga Syariah Negara (SBSN)	322.545	145.467	*State Sharia Securities (SBSN))*
Sub jumlah	1.883.528	880.045	*Sub total*

8. EFEK-EFEK (lanjutan)

8. *MARKETABLE SECURITIES (continued)*

a. Berdasarkan tujuan, jenis dan mata uang (lanjutan)

a. *By purpose, type and currency (continued)*

	2025	2024	
Biaya perolehan yang diamortisasi			***Amortized cost***
Rupiah			*Rupiah*
Obligasi Pemerintah	2.762.175	1.570.085	*Government Bonds*
Obligasi Korporasi	2.012.744	3.018.826	*Corporate Bond*
SRBI	904.556	1.786.406	*SRBI*
Obligasi Bank	143.000	14.963	*Bank Bond*
Obligasi Ritel	-	119.025	*Retail Bond*
	5.822.475	6.509.305	
Dollar Amerika Serikat			*United States Dollar*
Obligasi Pemerintah	199.540	80.511	*Government Bonds*
Obligasi Non-Bank	54.308	51.480	*Non-Bank Bonds*
	253.848	131.991	
Sub jumlah	6.076.323	6.641.296	*Sub total*
Jumlah	**8.940.084**	**8.502.776**	***Total***
Cadangan kerugian penurunan nilai	(296)	(1.214)	*Allowance for impairment losses*
Jumlah – bersih	**8.939.788**	**8.501.562**	***Total – net***

b. Berikut ini adalah ikhtisar peringkat dari pemeringkat efek-efek Pemeringkat Efek Indonesia (Pefindo) dan Fitch Rating Indonesia untuk tujuan investasi yang dimiliki Bank untuk periode berakhir 31 Desember 2025 dan 2024:

b. *The following is the overview of ratings from ratings institution Pemeringkat Efek Indonesia (Pefindo) and Firch Rating Indonesia of securities for investment purposes by the Bank for period ended December, 31 2025 and 2024:*

Nama penerbit/ *Publisher name*	2025 Peringkat/ *Rating*	2024 Peringkat/ *Rating*
PT Adira Dinamika Multifinance Tbk	AAA	AAA
PT Astra Sedaya Finance	AAA	AAA
PT Bank Negara Indonesia Tbk	AAA	AAA
PT Bank Rakyat Indonesia Tbk	AAA	AAA
PT Barito Pacific Tbk	A+	A+
PT BFI Finance Indonesia Tbk	AA-	AA-
PT BRI Multifinance	AA	AA
PT Federal International Finance	AAA	AAA
PT Indonesia Infrastructure Finance	AA-	AAA
PT Kereta Api Indonesia	AAA	AAA
PT Merdeka Copper Gold Tbk	AAA	A+
PT Pegadaian	A+	AAA
PT Permodalan Nasional Madani	AAA	AA+
PT Perusahaan Listrik Negara	AAA	BBB
PT Perusahaan Pengelola Aset	BBB	AA
PT Profesional Telekomunikasi Indoneisa	-	AAA
PT Protelindo Tbk	AAA	-
PT Sampoerna Agro Tbk	AAA	A
PT Sarana Multi Infrastruktur	-	AAA
PT Sarana Multigriya Finansial	AAA	AAA
PT Semen Indonesia Tbk	AAA	-
PT Sinar Mas Agro Resources Tech Tbk	AA	AA-
PT Surya Artha Nusantara Finance	AA	AA
PT Tower Bersama Infrastructure Tbk	AA+	AA+
PT Toyota Astra Financial Services	AAA	AAA
MTN PT Dayamitra Telekomunikasi Tbk	Baa2	-
Sukuk PT Adira Dinamika Multifinance Tbk	AAA	AAA
Sukuk PT Pegadaian	AAA	AAA
Sukuk PT Permodalan Nasional Madani	AA+	AA+
Sukuk PT Kereta Api Indonesia	-	AAA

8. EFEK-EFEK (lanjutan) / ***8. MARKETABLE SECURITIES (continued)***

c. Suku bunga per tahun efek-efek adalah sebagai berikut: / *c. Interest Rate per annum of securities are as follows:*

	2025	2024	
Rupiah			*Rupiah*
Obligasi Pemerintah	4,90% - 10,50%	4,19% - 11,00%	*Government Bonds*
Obligasi Korporasi & Non-Bank	6,00% - 9,50%	5,50% - 10,55%	*Corporate & Non-Bank Bonds*
Obligasi Bank	6,60%	5,75% - 6,90%	*Bank Bonds*
Sekuritas Rupiah Bank Indonesia (SRBI)	4,70% - 7,20%	6,80% - 7,50%	*Bank Indonesia Rupiah Securities (SRBI)*
Mata uang asing			*Foreign Currency*
Obligasi Pemerintah	1,50% - 5,60%	2,30% - 4,13%	*Government Bonds*
Obligasi Korporasi	1,50% - 5,45%	1,50% - 5,45%	*Corporate Bonds*

d. Berdasarkan sisa umur sampai dengan jatuh tempo: / *d. By remaining period to maturity*

	2025	2024	
Rupiah			***Rupiah***
Nilai wajar melalui laba rugi			***Fair value through profit or loss***
1 sampai dengan 3 bulan	125.946	-	*1 up to 3 months*
3 sampai dengan 12 bulan	113.615	719.796	*3 up to 12 months*
1 sampai dengan 2 tahun	-	45.507	*1 up to 2 years*
Lebih dari 2 tahun	610.412	9.774	*More than 2 years*
Sub jumlah	849.973	775.077	*Sub total*
Nilai wajar melalui penghasilan komprehensif lain			***Fair value through other comprehensive income***
1 sampai dengan 3 bulan	185.065	159.856	*1 up to 3 months*
3 sampai dengan 12 bulan	64.249	349.627	*3 up to 12 months*
1 sampai dengan 2 tahun	40.591	92.506	*1 up to 2 years*
Lebih dari 2 tahun	1.271.078	132.589	*More than 2 years*
Sub jumlah	1.560.983	734.578	*Sub total*
Biaya perolehan yang diamortisasi			***At amortized cost***
1 sampai dengan 3 bulan	586.663	1.037.926	*1 up to 3 months*
3 sampai dengan 12 bulan	2.080.272	2.912.215	*3 up to 12 months*
1 sampai dengan 2 tahun	982.298	1.182.428	*1 up to 2 years*
Lebih dari 2 tahun	2.173.242	1.376.736	*More than 2 years*
Sub jumlah	5.822.475	6.509.305	*Sub total*
Dolar Amerika Serikat			***United States Dollar***
Nilai wajar melalui laba rugi			***Fair value through profit or loss***
Sampai dengan 1 tahun	55.133	206.358	*Up to 1 year*
Lebih dari 1 tahun	75.127	-	*More than 1 year*
Sub jumlah	130.260	206.358	*Sub total*
Nilai wajar melalui penghasilan komprehensif lain			***Fair value through other comprehensive income***
Sampai dengan 1 tahun	49.497	145.467	*Up to 1 year*
Lebih dari 1 tahun	273.048	-	*More than 1 year*
Sub jumlah	322.545	145.467	*Sub total*
Biaya perolehan yang diamortisasi			***At amortized cost***
Sampai dengan 1 tahun	187.773	80.511	*Up to 1 year*
Lebih dari1 tahun	66.075	51.480	*More than 1 year*
Sub jumlah	253.848	131.991	*Sub total*
Jumlah	**8.940.084**	**8.502.776**	***Total***
Cadangan kerugian penurunan nilai	(296)	(1.214)	*Allowance for impairment losses*
Jumlah – bersih	**8.939.788**	**8.501.562**	***Total marketable securities – net***

8. EFEK-EFEK (lanjutan) / ***8. MARKETABLE SECURITIES (continued)***

e. Berdasarkan efek-efek pemerintah dan bukan pemerintah / *e. By government and non-government securities*

	2025	2024	
Rupiah			***Rupiah***
Efek-efek Pemerintah	4.142.243	1.822.833	*Government securities*
Efek-efek bukan Pemerintah	4.091.188	6.196.127	*Non-Government securities*
	8.233.431	8.018.960	
Dolar Amerika Serikat			***United States Dollar***
Efek-efek Pemerintah	652.345	286.869	*Government securities*
Efek-efek bukan Pemerintah	54.308	196.947	*Non-Government securities*
	706.653	483.816	
Jumlah	**8.940.084**	**8.502.776**	***Total***
Cadangan kerugian penurunan nilai	(296)	(1.214)	*Allowance for impairment losses*
Jumlah efek-efek – bersih	**8.939.788**	**8.501.562**	***Total marketable securities – net***

f. Perubahan keuntungan yang belum direalisasi dari perubahan nilai wajar efek-efek yang nilai wajar melalui komprehensif lain adalah sebagai berikut: / *f. Changes in unrealized gain from changes in fair value of through other comprehensive income are as follows:*

	2025	2024	
Saldo awal tahun – sebelum pajak penghasilan tangguhan	1.407	2.886	*Balance at beginning of year- before deferred income tax*
Kerugian yang belum direalisasi selama tahun berjalan	5.463	(1.154)	*Unrealized loss during the year*
Saldo akhir tahun – sebelum pajak penghasilan tangguhan	6.870	1.732	*Balance at end of year - before deferred income tax*
Pajak penghasilan tangguhan (Catatan 23b)	(1.038)	(325)	*Deferred income tax (Note 23b)*
Saldo akhir tahun – setelah pajak penghasilan tangguhan	**5.832**	**1.407**	***Balance at end of year – after deferred income tax***

g. Perubahan cadangan kerugian penurunan nilai adalah sebagai berikut: / *g. Changes in the allowance for impairment losses are as follows:*

	2025	2024	
Saldo awal tahun	1.214	683	*Balance at beginning of year*
Penyisihan (pemulihan) kerugian penurunan nilai	(813)	533	*Allowance (recovery) of impairment losses*
Selisih kurs karna penjabaran mata uang asing	(105)	(2)	*Exchange rate differences due to the translation of foreign currencies*
Saldo akhir tahun	**296**	**1.214**	***Balance at end of year***

Keuntungan penjualan efek-efek untuk periode yang berakhir pada tanggal 31 Desember 2025 dan 2024 masing-masing sebesar Rp80.856 dan Rp53.289.

Gains on securities sale for the period ended December, 31 2025 and 2024 amounted to Rp80,856 and Rp53,289 respectively.

Bank melakukan penilaian atas penurunan nilai efek-efek secara kolektif dengan menggunakan Vasicek.

The Bank assesses the impairment of marketable securities collective using Vasicek.

Manajemen berkeyakinan bahwa jumlah cadangan kerugian penurunan nilai yang dibentuk cukup untuk menutupi kemungkinan kerugian atas tidak tertagihnya efek-efek.

Management believes that the allowance for impairment losses is adequate to cover possible losses on uncollectible marketable securities.

9. EFEK-EFEK YANG DIBELI DENGAN JANJI DIJUAL KEMBALI / *9. SECURITIES PURCHASED UNDER AGREEMENT TO RESELL*

	2025						
	Tingkat suku bunga (%)/ *Interest rate* (%)	Tanggal pembelian/ *Purchase date*	Tanggal penjualan kembali/ *Range of resale date*	Harga penjualan kembali/ *Resale price*	Pendapatan bunga yang belum diakui/ *Unearned interest*	Nilai tercatat/ *Carrying amount*	
Transaksi dengan Bank Lain							*Transactions with Other Bank*
FR0087 – 021812	4,80	18 Des/*Dec 2025*	2 Jan/*Jan 2026*	98.320	13	98.307	*FR0087 – 021812*
FR0087 – 021813	4,85	18 Des/*Dec 2025*	19 Jan/*Jan 2026*	49.274	119	49.155	*FR0087 – 021813*
Jumlah				**147.594**	**132**	**147.462**	***Total***
Cadangan kerugian penurunan nilai				-	-	(3)	*Allowance for impairment losses*
Jumlah - bersih				**147.594**	**132**	**147.459**	***Total - net***

	2024						
	Tingkat suku bunga (%)/ *Interest rate* (%)	Tanggal pembelian/ *Purchase date*	Tanggal penjualan kembali/ *Range of resale date*	Harga penjualan kembali/ *Resale price*	Pendapatan bunga yang belum diakui/ *Unearned interest*	Nilai tercatat/ *Carrying amount*	
Transaksi dengan Bank Indonesia							*Transactions with Bank Indonesia*
Surat Utang Negara							*Government Bonds*
VR0034 - 020368	6,00	27 Des/ *Dec* 2024	3 Jan/ *Jan* 2025	98.923	33	98.890	*VR0034 - 020368*
VR0034 – 020376	6,00	31 Des/ *Dec* 2024	7 Jan/ *Jan* 2025	495.016	494	494.522	*VR0034 – 020376*
VR0042 - 020370	6,00	30 Des/ *Dec* 2024	6 Jan/ *Jan* 2025	98.153	82	98.071	*VR0042 - 020370*
Sekuritas Rupiah Bank Indonesia 001063-800005-061	6,72	25 Nov/ *Nov* 2024	30 Jan/ *Jan* 2025	193.351	1.034	192.317	*Bank Indonesia Rupiah Securities 001063-800005-061*
FR0090 - 020377	6,00	31 Des/ *Dec* 2024	31 Jan/ *Jan* 2025	92.772	507	92.265	*FR0090 – 020377*
Jumlah				**978.215**	**2.150**	**976.065**	***Total***
Cadangan kerugian penurunan nilai				-	-	(2)	*Allowance for impairment losses*
Jumlah - bersih				**978.215**	**2.150**	**976.063**	***Total - net***

Perubahan cadangan kerugian penurunan nilai adalah sebagai berikut:

Changes in the allowance for impairment losses are as follows:

	2025	2024	
Saldo awal tahun	2	-	*Balance at beginning of year*
Penyisihan kerugian penurunan nilai	1	2	*Allowance for impairment losses*
Saldo akhir tahun	**3**	**2**	***Balance at end of year***

Bank melakukan penilaian atas penurunan nilai efek-efek yang dibeli dengan janji dijual kembali secara kolektif dengan menggunakan Vasicek.

The Bank assesses the impairment of securities purchased under agreement to resell collective by using Vasicek.

Manajemen berkeyakinan bahwa jumlah cadangan kerugian penurunan nilai yang dibentuk cukup untuk menutupi kemungkinan kerugian atas tidak tertagihnya efek-efek yang dibeli dengan janji dijual kembali.

Management believes that the allowance for impairment losses is adequate to cover possible losses on uncollectible securities purchased under agreement to resell.

10. TAGIHAN DAN LIABILITAS DERIVATIF

Bank melakukan transaksi derivatif dalam bentuk pembelian dan penjualan *spot* dan *forward* valuta asing.

Risiko pasar dari transaksi derivatif timbul dari potensi perubahan nilai akibat fluktuasi kurs mata uang asing, sedangkan risiko kredit timbul dalam hal pihak lain tidak memenuhi kewajibannya kepada Bank.

Jangka waktu dari pembelian dan penjualan berjangka valuta asing berkisar antara dan 3 sampai dengan 6 hari pada tanggal 31 Desember 2025.

Rincian tagihan dan liabilitas derivatif adalah sebagai berikut:

10. DERIVATIVE RECEIVABLES AND LIABILITIES

The Bank's derivative instruments principally consist of foreign currencies spot and forward sales and purchases.

The market risk of derivative transactions arise from potential changes in value due to fluctuations in foreign exchange rates, while credit risks is the possibility that a loss may occur due to the failure of counterparty to fulfill its obligation according to the term of contract.

Term of the Bank's forward and spot foreign exchange contracts ranging from and 3 to 6 days as of December 31, 2025.

The details of derivative receivables and liabilities are as follows:

		2025			
		Nilai nosional (angka penuh)/ *Notional value (full amount)*	**Tagihan derivatif/ *Derivative receivables***	**Liabilitas derivatif/ *Derivative payables***	
Pihak ketiga					***Third parties***
Penjualan *spot* valuta asing					*Foreign currencies spot sales*
PT Bank SMBC Indonesia Tbk	USD	1.000.000	112	-	*PT Bank SMBC Indonesia Tbk*
PT Bank SMBC Indonesia Tbk	SGD	2.000.000	104	-	*PT Bank SMBC Indonesia Tbk*
PT Bank Woori Saudara Tbk	USD	1.000.000	70	-	*PT Bank Woori Saudara Tbk*
PT Bank CIMB Niaga Tbk	GBP	500.000	46	-	*PT Bank CIMB Niaga Tbk*
Jumlah			**332**	**-**	***Total***
Pembelian *spot* valuta asing					*Foreign currencies spot purchase*
PT Bank Sinarmas Tbk	USD	1.000.000	-	100	*PT Bank Sinarmas Tbk*
PT Bank Mandiri (Persero) Tbk	USD	1.000.000	-	105	*PT Bank Mandiri (Persero) Tbk*
PT Bank CIMB Niaga Tbk	SGD	2.000.000	-	60	*PT Bank CIMB Niaga Tbk*
PT Bank SMBC Indonesia Tbk	USD	1.000.000	-	30	*PT Bank SMBC Indonesia Tbk*
PT Bank JTrust Indonesia Tbk	USD	1.000.000	-	25	*PT Bank JTrust Indonesia Tbk*
PT Bank SMBC Indonesia Tbk	GPB	500.000	-	20	*PT Bank SMBC Indonesia Tbk*
Jumlah				**340**	***Total***

		2024			
		Nilai nosional (angka penuh)/ *Notional value (full amount)*	**Tagihan derivatif/ *Derivative receivables***	**Liabilitas derivatif/ *Derivative payables***	
Pihak ketiga					***Third parties***
Penjualan *forward* valuta asing					*Foreign currencies forward sales*
PT Bank Mandiri (Persero) Tbk	SGD	2.000.000	48	-	*PT Bank Mandiri (Persero) Tbk*
Jumlah			**48**	**-**	***Total***

Pada tanggal 31 Desember 2025 dan 2024, manajemen berkeyakinan bahwa tidak terdapat penurunan nilai atas tagihan derivatif, sehingga tidak diperlukan pembentukan cadangan kerugian penurunan nilai.

As of December 31, 2025 and 2024, management believes that there is no impairment on derivative receivables, therefore no allowance for impairment losses was provided.

11. PENDAPATAN BUNGA YANG MASIH AKAN DITERIMA / *11. ACCRUED INTEREST RECEIVABLES*

Rincian pendapatan bunga yang masih akan diterima adalah sebagai berikut:

The details of accrued interest receivables are as follows:

	2025		2024		
	Jumlah nosional mata uang asing (angka penuh)/ *Notional amount of foreign currency (full amount)*	**Ekuivalen rupiah/ *Equivalent rupiah***	**Jumlah nosional mata uang asing (angka penuh)/ *Notional amount of foreign currency (full amount)***	**Ekuivalen rupiah/ *Equivalent rupiah***	
Rupiah					*Rupiah*
Kredit yang diberikan		163.224		193.721	*Loans*
Efek-efek		99.033		56.372	*Marketable securities*
Penempatan pada Bank Indonesia dan bank lain		898		438	*Placement with Bank Indonesia and other banks*
Sub jumlah		263.155		250.531	*Sub total*
Dolar Amerika Serikat					*United States Dollar*
Kredit yang diberikan	21.806	364	28.271	455	*Loans*
Efek-efek	508.612	8.481	121.900	1.962	*Marketable securities*
Penempatan pada Bank Indonesia dan bank lain	13.607	227	17.345	279	*Placement with Bank Indonesia and other banks*
Sub jumlah		9.072		2.696	*Sub total*
Dolar Singapura					*Singapore Dollar*
Kredit yang diberikan	2.144	28	3.220	38	*Loans*
Sub jumlah		28		38	*Sub total*
Jumlah		**272.255**		**253.265**	***Total***

12. BIAYA DIBAYAR DI MUKA / *12. PREPAID EXPENSES*

Rincian biaya dibayar di muka adalah sebagai berikut:

The details of prepaid expenses are as follows:

	2025	2024	
Sewa dan operasional	59.310	106.154	*Rent and operational*
Asuransi	50.167	-	*Insurance*
Pemasaran	10.053	9.312	*Marketing*
Karyawan	5.274	1.070	*Employee*
Renovasi dan pemeliharaan gedung	-	6.274	*Renovation and maintenance building*
Jumlah	**124.804**	**122.810**	***Total***

13. KREDIT YANG DIBERIKAN / *13. LOANS*

a. Berdasarkan jenis, mata uang dan pihak / *a. By type, currency and party*

Rincian kredit yang diberikan berdasarkan jenis dan pihak adalah sebagai berikut: / *The details of loans based on type and party are as follows:*

	2025	2024	
Pihak berelasi (Catatan 38)			***Related parties (Note 38)***
Rupiah			*Rupiah*
Fixed loans	115.411	143.696	*Fixed loans*
Kredit pemilikan rumah	77.184	104.631	*Housing ownership loans*
Revolving loans	76.222	73.359	*Revolving loans*
Pinjaman rekening koran	9.990	5.128	*Overdraft*
	278.807	326.814	
Pihak ketiga			***Third parties***
Rupiah			*Rupiah*
Revolving loans	3.870.858	4.031.828	*Revolving loans*
Fixed loans	2.700.444	3.300.576	*Fixed loans*
Kredit pemilikan rumah dan apartemen	1.826.789	2.050.615	*Housing and apartment ownership loans*
Kredit sindikasi	499.318	255.432	*Syndicated loans*
Pinjaman rekening koran	347.888	200.083	*Overdraft*
Pinjaman karyawan	38.901	120.782	*Employee loans*
Kredit tanpa agunan	18.204	21.984	*Unsecured loans*
Kredit usaha rakyat	186	42.331	*Micro community commercial loans*
Kredit pemilikan mobil	125	165	*Car loans*
Kredit pemilikan kios	103.990	-	*Kiosk loans*
	9.406.703	10.023.796	
Mata Uang Asing			*Foreign Currencies*
Revolving loans	1.297	134.498	*Revolving loans*
Fixed loans	105.628	120.371	*Fixed loans*
	106.925	254.869	
Sub jumlah	9.513.628	10.278.665	*Sub total*
Jumlah kredit	**9.792.435**	**10.605.479**	***Total loans***
Cadangan kerugian penurunan nilai	(315.665)	(531.907)	*Allowance for impairment losses*
Jumlah kredit – bersih	**9.476.770**	**10.073.572**	***Total loans – net***

Rincian kredit yang diberikan berdasarkan mata uang adalah sebagai berikut: / *The details of loans based on currencies are as follows:*

	2025		2024		
	Jumlah nosional mata uang asing (angka penuh)/ *Notional amount of foreign currency (full amount)*	**Ekuivalen rupiah/ *Equivalent rupiah***	**Jumlah nosional mata uang asing (angka penuh)/ *Notional amount of foreign currency (full amount)***	**Ekuivalen rupiah/ *Equivalent rupiah***	
Rupiah					*Rupiah*
Pihak berelasi (Catatan 38)		278.807		326.814	*Related parties (Note 38)*
Pihak ketiga		9.406.703		10.023.796	*Third parties*
Sub jumlah		9.685.510		10.350.610	*Sub total*

13. KREDIT YANG DIBERIKAN (lanjutan) / *13. LOANS (continued)*

a. Berdasarkan jenis, mata uang dan pihak (lanjutan) / *a. By type, currency and party (continued)*

Rincian kredit yang diberikan berdasarkan mata uang adalah sebagai berikut (lanjutan): / *The details of loans based on currencies are as follows (continued):*

	2025		2024		
	Jumlah nosional mata uang asing (angka penuh)/ *Notional amount of foreign currency (full amount)*	**Ekuivalen rupiah/ *Equivalent rupiah***	**Jumlah nosional mata uang asing (angka penuh)/ *Notional amount of foreign currency (full amount)***	**Ekuivalen rupiah/ *Equivalent rupiah***	
Mata Uang Asing					*Foreign Currencies*
Pihak ketiga					*Third parties*
Dolar Amerika Serikat	5.856.385	97.655	15.032.009	241.941	*United States Dollar*
Dolar Singapura	714.994	9.270	1.091.425	12.928	*Singapore Dollar*
Sub jumlah		106.925		254.869	*Sub total*
Jumlah		**9.792.435**		**10.605.479**	***Total***
Cadangan kerugian penurunan nilai		(315.665)		(531.907)	*Allowance for impairment losses*
Jumlah kredit - bersih		**9.476.770**		**10.073.572**	***Total loans – net***

b. Berdasarkan sektor ekonomi / *b. By economic sector*

	2025	2024	
Pihak berelasi (Catatan 38)			***Related parties (Note 38)***
Rupiah			*Rupiah*
Restoran dan hotel	55.142	67.012	*Restaurant and hotel*
Lain-lain	223.665	259.802	*Others*
Sub jumlah	278.807	326.814	*Sub total*
Pihak ketiga			***Third parties***
Rupiah			*Rupiah*
Industri	1.294.945	1.772.453	*Industry*
Perdagangan	894.729	585.946	*Trading*
Pertanian dan pertambangan	763.977	728.176	*Agribusiness and mining*
Restoran dan hotel	582.578	595.349	*Restaurant and hotel*
Konstruksi	341.092	327.040	*Construction*
Transportasi dan komunikasi	12.297	501.596	*Transportation and communication*
Jasa	1.836	5.317	*Services*
Lain-lain	5.515.249	5.507.919	*Others*
	9.406.703	10.023.796	
Mata Uang Asing			*Foreign Currencies*
Industri	106.761	121.281	*Industry*
Perdagangan	164	10.739	*Trading*
Pertanian dan pertambangan	-	122.504	*Agribusiness and mining*
Lain-lain	-	345	*Others*
	106.925	254.869	
Sub jumlah	9.513.628	10.278.665	*Sub total*
Jumlah kredit	**9.792.435**	**10.605.479**	***Total loans***
Cadangan kerugian penurunan nilai	(315.665)	(531.907)	*Allowance for impairment losses*
Jumlah kredit – bersih	**9.476.770**	**10.073.572**	***Total loans – net***

Pada tanggal 31 Desember 2025 dan 2024, persentase kredit yang diberikan kepada usaha mikro, kecil dan menengah masing-masing sebesar 3,77% dan 3,39%.

As of December 31, 2025 and 2024, percentage of loans were granted to micro, small and medium business was, 3.77% and 3.39%, respectively.

13. KREDIT YANG DIBERIKAN (lanjutan) / *13. LOANS (continued)*

c. Berdasarkan jangka waktu periode perjanjian kredit / *c. By term of the loan agreement*

	2025	2024	
Pihak berelasi (Catatan 38)			***Related parties (Note 38)***
Rupiah			*Rupiah*
Kurang dari 1 tahun	278.807	326.814	*Less than 1 year*
Sub jumlah	278.807	326.814	*Sub total*
Pihak ketiga			***Third parties***
Rupiah			*Rupiah*
Kurang dari 1 tahun	3.196.510	3.031.555	*Less than 1 year*
1 sampai dengan 2 tahun	718.704	616.741	*1 to 2 years*
2 sampai dengan 5 tahun	1.173.640	1.178.512	*2 to 5 years*
Lebih dari 5 tahun	4.317.849	5.196.988	*More than 5 years*
	9.406.703	10.023.796	
Mata Uang Asing			*Foreign Currencies*
Kurang dari 1 tahun	1.297	11.993	*Less than 1 year*
1 sampai dengan 2 tahun	-	122.504	*1 to 2 years*
2 sampai dengan 5 tahun	105.070	-	*2 to 5 years*
Lebih dari 5 tahun	558	120.372	*More than 5 years*
	106.925	254.869	
Sub jumlah	9.513.628	10.278.665	*Sub total*
Jumlah kredit	**9.792.435**	**10.605.479**	***Total loans***
Cadangan kerugian penurunan nilai	(315.665)	(531.907)	*Allowance for impairment losses*
Jumlah kredit - bersih	**9.476.770**	**10.073.572**	***Total loans – net***

d. Berdasarkan sisa umur sampai dengan jatuh tempo / *d. By maturity term*

	2025	2024	
Pihak berelasi (Catatan 38)			***Related parties (Note 38)***
Rupiah			*Rupiah*
Kurang dari 1 tahun	278.807	326.814	*Less than 1 year*
Sub jumlah	278.807	326.814	*Sub total*
Pihak ketiga			***Third parties***
Rupiah			*Rupiah*
Kurang dari 1 tahun	4.261.013	3.806.476	*Less than 1 year*
1 sampai dengan 2 tahun	450.901	819.610	*1 to 2 years*
2 sampai dengan 5 tahun	1.793.954	2.214.455	*2 to 5 years*
Lebih dari 5 tahun	2.900.835	3.183.255	*More than 5 years*
	9.406.703	10.023.796	
Mata Uang Asing			*Foreign Currencies*
Kurang dari 1 tahun	1.297	134.841	*Less than 1 year*
1 sampai dengan 2 tahun	8.712	119.397	*1 to 2 years*
2 sampai dengan 5 tahun	96.916	631	*2 to 5 years*
Lebih dari 5 tahun	-	-	*More than 5 years*
	106.925	254.869	
Sub jumlah	9.513.628	10.278.665	*Sub total*
Jumlah kredit	**9.792.435**	**10.605.479**	***Total loans***
Cadangan kerugian penurunan nilai	(315.665)	(531.907)	*Allowance for impairment losses*
Jumlah kredit – bersih	**9.476.770**	**10.073.572**	***Total loans – net***

13. KREDIT YANG DIBERIKAN (lanjutan) / *13. LOANS (continued)*

e. Berdasarkan klasifikasi individual dan kolektif / *e. By individual and collective classification*

	2025		2024		
	Pokok/ *Principal*	**Cadangan kerugian penurunan nilai/ *Allowance for impairment losses***	**Pokok/ *Principal***	**Cadangan kerugian penurunan nilai/ *Allowance for impairment losses***	
Rupiah					*Rupiah*
Kolektif	7.054.842	90.694	7.271.507	80.374	*Collective*
Individual	2.630.668	223.531	3.079.103	450.067	*Individual*
Sub jumlah	9.685.510	314.225	10.350.610	530.441	*Sub total*
Mata Uang Asing					*Foreign Currencies*
Kolektif	106.925	1.440	132.363	733	*Collective*
Individual	-	-	122.506	733	*Individual*
Sub jumlah	106.925	1.440	254.869	1.466	*Sub total*
Jumlah	**9.792.435**	**315.665**	**10.605.479**	**531.907**	***Total***

f. Berdasarkan klasifikasi kolektibilitas / *f. By collectibility classification*

Kolektabilitas kredit sesuai dengan peraturan OJK diungkapkan pada Catatan 45.

The Collectibility loans in accordance with the OJK regulation are disclosed in Note 45.

g. Kredit yang direstrukturisasi / *g. Restructured loans*

Kredit yang direstrukturisasi sesuai dengan peraturan OJK diungkapkan pada Catatan 45.

Restructured loans in accordance with the OJK regulation are disclosed in Note 45.

h. Cadangan kerugian penurunan nilai / *h. Allowance for impairment losses*

Perubahan cadangan kerugian penurunan nilai untuk kredit yang diberikan untuk kelompok individual dan kolektif adalah sebagai berikut:

The changes of allowance for impairment losses of loans to individual and collective Banks are as follows:

	2025		2024		
	Individual/ *Individual*	**Kolektif/ *Collective***	**Individual/ *Individual***	**Kolektif/ *Collective***	
Rupiah					***Rupiah***
Saldo awal tahun	450.067	80.374	406.169	99.385	*Balance at beginning of year*
Penyisihan (pemulihan) kerugian penurunan nilai	(103.149)	10.320	57.683	(18.686)	*Provision for (reversal of) impairment losses*
Penghapusbukuan kredit	(123.387)	-	(13.785)	(325)	*Writen-off loans*
Saldo akhir tahun	223.531	90.694	450.067	80.374	*Balance at end of year*
Mata Uang Asing					***Foreign Currencies***
Saldo awal tahun	733	734	-	5.082	*Balance at beginning of year*
Penyisihan (pemulihan) kerugian penurunan nilai	(733)	665	733	(4.292)	*Provision for (reversal of) impairment losses*
Penyesuaian selisih kurs		41	-	(57)	*Exchange rate adjustment*
Saldo akhir tahun	-	1.440	733	733	*Balance at end of year*
Jumlah	**223.531**	**92.134**	**450.800**	**81.107**	***Total***

Pada tanggal 31 Desember 2025 dan 2024, manajemen berkeyakinan bahwa cadangan kerugian penurunan nilai yang dibentuk adalah cukup untuk menutupi kemungkinan kerugian yang timbul akibat tidak tertagihnya kredit yang diberikan.

As of December 31, 2025 and 2024, management believes that the allowance for impairment losses is adequate to cover possible losses from uncollectible loans.

13. KREDIT YANG DIBERIKAN (lanjutan)

i. Kredit bermasalah

Kredit bermasalah sesuai dengan peraturan OJK diungkapkan pada Catatan 45.

j. Kredit yang dihapusbukukan

Kredit yang telah dihapusbukukan dicatat sebagai kredit ekstra-komtabel di dalam rekening administratif.

k. Tingkat suku bunga rata-rata per tahun adalah sebagai berikut:

	2025	2024	
Rupiah			*Rupiah*
Kredit tanpa agunan	29,92%	28,37%	*Unsecured loans*
Kredit pemilikan mobil	24,68%	24,68%	*Car loans*
Revolving loans	12,23%	11,78%	*Revolving loans*
Kredit pemilikan kios	8,90%	8,36%	*Kiosk loans*
Pinjaman rekening koran	11,21%	11,14%	*Overdraft*
Fixed loans	8,65%	8,92%	*Fixed loans*
Kredit usaha rakyat	6,00%	30,00%	*Micro community commercial loans*
Pinjaman karyawan	8,71%	6,05%	*Employee loans*
Kredit sindikasi	8,13%	7,88%	*Syndicated loans*
Kredit pemilikan rumah dan apartemen	5,28%	5,29%	*Housing and apartment ownership loans*
Mata Uang Asing			*Foreign Currencies*
Revolving loans	6,50%	5,44%	*Revolving loans*
Fixed loans	5,25%	5,94%	*Fixed loans*

l. Informasi penting lainnya

Informasi penting lainnya diungkapkan pada Catatan 45.

13. LOANS (continued)

i. Non-performing loans

The non-performing loans in accordance with the OJK regulation are disclosed in Note 45.

j. Writen-off loans

The loans written off are recorded as extra-comptable in the administrative account.

k. The average interest rates per annum are as follows:

l. Other important informations

Other important information is disclosed in Note 45.

14. TAGIHAN DAN LIABILITAS AKSEPTASI

a. Berdasarkan jenis dan mata uang

14. ACCEPTANCE RECEIVABLES AND LIABILITIES

a. By type and currency

	2025		2024		
	Jumlah nosional mata uang asing (angka penuh)/ *Notional amount of foreign currency (full amount)*	Ekuivalen rupiah/ *Equivalent rupiah*	Jumlah nosional mata uang asing (angka penuh)/ *Notional amount of foreign currency (full amount)*	Ekuivalen rupiah/ *Equivalent rupiah*	
Tagihan akseptasi					***Acceptance receivables***
Pihak ketiga					***Third parties***
Rupiah					*Rupiah*
Surat Kredit Berdokumen Dalam Negeri (SKBDN)		-		166.682	*Domestic Documentary Letter of Credit*
Sub jumlah		-		166.682	*Sub total*
Cadangan kerugian penurunan nilai		-		(657)	*Allowance for impairment losses*
Jumlah – bersih		**-**		**166.025**	***Total – net***

14. TAGIHAN DAN LIABILITAS AKSEPTASI (lanjutan)

14. ACCEPTANCE RECEIVABLES AND LIABILITIES (continued)

a. Berdasarkan jenis dan mata uang (lanjutan)

a. *By type and currency (continued)*

	2025		2024		
	Jumlah nosional mata uang asing (angka penuh)/ *Notional amount of foreign currency (full amount)*	**Ekuivalen rupiah/ *Equivalent rupiah***	**Jumlah nosional mata uang asing (angka penuh)/ *Notional amount of foreign currency (full amount)***	**Ekuivalen rupiah/ *Equivalent rupiah***	
Liabilitas akseptasi					***Acceptance liabilities***
Pihak ketiga					***Third parties***
Rupiah					*Rupiah*
Surat Kredit Berdokumen Dalam Negeri (SKBDN)		-		166.682	*Domestic Documentary Letter of Credit*
Jumlah		**-**		**166.682**	***Total***

b. Berdasarkan *counterparty*

b. *By counterparty*

	2025	2024	
Bukan bank - pihak ketiga			***Non banks - third parties***
Rupiah	-	166.682	*Rupiah*
Jumlah	-	166.682	*Total*
Cadangan kerugian penurunan nilai	-	(657)	*Allowance for impairment losses*
Jumlah – bersih	**-**	**166.025**	***Total - net***

c. Berdasarkan sisa umur sampai dengan jatuh tempo

c. *Based on remaining period until maturity*

	2025	2024	
Pihak ketiga			***Third parties***
Rupiah			*Rupiah*
3 sampai dengan 6 bulan	-	166.682	*3 to 6 months*
Sub jumlah	-	166.682	*Sub total*
Cadangan kerugian penurunan nilai	-	(657)	*Allowance for impairment losses*
Jumlah – bersih	**-**	**166.025**	***Total - net***

Bank melakukan penilaian atas penurunan nilai tagihan akseptasi secara kolektif dengan menggunakan bukti objektif penurunan nilai.

The Bank assesses the impairment of acceptance receivables collective by using objective evidences of impairment.

Manajemen berkeyakinan bahwa jumlah cadangan kerugian penurunan nilai yang dibentuk cukup untuk menutupi kemungkinan kerugian atas tidak tertagihnya tagihan akseptasi.

Management believes that the allowance for impairment losses is adequate to cover possible losses on uncollectible acceptance receivables.

15. PENYERTAAN SAHAM / *INVESTMENT IN SHARES OF STOCK*

Bank memiliki penyertaan saham yang menggunakan metode biaya perolehan pada perusahaan sebagai berikut:

The Bank has investment in shares of stock in the following companies that are accounted for under cost method:

Nama Perusahaan/ *Company name*	Jenis usaha/ *Type of business*	Persentase kepemilikan/ *Percentage of ownership* 2025 dan/ *and* 2024	2025 dan/ *and* 2024
PT Aplikanusa Lintasarta	Jasa komunikasi data dan internet/ *Internet and data communication services*	0,27%	6
Jumlah/ *Total*			**6**

Bank melakukan penilaian atas penurunan nilai penyertaan saham secara individual dengan menggunakan bukti objektif penurunan nilai.

The Bank assesses the impairment of investment in shares of stock individually by using objective evidences of impairment.

Pada tanggal 31 Desember 2025 dan 2024, manajemen berkeyakinan bahwa tidak terdapat penurunan nilai atas penyertaan saham sehingga tidak diperlukan pembentukan cadangan kerugian penurunan nilai.

As of December 31, 2025 and 2024, management believes that there is no impairment on investment in shares of stock, therefore no allowance for impairment losses is provided.

16. ASET TETAP / *FIXED ASSETS*

Aset tetap terdiri dari:

Fixed assets consist of:

	2025	2024	
Kepemilikan langsung	2.102.889	2.080.159	*Direct ownership*
Aset hak-guna	47.441	43.217	*Right-of-use assets*
Jumlah	**2.150.330**	**2.123.376**	***Total***

	1 Januari/ *January 1,* 2025	Penambahan/ *Additions*	Pengurangan/ *Deductions*	Revaluasi/ *Revaluation*	31 Desember/ *December 31,* 2025	
Biaya Perolehan						***Acquisition Cost***
Kepemilikan langsung:						*Direct ownership:*
Hak atas tanah	1.948.753	-	-	16.660	1.965.413	*Land rights*
Inventaris kantor	47.443	6.591	(1.559)	-	52.475	*Office equipment*
Bangunan	109.801	31.485	(39.494)	2.632	104.424	*Buildings*
Instalasi	9.046	4	(1.030)	-	8.020	*Installation*
	2.115.043	38.080	(42.083)	19.292	2.130.332	
Aset dalam penyelesaian	750	6.975	(750)	-	6.975	*Assets in progress*
Aset hak-guna:						*Right-of-use assets:*
Bangunan	262.475	41.413	-	-	303.888	*Buildings*
Jumlah	2.378.268	86.468	(42.833)	19.292	2.441.195	*Total*
Akumulasi Penyusutan						***Accumulated Depreciation***
Kepemilikan langsung:						*Direct ownership:*
Inventaris kantor	23.409	9.795	(1.718)	-	31.486	*Office equipment*
Bangunan	9.715	15.789	(11.601)	(13.504)	399	*Buildings*
Instalasi	2.510	3.441	(3.418)	-	2.533	*Installation*
Aset hak-guna						*Right-of-use assets*
Bangunan	219.258	37.189	-	-	256.447	*Buildings*
Jumlah	254.892	66.214	(16.737)	(13.504)	290.865	*Total*
Nilai buku	**2.123.376**				**2.150.330**	***Book value***

16. ASET TETAP (lanjutan) / *16. FIXED ASSETS (continued)*

	1 Januari/ *January 1,* 2024	Penambahan/ *Additions*	Pengurangan/ *Deductions*	31 Desember/ *December 31,* 2024	
Biaya Perolehan					***Acquisition Cost***
Kepemilikan langsung:					*Direct ownership:*
Hak atas tanah	1.948.753	-	-	1.948.753	*Land rights*
Inventaris kantor	75.528	17.349	(45.434)	47.443	*Office equipment*
Bangunan	105.310	4.491	-	109.801	*Buildings*
Instalasi	6.137	3.117	(208)	9.046	*Installation*
	2.135.728	24.957	(45.642)	2.115.043	
Aset dalam penyelesaian	4.733	750	(4.733)	750	*Assets in progress*
Aset hak-guna:					*Right-of-use assets:*
Bangunan	216.516	45.959	-	262.475	*Buildings*
Jumlah	2.356.977	71.666	(50.375)	2.378.268	*Total*
Akumulasi Penyusutan					***Accumulated Depreciation***
Kepemilikan langsung:					*Direct ownership:*
Inventaris kantor	53.824	14.101	(44.516)	23.409	*Office equipment*
Bangunan	-	9.715	-	9.715	*Buildings*
Instalasi	2.110	541	(141)	2.510	*Installation*
Aset hak-guna					*Right-of-use assets*
Bangunan	173.246	46.012	-	219.258	*Buildings*
Jumlah	229.180	70.369	(44.657)	254.892	*Total*
Nilai buku	**2.127.797**			**2.123.376**	***Book value***

Pada tanggal 31 Desember 2025, hak atas tanah dan bangunan dicatat berdasarkan nilai revaluasi yang telah direviu oleh manajemen dan didukung oleh laporan penilai independen eksternal, KJPP Sugianto Prasodjo & Rekan, berdasarkan laporan No. 00169/2.0131-00/PI/07/0576/1/I/2026 tanggal 29 Januari 2026 Pendekatan penilaian yang digunakan adalah pendekatan pasar, pendapatan, dan biaya. Penilaian ini berpedoman pada Peraturan Otoritas Jasa Keuangan (OJK) Pasar Modal No. 28/POJK.04/2021 Tanggal 28 Desember 2021, SOJK No. 33/SEOJK.04/2021 Tanggal 31 Desember 2021 dan Kode Etik Penilai Indonesia (KEPI) & Standar Penilaian Indonesia (SPI) Edisi VII – 2018.

On December 31, 2025, land and building rights are recorded based on the revaluation value which has been reviewed by management and supported by the report of an external independent appraiser, KJPP Sugianto Prasodjo & Partners, based on report No. 00169/2.0131-00/PI/07/0576/1/I/2026 dated January 29, 2026 The valuation approach used is the market, income and cost approach. This assessment is guided by the Financial Services Authority (OJK) Capital Markets Regulation No. 28/POJK.04/2021 December 28, 2021, SOJK No. 33/SEOJK.04/2021 Dated December 31, 2021 and the Indonesian Appraiser Code of Ethics (KEPI) & Indonesian Appraisal Standards (SPI) Edition VII – 2018.

Selisih antara nilai buku sebelum revaluasi aset tetap dengan nilai wajar aset tetap setelah revaluasi pada tanggal 31 Desember 2025 adalah sebagai berikut:

The difference between the book value before revaluation of fixed assets and the fair value of fixed assets after revaluation on December 31, 2025 is as follows:

	2025			
Aset tetap	**Nilai buku sebelum revaluasi/*Book value before revaluation***	**Nilai wajar/ *Fair value***	**Surplus revaluasi/ *Surplus revaluation***	***Fixed assets***
Hak atas tanah	1.948.753	1.965.413	16.660	*Land rights*
Bangunan	87.410	103.546	16.136	*Buildings*
Jumlah	**2.036.163**	**2.068.959**	**32.796**	***Total***

Nilai wajar hak atas tanah dan bangunan berdasarkan hierarki nilai wajar pada tanggal 31 Desember 2025 adalah sebagai berikut:

The fair values of land rights and buildings based on fair value hierarchy are as of December 31, 2025 follows:

	2025				
	Tingkat 1/ *Level 1*	**Tingkat 2/ *Level 2***	**Tingkat 3/ *Level 3***	**Jumlah/ *Total***	
Pengukuran nilai wajar reguler					*Regular fair value measurement*
Hak atas tanah	-	1.965.413	-	1.965.413	*Land rights*
Bangunan	-	103.546	-	103.546	*Buildings*
Jumlah	**-**	**2.068.959**	**-**	**2.068.959**	***Total***

16. ASET TETAP (lanjutan)

Kenaikan nilai tercatat yang timbul dari revaluasi dicatat sebagai "Surplus Revaluasi Aset Tetap", dan disajikan dalam penghasilan komprehensif lain pada tanggal 31 Desember 2025 sebesar Rp32.796.

Penyusutan yang dibebankan pada beban umum dan administrasi adalah sebesar Rp66.214 dan Rp70.369 masing-masing untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2025 dan 2024 (Catatan 34).

Rincian laba penjualan aset tetap adalah sebagai berikut:

	2025	2024	
Hasil penjualan aset tetap	564	5.929	*Proceed from sale of fixed assets*
Nilai buku	(13)	(5.718)	*Book value*
Laba penjualan aset tetap (Catatan 36)	**551**	**211**	***Gain on sale of fixed assets (Note 36)***

Pada tanggal 1 Desember 1993, Bank menandatangani Perjanjian Kerja Sama Pendirian Gedung dengan PT Buanagraha Arthaprima, pihak berelasi, No.098/XII/BOT/93 yang telah diubah dengan Addendum I tanggal 18 Januari 1994, untuk mengadakan kerjasama pembangunan gedung di atas tanah milik Bank di Jalan Jenderal Sudirman Kav. 52-53, Jakarta Selatan. Metode perjanjian tersebut adalah BOT (*Build, Operate and Transfer*/ Bangun, Kelola dan Serah) selama 40 tahun. Setelah masa tersebut berlalu maka gedung dan pengelolaannya akan dikembalikan kepada Bank (Catatan 38).

Pada tanggal 31 Desember 2025 dan 2024, aset tetap, kecuali hak atas tanah, diasuransikan terhadap risiko kebakaran, pencurian dan risiko lainnya kepada PT Artha Graha General Insurance (pihak ketiga) dengan nilai pertanggungan seluruhnya masing-masing sebesar Rp143.600 dan Rp268.932. Manajemen berkeyakinan bahwa nilai pertanggungan tersebut cukup untuk menutupi kemungkinan kerugian atas risiko tersebut.

Jumlah biaya perolehan atas aset tetap yang telah disusutkan penuh namun masih digunakan pada tanggal 31 Desember 2025 dan 2024 masing-masing sebesar Rp203.386 dan Rp166.033.

Pada tanggal 31 Desember 2025 dan 2024, tidak ada aset tetap yang dipakai sementara atau dihentikan dari penggunaan aktif dan tidak diklasifikasikan sebagai nilai wajar melalui komprehensif lain.

Pada tanggal-tanggal 31 Desember 2025 dan 2024, tidak terdapat komitmen kontraktual dalam perolehan aset tetap.

Pada tanggal 31 Desember 2025 dan 2024, Bank melakukan peninjauan kembali atas umur manfaat, metode penyusutan dan nilai residu aset tetap dan menyimpulkan bahwa tidak terdapat perubahan atas metode dan asumsi tersebut.

Berdasarkan penelaahan manajemen, tidak terdapat kejadian atau perubahan keadaan yang mengindikasikan adanya penurunan nilai aset tetap pada tanggal 31 Desember 2025 dan 2024.

16. FIXED ASSETS (continued)

The increase in the carrying amount arising from the revaluation are recorded as "Surplus Revaluation of Fixed Assets", and is presented in other comprehensive income as of December 31, 2025 amounted to Rp32,796.

Depreciation charged to general and administrative expenses amounted Rp66,214 and Rp70,369 for the years ended December 31, 2025 and 2024, respectively (Note 34).

The details of gain on sale of fixed assets are as follows:

On December 1, 1993, the Bank entered into a Cooperation Agreement of Office Tower Establishment with PT Buanagraha Arthaprima, affiliate, No.098/XII/BOT/93, which is amended by Addendum I dated January 18,1994, to jointly build the office tower in the Bank's land rights at Jalan Jenderal Sudirman Kav. 52-53, South Jakarta. The method of this agreement is BOT (Build, Operate and Transfer) for 40 years. At the end of the contract, the building and operation will be returned to the Bank (Note 38).

As of December 31, 2025 and 2024, fixed assets, except land rights, have already insured to cover any possible losses caused by fire, theft and other risks to PT Artha Graha General Insurance (third party) with a total sum insured amounting to Rp143,600 and Rp268,932, respectively. Management believes that the sum insured is adequate to cover possible losses on such risks.

Total acquisition cost of fixed assets that have been fully depreciated but are still in use as of December 31, 2025 and 2024 amounted to Rp203,386 and Rp166,033, respectively.

As of December 31, 2025 and 2024, there are no fixed assets used temporarily or retired from active use and not classified as fair value through other comprehensive income.

As of December 31, 2025 and 2024, there are no contractual commitment in acquisition of fixed assets.

As of December 31, 2025 and 2024, the Bank undertakes a review of its useful life, depreciation method and residual values of fixed assets and concluded that there was no change in the methods and assumptions.

Based on management's assessment, there are no events or changes in circumstances indicate an impairment of fixed assets as of December 31, 2025 and 2024.

17. ASET TAKBERWUJUD / *17. INTANGIBLE ASSETS*

Rincian aset takberwujud adalah sebagai berikut: / *The details of intangible asset is as follows:*

	1 Januari/ *January 1,* 2025	Penambahan/ *Additions*	*Pengurangan/ Deductions*	*31 Desember/ December 31,* 2025	
Biaya Perolehan:					*Acquisition Cost:*
Perangkat lunak	101.845	20.060	(76.505)	45.400	*Software*
Aset dalam penyelesaian	4.883	13.523	(12.436)	5.970	*Assets in progress*
Jumlah	106.728	33.583	(88.941)	51.370	*Total*
Amortisasi:					*Amortization:*
Perangkat lunak	81.241	16.212	(76.699)	20.754	*Software*
Jumlah	81.241	16.212	(76.699)	20.754	*Total*
Nilai buku	**25.487**			**30.616**	***Book value***

	1 Januari/ *January 1,* 2024	Penambahan/ *Additions*	*Pengurangan/ Deductions*	*31 Desember/ December 31,* 2024	
Biaya Perolehan:					*Acquisition Cost:*
Perangkat lunak	92.838	9.007	-	101.845	*Software*
Aset dalam penyelesaian	4.357	4.882	(4.356)	4.883	*Assets in progress*
Jumlah	97.195	13.889	(4.356)	106.728	*Total*
Amortisasi:					*Amortization:*
Perangkat lunak	65.322	15.919	-	81.241	*Software*
Jumlah	65.322	15.919	-	81.241	*Total*
Nilai buku	**31.873**			**25.487**	***Book value***

Amortisasi yang dibebankan pada beban umum dan administrasi adalah sebesar Rp16.212 dan Rp15.919 untuk tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024 (Catatan 34).

Amortization charged to general and administrative expenses amounted to Rp16,212 and Rp15,919 for the year ended December 31, 2025 dan 2024 (Note 34).

Berdasarkan penelaahan manajemen, tidak terdapat kejadian atau perubahan keadaan yang mengindikasikan adanya penurunan nilai aset takberwujud pada tanggal 31 Desember 2025 dan 2024.

Based on management's assessment, there are no events or changes in circumstances indicate an impairment of intangible asset as of December 31, 2025 and 2024.

18. AGUNAN YANG DIAMBIL ALIH DAN ASET LAIN-LAIN / *18. FORECLOSED ASSETS AND OTHER ASSETS*

Agunan yang diambil alih / ***Foreclosed assets***

Rincian agunan yang diambil alih adalah sebagai berikut: / *The details of foreclosed assets are as follows:*

	2025	2024	
Saldo awal tahun	1.175.042	1.263.459	*Balance at beginning of year*
Penambahan	161.574	-	*Addition*
Pengurangan	(44.605)	(88.417)	*Less*
Saldo akhir tahun	1.292.011	1.175.042	*Balance at end of year*
Cadangan kerugian penurunan nilai	(940.424)	(366.159)	*Allowance for impairment losses*
Jumlah – bersih	**351.587**	**808.883**	***Total – net***

18. AGUNAN YANG DIAMBIL ALIH DAN ASET LAIN-LAIN (lanjutan)

18. FORECLOSED ASSETS AND OTHER ASSETS (continued)

Perubahan cadangan kerugian penurunan nilai atas agunan yang diambil alih adalah sebagai berikut:

The changes of impairment losses on foreclosed assets are as follows:

	2025	2024	
Saldo awal tahun	366.159	327.349	*Balance at beginning of year*
Penyisihan tahun berjalan (Catatan 35)	580.493	38.810	*Provision during the year (Note 35)*
Pemulihan tahun berjalan (Catatan 35)	(5.292)	-	*Recovery during the year (Note 35)*
Hapus buku	(936)	-	*Written-off*
Saldo akhir tahun	**940.424**	**366.159**	***Balance at end of year***

Bank melakukan penilaian atas penurunan nilai agunan yang diambil alih secara individual dengan menggunakan bukti objektif penurunan nilai.

The Bank assesses the impairment of foreclosed assets individually by using objective evidences of impairment.

Manajemen berkeyakinan bahwa jumlah cadangan kerugian penurunan nilai untuk agunan yang diambil alih pada tanggal 31 Desember 2025 dan 2024 adalah cukup untuk menutupi kerugian yang mungkin terjadi.

Management believes that allowance for impairment losses of foreclosed assets as of December 31, 2025 and 2024 is adequate to cover possible losses.

Aset lain-lain / ***Other assets***

	2025	2024	
Tagihan transaksi QRIS	163.548	142.537	*Charges to QRIS transactions*
Tagihan terkait dengan transaksi ATM	49.917	4.117	*Charges related to ATM transactions*
Uang muka sewa gedung kantor	11.430	-	*Advances for office rent*
Persediaan barang cetakan dan alat tulis kantor	10.349	11.037	*Printing items and stationery*
Tagihan administrasi kredit	7.421	7.493	*Loan administration charges*
Setoran jaminan	5.697	10.248	*Guarantee deposits*
Lain-lain	61.939	182.334	*Others*
Jumlah	**310.301**	**357.766**	***Total***

Bank melakukan penilaian atas penurunan nilai aset lain-lain secara individual dengan menggunakan bukti objektif penurunan nilai.

The Bank assesses the impairment of other assets individually by using objective evidences of impairment.

Pada tanggal 31 Desember 2025 dan 2024, manajemen berkeyakinan bahwa tidak terdapat penurunan nilai atas aset lain-lain sehingga tidak diperlukan pembentukan cadangan kerugian penurunan nilai.

As of December 31, 2025 and 2024, management believes that there is no impairment on other assets, therefore no allowance for impairment losses is provided.

19. LIABILITAS SEGERA / *OBLIGATIONS DUE IMMEDIATELY*

Rincian liabilitas segera adalah sebagai berikut:

The details of obligation due immediately are as follows:

	2025	2024	
Pihak ketiga			***Third parties***
Rupiah			*Rupiah*
Titipan pengiriman uang dan setoran kliring	59.216	1.444	*Safe keeping remittance and deposits clearing*
Liabilitas sehubungan dengan ATM	55.027	61.195	*Liability related to ATM*
Liabilitas kepada notaris dan penilai independen	6.948	2.084	*Liability to the notary and independent valuers*
Liabilitas kepada Perusahaan asuransi	5.358	1.334	*Liability to insurance Companies*
Klaim yang belum diselesaikan	587	2.607	*Unfinished claim*
Titipan setoran	575	373	*Repayment deposits*
Lain-lain	110.831	45.590	*Others*
Sub jumlah	238.542	114.627	*Sub total*
Mata Uang Asing			*Foreign Currency*
Titipan pengiriman uang dan setoran kliring	1.000	-	*Safe keeping remittance and deposits Clearing*
Titipan setoran	24	-	*Repayment deposits*
Lain-lain	1.006	994	*Others*
Sub jumlah	2.030	994	*Sub total*
Jumlah	**240.572**	**115.621**	***Total***

Liabilitas sehubungan dengan ATM merupakan liabilitas sehubungan dengan pemakaian ATM jaringan ALTO dan Prima.

Liability related to ATM represents liability related to the use of ALTO and Prima ATM networks.

Titipan setoran merupakan titipan setoran nasabah yang belum diselesaikan.

Repayment deposits represent deposits of customers that have not been resolved.

20. SIMPANAN NASABAH / *DEPOSITS FROM CUSTOMER*

Rincian simpanan nasabah adalah sebagai berikut:

The details of customer deposits are as follows:

	2025	2024	
Pihak berelasi (Catatan 38)			***Related parties (Note 38)***
Giro	598.084	420.054	*Demand deposits*
Tabungan	46.534	38.911	*Savings deposits*
Deposito berjangka	820.782	720.899	*Time deposits*
Jumlah pihak berelasi	1.465.400	1.179.864	*Total related parties*
Pihak ketiga			***Third parties***
Giro	6.029.702	6.097.587	*Demand deposits*
Tabungan	1.865.083	1.795.594	*Savings deposits*
Deposito berjangka	13.292.329	14.817.728	*Time deposits*
Jumlah pihak ketiga	21.187.114	22.710.909	*Total third parties*
Jumlah	**22.652.514**	**23.890.773**	***Total***

20. SIMPANAN NASABAH (lanjutan) / *20. DEPOSITS FROM CUSTOMER (continued)*

a. Giro / *a. Demand Deposits*

	2025		2024		
	Jumlah nosional mata uang asing (angka penuh)/ *Notional amount of foreign currency (full amount)*	**Ekuivalen rupiah/ *Equivalent rupiah***	**Jumlah nosional mata uang asing (angka penuh)/ *Notional amount of foreign currency (full amount)***	**Ekuivalen rupiah/ *Equivalent rupiah***	
Pihak berelasi (Catatan 38)					***Related parties (Note 38)***
Rupiah		547.683		390.598	*Rupiah*
Mata uang asing					*Foreign currency*
Dolar Amerika Serikat	2.700.281	45.027	1.507.959	24.271	*United States Dollar*
Dolar Australia	169	2	200	2	*Australian Dollar*
Dolar Singapura	413.540	5.362	437.584	5.183	*Singapore Dollar*
Euro Eropa	492	10	-	-	*European Euro*
Sub jumlah		598.084		420.054	*Sub total*
Pihak ketiga					***Third parties***
Rupiah		5.461.999		5.727.974	*Rupiah*
Mata uang asing					*Foreign currency*
Dolar Amerika Serikat	30.209.254	503.739	21.303.364	342.878	*United States Dollar*
Yuan China	4.975.646	11.867	8.175.538	17.974	*Chinese Yuan*
Dolar Singapura	641.863	8.322	732.974	8.682	*Singapore Dollar*
Dolar Australia	399.984	4.461	-	-	*Australian Dollar*
Euro Eropa	2.008.515	39.310	4.450	75	*European Euro*
Yen Jepang	35.030	4	42.030	4	*Japanese Yen*
Sub jumlah		6.029.702		6.097.587	*Sub total*
Jumlah		**6.627.786**		**6.517.641**	***Total***

Pada tanggal 31 Desember 2025 dan 2024, tidak terdapat giro yang dijadikan jaminan tunai atas kredit yang diberikan.

As of December 31, 2025 and 2024, there are no demand deposits used as cash collateral for loans granted.

b. Tabungan / *b. Savings Deposits*

i. Berdasarkan mata uang dan pihak / *i. By currency and party*

	2025		2024		
	Jumlah nosional mata uang asing (angka penuh)/ *Notional amount of foreign currency (full amount)*	**Ekuivalen rupiah/ *Equivalent rupiah***	**Jumlah nosional mata uang asing (angka penuh)/ *Notional amount of foreign currency (full amount)***	**Ekuivalen rupiah/ *Equivalent rupiah***	
Pihak berelasi (Catatan 38)					***Related parties (Note 38)***
Rupiah		46.534		38.911	*Rupiah*
Pihak ketiga					***Third parties***
Rupiah		1.865.083		1.795.594	*Rupiah*
Jumlah		**1.911.617**		**1.834.505**	***Total***

20. SIMPANAN NASABAH (lanjutan) / *20. DEPOSITS FROM CUSTOMER (continued)*

b. Tabungan (lanjutan) / *b. Savings Deposits (continued)*

ii. Berdasarkan jenis / *ii. By type*

	2025	2024	
Tabungan Artha	982.496	1.036.242	*Artha savings*
Tabungan Artha Hold Dana	323.516	180.169	*Artha Hold Dana savings*
Tabungan Wira	289.926	306.070	*Wira savings*
Tabungan Artha Payroll	233.429	235.444	*Artha Payroll savings*
Tabungan Artha Setoran Bulanan	44.004	35.312	*Artha Setoran Bulanan savings*
Tabungan Prega Prestasi	15.831	17.612	*Prega Prestasi savings*
Tabunganku	9.236	9.500	*Tabunganku*
Tabungan Pintar	4.581	6.465	*Pintar savings*
Tabungan Artha Mitra	4.481	4.521	*Artha Mitra Savings*
Tabungan Icon	3.095	1.621	*Icon savings*
Tabungan Simpanan Pelajar	506	483	*Student savings*
Tabungan Prega Edusave	329	800	*Prega Edusave savings*
Tabungan Artha KUR	178	139	*Artha KUR savings*
Tabungan Basic Saving Account	9	21	*Basic Savings Account savings*
Tabungan Prestasi Gemilang	-	106	*Prestasi gemilang savings*
Jumlah	**1.911.617**	**1.834.505**	***Total***

Pada tanggal 31 Desember 2025 dan 2024, tidak terdapat tabungan yang dijadikan jaminan tunai atas kredit yang diberikan.

As of December 31, 2025 and 2024, there are no savings deposits used as cash collateral for loans granted.

c. Deposito Berjangka / *c. Time Deposits*

i. Berdasarkan mata uang dan pihak / *i. By currency and party*

	2025		2024		
	Jumlah nosional mata uang asing (angka penuh)/ *Notional amount of foreign currency (full amount)*	**Ekuivalen rupiah/ *Equivalent rupiah***	**Jumlah nosional mata uang asing (angka penuh)/ *Notional amount of foreign currency (full amount)***	**Ekuivalen rupiah/ *Equivalent rupiah***	
Pihak berelasi (Catatan 38)					***Related parties (Note 38)***
Rupiah		583.449		630.149	*Rupiah*
Mata uang asing					*Foreign currency*
Dolar Amerika Serikat	14.231.181	237.305	5.636.805	90.724	*United States Dollar*
Dolar Singapura	2.194	28	2.185	26	*Singapore Dollar*
Sub jumlah		820.782		720.899	*Sub total*
Pihak ketiga					***Third parties***
Rupiah		12.199.111		13.478.277	*Rupiah*
Mata uang asing					*Foreign currencies*
Dolar Amerika Serikat	64.875.552	1.081.800	82.448.582	1.327.010	*United States Dollar*
Dolar Singapura	880.679	11.418	1.050.329	12.441	*Singapore Dollar*
Sub jumlah		13.292.329		14.817.728	*Sub total*
Jumlah		**14.113.111**		**15.538.627**	***Total***

20. SIMPANAN NASABAH (lanjutan) / *20. DEPOSITS FROM CUSTOMER (continued)*

c. Deposito Berjangka (lanjutan) / *c. Time Deposits (continued)*

ii. Berdasarkan periode deposito berjangka / *ii. By time deposits period*

	2025	2024	
Rupiah			*Rupiah*
1 bulan	8.288.042	9.338.056	*1 month*
3 bulan	1.428.600	2.971.299	*3 months*
6 bulan	2.846.265	1.079.477	*6 months*
12 bulan	219.653	719.594	*12 months*
Sub jumlah	12.782.560	14.108.426	*Sub total*
Mata Uang Asing			*Foreign Currencies*
1 bulan	1.154.714	865.570	*1 month*
3 bulan	102.187	499.896	*3 months*
6 bulan	50.589	55.585	*6 months*
12 bulan	23.061	9.150	*12 months*
Sub jumlah	1.330.551	1.430.201	*Sub total*
Jumlah	**14.113.111**	**15.538.627**	***Total***

iii. Berdasarkan sisa umur sampai dengan jatuh tempo / *iii. By currency and party*

	2025	2024	
Rupiah			*Rupiah*
Kurang dari 1 bulan	9.305.347	10.612.163	*Less than 1 month*
1 sampai dengan 3 bulan	2.729.960	2.525.912	*1 up to 3 months*
3 sampai dengan 6 bulan	619.470	265.171	*3 up to 6 months*
6 sampai dengan 12 bulan	127.783	705.180	*6 up to 12 months*
Jumlah Rupiah	12.782.560	14.108.426	*Total Rupiah*
Mata Uang Asing			*Foreign Currencies*
Kurang dari 1 bulan	1.169.045	1.273.856	*Less than 1 month*
1 sampai dengan 3 bulan	120.796	117.361	*1 up to 3 months*
3 sampai dengan 6 bulan	27.098	33.474	*3 up to 6 months*
6 sampai dengan 12 bulan	13.612	5.510	*6 up to 12 months*
Jumlah Mata Uang Asing	1.330.551	1.430.201	*Total Foreign Currency*
Jumlah	**14.113.111**	**15.538.627**	***Total***

Pada tanggal 31 Desember 2025 dan 2024, deposito berjangka yang dijadikan sebagai jaminan tunai atas kredit yang diberikan adalah sebagai berikut:

As of December 31, 2025 and 2024, time deposits used as cash collateral for loan granted are as follows:

	2025	2024	
Pihak ketiga	588.243	167.865	*Third parties*
Jumlah (Catatan 13l)	**588.243**	**167.865**	***Total (Note 13l)***

Tingkat suku bunga rata-rata per tahun adalah sebagai berikut:

The average interest rates per annum are as follows:

	2025	2024	
Rupiah			*Rupiah*
Giro	0,92%	0,96%	*Demand deposits*
Tabungan	0,54%	0,72%	*Savings deposits*
Deposito berjangka	5,26%	3,34%	*Time deposits*
Mata Uang Asing			*Foreign Currencies*
Giro	0,04%	0,02%	*Demand deposits*
Deposito berjangka	2,22%	3,49%	*Time deposits*

21. SIMPANAN DARI BANK LAIN / *21. DEPOSITS FROM OTHER BANKS*

Rincian simpanan dari bank lain adalah sebagai berikut: / *The details of deposits from other banks are as follows:*

	2025	2024	
Rupiah			*Rupiah*
Deposito berjangka	80.016	95.150	*Time deposits*
Giro	65.428	97.304	*Demand deposits*
Tabungan	2.320	-	*Savings*
Interbank *Call Money*	-	200.000	*Interbank Call Money*
Deposito *on call*	-	60.000	*Deposito on call*
Jumlah	**147.764**	**452.454**	***Total***

a. Deposito berjangka / *a. Time deposits*

i. Berdasarkan mata uang dan pihak / *i. By currency and party*

	2025	2024	
Rupiah			*Rupiah*
Pihak ketiga	80.016	95.150	*Third parties*

ii. Berdasarkan jangka waktu / *ii. By maturity*

	2025	2024	
Rupiah			*Rupiah*
1 bulan	80.016	95.150	*1 month*

iii. Berdasarkan sisa umur sampai dengan jatuh tempo / *iii. Based on remaining period until maturity*

	2025	2024	
Rupiah			*Rupiah*
Kurang dari 1 bulan	80.016	95.150	*Less than 1 month*

b. Giro / *b. Demand Deposits*

i. Berdasarkan mata uang dan pihak / *i. By currency and party*

	2025	2024	
Rupiah			*Rupiah*
Pihak ketiga	65.428	97.304	*Third parties*

c. Tabungan / *c. Savings*

i. Berdasarkan mata uang dan pihak / *i. By currency and party*

	2025	2024	
Rupiah			*Rupiah*
Pihak ketiga	2.320	-	*Third parties*

d. Interbank *Call Money* / *d. Interbank Call Money*

i. Berdasarkan mata uang dan pihak / *i. By currency and party*

	2025	2024	
Rupiah			*Rupiah*
Pihak ketiga	-	200.000	*Third parties*

ii. Berdasarkan jangka waktu / *ii. By maturity*

	2025	2024	
Rupiah			*Rupiah*
1 bulan	-	200.000	*1 month*

iii. Berdasarkan sisa umur sampai dengan jatuh tempo / *iii. Based on remaining period until maturity*

	2025	2024	
Rupiah			*Rupiah*
Kurang dari 1 bulan	-	200.000	*Less than 1 month*

21. SIMPANAN DARI BANK LAIN (lanjutan)

Rincian simpanan dari bank lain adalah sebagai berikut: (lanjutan)

e. Deposito *on call*

i. Berdasarkan mata uang dan pihak

	2025	2024	
Rupiah			Rupiah
Pihak ketiga	-	60.000	Third parties

ii. Berdasarkan jangka waktu

	2025	2024	
Rupiah			Rupiah
1 bulan	-	60.000	1 month

iii. Berdasarkan sisa umur sampai dengan jatuh tempo

	2025	2024	
Rupiah			Rupiah
Kurang dari 1 bulan	-	60.000	Less than 1 month

f. Tingkat suku bunga rata-rata per tahun adalah sebagai berikut:

	2025	2024	
Rupiah			Rupiah
Giro	4,27%	1,78%	Demand deposits
Tabungan	1,98%	-	
Deposito berjangka	6,07%	6,15%	Time deposits
Deposito *on call*	-	6,68%	Deposito on call

Pada tanggal 31 Desember 2025 dan 2024, tidak terdapat simpanan dari bank lain yang dijadikan jaminan.

21. *DEPOSITS FROM OTHER BANKS (continued)*

The details of deposits from other banks are as follows: (continued)

e. Deposito on call

i. By currency and party

ii. By maturity

iii. Based on remaining period until maturity

f. The average interest rates per annum are as follows:

As of December 31, 2025 and 2024, there are no deposits from other banks used as collateral.

22. LIABILITAS EFEK YANG DIJUAL DENGAN JANJI DIBELI KEMBALI

22. *SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE LIABILITIES*

	2024					
	Tanggal dimulai/ *Start date*	**Tanggal jatuh tempo/ *Maturity date***	**Nilai pembelian kembali/ *Repurchase amount***	**Beban bunga yang belum diamortisasi/ *Unamortised interest expense***	**Nilai bersih/ *Net value***	
Transaksi dengan Bank Indonesia						*Transactions with Bank Indonesia*
IDSR070525364S – 020373	30 Des/ *Dec* 2024	30 Jan/ *Jan* 2025	97.939	514	97.425	*IDSR070525364S - 020373*
Surat Utang Negara						*Government Bonds*
FR0081-020267	15 Nov/ *Nov* 2024	16 Jan/ *Jan* 2025	317.292	9.685	307.607	*FR0081-020267*
FR100-020344	13 Des/ *Dec* 2024	13 Jan/ *Jan* 2025	46.393	102	46.291	*FR100-020344*
FR101-020342	13 Des/ *Dec* 2024	13 Jan/ *Jan* 2025	38.677	85	38.592	*FR101-020342*
FR064-020345	13 Des/ *Dec* 2024	13 Jan/ *Jan* 2025	9.387	21	9.366	*FR064-020345*
Sub jumlah			411.749	9.893	401.856	*Sub total*
Jumlah - bersih			**509.688**	**10.407**	**499.281**	***Total - net***

23. PERPAJAKAN / *23. TAXATION*

a. Utang pajak / *a. Taxes payable*

	2025	2024	
Pajak penghasilan			*Income tax*
Pasal 4 (2)	15.871	13.302	*Article 4 (2)*
Pasal 21	1.279	1.171	*Article 21*
Pasal 23	357	590	*Article 23*
Pasal 15	3	-	*Article 15*
Pasal 26	-	25	*Article 26*
Sub jumlah	17.510	15.088	*Sub total*
Pajak pertambahan nilai	505	101	*Value added tax*
Jumlah	**18.015**	**15.189**	***Total***

b. Pajak penghasilan / *b. Income tax*

Pada tanggal 31 Maret 2020, Pemerintah menerbitkan Peraturan Pemerintah Pengganti Undang-Undang (Perpu) Republik Indonesia No. 1 Tahun 2020 yang telah menjadi Undang-Undang (UU) No. 2 Tahun 2020, serta menetapkan Peraturan Pemerintah (PP) No. 30 Tahun 2020 tentang Penurunan Tarif Pajak Penghasilan bagi Wajib Pajak Badan Dalam Negeri yang Berbentuk Perseroan Terbuka dan berlaku sejak tanggal 19 Juni 2020. Aturan tersebut menetapkan penurunan tarif pajak penghasilan wajib pajak badan dalam negeri dan bentuk usaha tetap dari semula 25% menjadi 22% untuk tahun pajak 2020 dan 2021 dan 20% mulai tahun pajak 2022 dan seterusnya.

On March 31, 2020, the Government issue Government Regulation in Lieu of Law (Perpu) of the Republic of Indonesia No. 1 year 2020 which has become Law (UU) No. 2 year 2020, as well as stipulated Government Regulation (PP) No. 30 year 2020 concerning Tarif Reduction for Domestic Public Companies Taxpayers and effective since June 19, 2020. The regulation has stipulated the reduction in the income tax rates for domestic corporate taxpayers and business establishments from 25% to 22% for fiscal year 2020 and 2021 and 20% for the fiscal year 2022 onwards.

Pada tanggal 29 Oktober 2021, Pemerintah menerbitkan Undang-Undang Republik Indonesia No. 7 Tahun 2021 tentang Harmonisasi Peraturan Perpajakan. Pada tanggal 20 Desember 2022, Pemerintah kemudian menerbitkan Peraturan Pemerintah No. 55 Tahun 2022 tentang Penyesuaian Pengaturan di Bidang Pajak Penghasilan yang mencabut PP No. 30 Tahun 2020. Aturan tersebut menetapkan tarif pajak penghasilan wajib pajak dalam negeri dan bentuk usaha tetap sebesar 22% yang mulai berlaku pada tahun pajak 2022 dan seterusnya. Dengan demikian, penetapan tarif pajak sebelumnya sebesar 20% menjadi tidak berlaku setelah Undang-Undang ini disahkan.

On October 29, 2021, the Government issued Law of the Republic of Indonesia No. 7 of 2021 concerning Harmonization of Tax Regulations. On December 20, 2022, the Government then issued PP No. 55 Year 2022 regarding Adjustments to the Tax Regulations of Income Tax which revokes PP No. 30 Year 2020. The regulation stipulates the income tax rate for domestic taxpayers and permanent establishments at 22% which will take effect from the 2022 fiscal year onwards. Therefore, the previous tax rate determination of 20% becomes invalid after this Law is enacted.

23. PERPAJAKAN (lanjutan)

b. Pajak penghasilan (lanjutan)

Berdasarkan Pasal 65 dari Peraturan Pemerintah No. 55 Tahun 2022 tentang Penurunan Tarif Pajak Penghasilan ("PPh") bagi Wajib Pajak Badan Dalam Negeri Yang Berbentuk Perseroan Terbuka, Wajib Pajak dapat memperoleh penurunan tarif PPh sebesar 3% (tiga persen) lebih rendah dari tarif PPh Wajib Pajak Badan dalam negeri sebagaimana diatur dalam Undang-Undang Perpajakan tersebut diatas apabila memenuhi tambahan kriteria sebagai berikut:

1. Jumlah kepemilikan saham publiknya 40% (empat puluh persen) atau lebih dari keseluruhan saham yang disetor dan saham tersebut dimiliki paling sedikit oleh 300 (tiga ratus) pihak;

2. Masing-masing pihak yang dimaksud di atas hanya boleh memiliki saham kurang dari 5% (lima persen) dari keseluruhan saham yang ditempatkan dan disetor penuh;

3. Pihak-pihak yang memenuhi persyaratan 300 (tiga ratus) pihak dan 5% (lima persen) sebagaimana di atas, tidak termasuk: Wajib Pajak Perseroan Terbuka yang membeli kembali sahamnya; dan/atau yang memiliki hubungan istimewa sebagaimana diatur dalam Undang-Undang Pajak Penghasilan dengan Wajib Pajak Perseroan Terbuka (tercermin dari kepemilikan saham oleh pengendali dan/atau pemegang saham utama).

Pajak penghasilan badan PT Bank Artha Graha Internasional Tbk untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2025 dan 2024 telah dihitung dengan menggunakan tarif pajak 19%.

Beban (manfaat) pajak penghasilan terdiri dari:

	2025	2024	
Pajak kini tahun berjalan	-	-	*Current tax current year*
Pajak tangguhan tahun berjalan	31.289	(37.281)	*Deferred tax current year*
Beban (manfaat) pajak penghasilan – bersih	**31.289**	**(37.281)**	***Income tax expense (benefit)– net***

23. TAXATION (continued)

b. Income tax (continued)

Based on Article 65 of Government Regulation No. 55 Year 2022 regarding the Decrease in Income Tax Rates ("PPh") for Domestic Corporate Tax Payers in the Form of Public Companies, tax payers can obtain a reduction in the PPh of 3% (three percent) lower than the rate of domestic corporate tax payers as Regulated in the Taxation Law, if it meets the following additional criteria:

1. The public owned 40% (forty percent) or more of the total paid up shares and those shares are owned by at least 300 (three hundred) parties;

2. Each party referred to above may only own shares of less than 5% (five percent) of the total issued and paid-up shares;

3. Parties that meet the requirements of 300 (three hundred) parties and 5% (five percent) as stated above, do not include: Public Company Tax Payers who buy back their shares; and/or Those who have a special relationship as stipulated in the Income Tax Law with Public Company Tax Payers (reflected in: share ownership by the controlling party and/or major shareholder).

Corporate income tax of PT Bank Artha Graha Internasional Tbk for the year ended December 31, 2025 and 2024 are calculated using the tax rate of 19%.

Income tax expense (benefit) consists of:

23. PERPAJAKAN (lanjutan)

b. Pajak penghasilan (lanjutan)

Pajak kini

Rekonsiliasi antara laba (rugi) sebelum manfaat (beban) pajak penghasilan menurut laporan laba rugi dan penghasilan komprehensif lain dengan laba kena pajak Bank untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

23. TAXATION (continued)

b. Income tax (continued)

Current tax

The reconciliation between income (loss) before income tax benefit (expense) as shown in the statement of profit or loss and other comprehensive income with the Bank's taxable income for the years ended December 31, 2025 and 2024 are as follows:

	2025	**2024**	
Laba (rugi) sebelum manfaat pajak penghasilan menurut laporan laba rugi dan penghasilan komprehensif lain	(598.809)	189.755	*Income (loss) before income tax benefit per statement of profit or loss and other comprehensive income*
Beda temporer:			*Temporary differences:*
Penyisihan imbalan pasca kerja karyawan	(9.457)	1.418	*Provision for post-employment benefits*
Pembentukan (pemulihan) kerugian penurunan nilai aset keuangan dan non-keuangan	516.777	(190.238)	*Provision (reversal) of impairment losses on financial and non-financial assets*
Penyusutan aset tetap	2.714	-	*Depreciation of fixed assets*
Amortisasi aset tak berwujud	12.065	-	*Amortization of intangible assets*
Beda tetap:			*Permanent differences:*
Sumbangan	9.265	6.461	*Donation*
Pendapatan penghasilan yang dikenakan pajak final	(27.711)	-	*Income taxable income*
Lain-lain	18.366	-	*Others*
Taksiran laba (rugi) kena pajak	**(76.790)**	**7.396**	***Estimated taxable income (loss)***
Kompensasi rugi fiskal tahun:			***Fiscal loss compensation for year:***
- **2020**	**-**	**(329.273)**	***- 2020***
- **2022**	**(69.764)**	**(80.670)**	***- 2022***
- **2025**	**(76.790)**	**-**	***- 2025***
Akumulasi rugi fiskal	**(146.554)**	**(409.943)**	***Accumulated fiscal losses***

Laba kena pajak hasil rekonsiliasi untuk tahun yang berakhir pada tanggal 31 Desember 2025 akan digunakan sebagai dasar dalam pengisian Surat Pemberitahuan (SPT) Tahunan PPh Badan Bank.

Taxable income which is resulted from reconciliation for the year ended December 31, 2025 will be used as basis in submission of the Bank's Annual Corporate Income Tax Return (SPT).

Perhitungan laba kena pajak hasil rekonsiliasi untuk tahun yang berakhir pada tanggal 31 Desember 2025 telah sesuai dengan SPT yang akan disampaikan ke Kantor Pelayanan Pajak.

The calculation of taxable income which is resulted form reconciliation for the year ended December 31, 2025 is in accordance with SPT will be reported to the Tax Office.

23. PERPAJAKAN (lanjutan) / *23. TAXATION (continued)*

b. Pajak penghasilan (lanjutan) / *b. Income tax (continued)*

Pajak kini (lanjutan) / *Current tax (continued)*

Rekonsiliasi antara beban pajak penghasilan yang dihitung dengan menggunakan tarif pajak sebesar 19% untuk tahun 2025 dan 2024 atas laba (rugi) sebelum manfaat (beban) pajak penghasilan dengan beban pajak penghasilan sebagaimana yang disajikan dalam laporan laba rugi dan penghasilan komprehensif lain adalah sebagai berikut:

The reconciliation between income tax expense computed using the prevailing tax rate of 19% for 2025 and 2024 on income before income (loss) tax benefit (expense) and income tax expense as presented in the statements of profit or loss and other comprehensive income is as follows:

	2025	2024	
Laba (rugi) sebelum manfaat pajak penghasilan menurut laporan laba rugi dan penghasilan komprehensif lain	(598.809)	189.755	*Income (loss) before income tax benefit per statement of profit or loss and other comprehensive income*
Manfaat (beban) pajak penghasilan dengan tarif pajak yang berlaku	(113.774)	36.053	*Income (benefit) tax expense based on the applicable tax rates*
Pengaruh pajak atas beda tetap pada tarif pajak yang berlaku	(15)	1.228	*Tax effects on permanent differences at the applicable tax rate*
Penyesuaian rugi fiskal setelah pemeriksaan	82.500	-	*Adjustment of fiscal losses after audit*
Manfaat (beban) pajak penghasilan – bersih	**(31.289)**	**37.281**	***Income tax benefit (expense) – net***

Berdasarkan Undang-Undang Perpajakan yang berlaku di Indonesia, Bank menghitung, menetapkan, dan membayar sendiri besarnya jumlah pajak yang terhutang. Direktorat Jenderal Pajak (DJP) dapat menetapkan atau mengubah liabilitas pajak dalam batas waktu 5 (lima) tahun sejak saat terutangnya pajak.

Under the Taxation Laws in Indonesia, the Bank submits tax returns on the basis of self assessment. The Directorate General of Tax (DGT) may assess or amend taxes payable within 5 (five) years since the tax becomes due.

Pajak tangguhan / *Deferred tax*

Pajak tangguhan dihitung berdasarkan pengaruh dari perbedaan temporer antara jumlah tercatat aset dan liabilitas menurut laporan keuangan dengan dasar korfis pengenaan pajak aset dan liabilitas.

Deferred income tax is calculated based on the temporary differences between the tax base of assets and liabilities and its carrying value for financial reporting purposes.

Rincian aset pajak tangguhan Bank pada tanggal 31 Desember 2025 adalah sebagai berikut:

The details of the Bank's deferred tax assets as of December 31, 2025 is as follows:

	2025				
	1 Jan/ *Jan 1,* 2025	Dikreditkan (dibebankan) ke laporan laba rugi/ *Credited (charged) to statement of profit or loss*	Dikreditkan (dibebankan) ke penghasilan komprehensif lain/ *Credited (charged) to other comprehensive income*	31 Des/ *Dec 31,* 2025	
Rugi fiskal	101.298	(67.910)	-	33.388	*Fiscal loss*
Liabilitas imbalan pasca kerja	18.837	(1.797)	1.941	18.981	*Post employment benefits liability*
Cadangan kerugian penurunan nilai	116.659	98.188	-	214.847	*Allowance for impairment losses*
Penyusutan aset tetap	411	516	-	927	*Depreciation of fixed assets*
Amortisasi aset takberwujud	(7.199)	2.292	-	(4.907)	*Amortization of intangible asset*
(Kerugian)/ keuntungan dari perubahan nilai aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain dikurangi pajak	(325)	-	(1.038)	(1.363)	*(Loss)/gain on changes in value of financial assets at fair value through other comprehensive income after tax*
Jumlah	**229.681**	**31.289**	**903**	**261.873**	***Total***

23. PERPAJAKAN (lanjutan)

b. Pajak penghasilan (lanjutan)

Pajak tangguhan (lanjutan)

Rincian aset pajak tangguhan Bank pada tanggal 31 Desember 2024 adalah sebagai berikut:

23. TAXATION (continued)

b. Income tax (continued)

Deferred tax (continued)

The details of the Bank's deferred tax assets as of December 31, 2024 is as follows:

	2024				
	1 Jan/ *Jan 1, 2024*	**Dikreditkan (dibebankan) ke laporan laba rugi/ *Credited (charged) to statement of profit or loss***	**Dikreditkan (dibebankan) ke penghasilan komprehensif lain/ *Credited (charged) to other comprehensive income***	**31 Des/ *Dec 31, 2024***	
Rugi fiskal	102.703	(1.405)	-	101.298	*Fiscal loss*
Liabilitas imbalan pasca kerja	22.585	269	(4.017)	18.837	*Post employment benefits liability*
Cadangan kerugian penurunan nilai	152.804	(36.145)	-	116.659	*Allowance for impairment losses*
Penyusutan aset tetap	411	-	-	411	*Depreciation of fixed assets*
Amortisasi aset takberwujud	(7.199)	-	-	(7.199)	*Amortization of intangible asset*
(Kerugian)/ keuntungan dari perubahan nilai aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain dikurangi pajak	(544)	-	219	(325)	*(Loss)/gain on changes in value of financial assets at fair value through other comprehensive income after tax*
Jumlah	**270.760**	**(37.281)**	**(3.798)**	**229.681**	***Total***

Aset pajak tangguhan diakui apabila besar kemungkinan bahwa jumlah penghasilan kena pajak pada masa mendatang akan memadai untuk dikompensasi dengan perbedaan temporer yang dapat dikurangkan. Manajemen berkeyakinan bahwa aset pajak tangguhan dapat dimanfaatkan di masa mendatang.

Deferred tax assets are recognized to the extent that the amount of taxable income in the future will be available against which the deductible temporary differences. Management believes that the deferred tax assets can be utilized in the future.

c. Pemeriksaan Pajak

Tahun pajak 2020

Pajak Penghasilan Badan ("PPh Badan")
Pada Oktober 2025, Bank menerima Surat Ketetapan Pajak Kurang Bayar ("SKPKB") atas PPh Pasal 4(2), PPh Pasal 21, PPh Pasal 23, dan PPh Pasal 26 dengan jumlah masing-masing Rp54, Rp159, Rp638, dan Rp23. Bank menerima seluruh hasil Pemeriksaan tersebut, telah membayar, dan membebankannya pada laporan laba rugi tahun 2025.

Pajak Pertambahan Nilai ("PPN")
Pada Oktober 2025, Bank menerima SKPKB dan Surat Tagihan Pajak ("STP") atas PPN dengan jumlah masing-masing Rp895 dan Rp63. Bank menerima seluruh hasil Pemeriksaan tersebut, telah membayar, dan membebankannya pada laporan laba rugi tahun 2025.

c. Pemeriksaan Pajak

Fiscal Year 2020

Corporate Income Tax ("CIT")
In October 2025, Bank received Underpaid Tax Assessment Letter ("SKPKB") for Withholding Income Tax ("WHT") Art. 4(2), WHT Art. 21, WHT Art. 23, and WHT Art. 26 amounted to Rp54, Rp159, Rp638, and Rp23 respectively. Bank has agreed to the tax audit result, paid, and charged it to 2025 profit and loss.

Value Added Tax ("VAT")
In October 2025, Bank received SKPKB and Tax Collection Letter ("STP") for VAT amounted to Rp895 and Rp63 respectively. Bank has agreed to the tax audit result, paid, and charged it to 2025 profit and loss.

23. PERPAJAKAN (lanjutan)

c. Pemeriksaan Pajak (lanjutan)

Tahun 2021

Pajak Penghasilan Badan ("PPh Badan")
Pada Desember 2025, Bank menerima SKPKB atas PPh Badan dan PPh Pasal 23 dengan jumlah masing-masing Rp13.279 dan Rp331. Bank menerima seluruh hasil Pemeriksaan tersebut, telah membayar, dan membebankannya pada laporan laba rugi tahun 2025.

Tahun 2022

Pajak Penghasilan Badan ("PPh Badan")
Pada Desember 2025, Bank menerima SKPKB atas PPh Pasal 21 dan PPh Pasal 23 dengan jumlah masing-masing Rp87 dan Rp1.617. Bank menerima seluruh hasil Pemeriksaan tersebut, telah membayar, dan membebankannya pada laporan laba rugi tahun 2025.

23. TAXATION (continued)

c. Pemeriksaan Pajak (continued)

Fiscal Year 2021

Corporate Income Tax ("CIT")
In December 2025, Bank received SKPKB for CIT and WHT Art. 23 amounted to Rp13,279 and Rp331 respectively. Bank has agreed to the tax audit results, paid, and charged it to 2025 profit and loss.

Fiscal Year 2022

Corporate Income Tax ("CIT")
In December 2025, Bank received SKPKB for WHT Art. 21 and WHT Art. 23 amounted to Rp87 and Rp1,617 respectively. Bank has agreed to the tax audit result, paid, and charged it to 2025 profit and loss.

24. BUNGA MASIH HARUS DIBAYAR

24. ACCRUED INTEREST PAYABLES

Rincian bunga masih harus dibayar adalah sebagai berikut:

The details of accrued interest payables are as follows:

	2025			2024			
	Jumlah nosional mata uang asing (angka penuh)/ *Notional amount of foreign currency (full amount)*		**Ekuivalen rupiah/ *Equivalent rupiah***	**Jumlah nosional mata uang asing (angka penuh)/ *Notional amount of foreign currency (full amount)***		**Ekuivalen rupiah/ *Equivalent rupiah***	
Rupiah							***Rupiah***
Simpanan nasabah							*Deposits from customers*
Bunga deposito berjangka			36.066			31.420	*Interest on time deposits*
Bunga tabungan			3			-	*Saving deposits*
Simpanan dari bank lain							*Deposits from other banks*
Bunga deposito berjangka			156			511	*Interest on time deposits*
LTN Subordinasi I tahap I			104			52	*Subordinated LTN I stage I*
Sub jumlah			36.329			31.983	*Sub total*
Mata Uang Asing							***Foreign Currencies***
Simpanan nasabah							*Deposits from customers*
Bunga deposito berjangka	USD	80.479	1.342	USD	197.874	3.184	*Interest on time deposits*
	SGD	2.976	39	SGD	(5.663)	(67)	
Sub jumlah			1.381			3.117	*Sub total*
Jumlah			**37.710**			**35.100**	***Total***

25. LIABILITAS LAIN-LAIN / *OTHER LIABILITIES*

Rincian liabilitas lain-lain adalah sebagai berikut: / *The details of other liabilities are as follows:*

	2025	2024	
Pihak ketiga			***Third parties***
Rupiah			*Rupiah*
Utang lain-lain	203.006	223.775	*Other payables*
Operasional	153.349	64.179	*Operational*
Setoran jaminan	10.690	2.786	*Guarantee deposits*
Gaji dan tunjangan	3.287	3.462	*Salaries and allowances*
Pendapatan diterima di muka	2.493	12.735	*Unearned revenues*
Lain-lain	1.812	4.615	*Others*
Sub jumlah	374.637	311.552	*Sub total*
Mata Uang Asing			*Foreign Currencies*
Operasional	1.233	894	*Operational*
Sub jumlah	1.233	894	*Sub total*
Jumlah	**375.870**	**312.446**	***Total***

Setoran jaminan terutama merupakan setoran jaminan dari debitur untuk penyelesaian kredit.

Guarantee deposits mainly represent deposit from debtor to settle the loan.

Beban akrual operasional terutama terdiri dari beban akrual listrik, telepon, air, sewa, pemeliharaan, keamanan dan operasional lainnya.

Operational accrued expenses represent accrued expenses of electricity, telephone, water, rent, maintenance, security and other operationals.

Utang lain-lain merupakan fasilitas pinjaman yang diterima dari PT Sarana Multigriya Financial dalam rangka penyaluran KPR Sejahtera bagi masyarakat berpenghasilan rendah berdasarkan surat perjanjian No:121/PP/SMF-BANKARTHAGRAHA/VIII/2018 dengan jangka waktu paling lama 15 tahun.

Others payable represent loans received from PT Sarana Multigriya Financial in the framework distribution of KPR Sejahtera for low income society based on agreement letter No:121/PP/SMF-BANKARTHAGRHA/VIII/2018 with the longest period of time 15 years.

26. LIABILITAS IMBALAN PASCA KERJA / *POST-EMPLOYMENT BENEFITS LIABILITY*

Bank memberikan imbalan pasca kerja kepada karyawan tetap yang telah mencapai usia pensiun normal pada umur 55 tahun berdasarkan Omnibus Law No. 11 Tahun 2020 dan PP No. 35 Tahun 2021 dan mengakui liabilitas imbalan pasca kerja sesuai dengan PSAK 219. Jumlah karyawan Bank yang berhak atas imbalan pasca kerja tersebut pada tanggal 31 Desember 2025 dan 2024 masing-masing sejumlah 804 karyawan dan 934 karyawan.

The Bank provides post-employment benefits to permanent employees who have reached normal retirement age of 55 years in accordance with the Omnibus Law No. 11 in 2020 and Goverment regulation No. 35 in 2021 and recognizes post-employment benefit obligations in accordance with SFAS 219. The number of Bank employees who are entitled to post-employment benefits as of December 31, 2025 and 2024 is 804 employees and 934 employees, respectively.

Tabel di bawah ini merupakan ringkasan komponen beban imbalan pasca kerja yang diakui pada laporan laba rugi dan penghasilan komprehensif lain dan liabilitas imbalan pasca kerja yang dicatat pada laporan posisi keuangan, yang dihitung dengan menggunakan metode "*Projected Unit Credit*" oleh aktuaris independen, Kantor Konsultan Aktuaria Agus Susanto, sesuai dengan laporannya tertanggal 17 Maret 2026 dan tanggal 17 Februari 2025 untuk tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024.

The following tables summarize the components of post-employment benefits expense recognized in the statement of profit or loss and other comprehensive income and post-employment benefits liability recognized in the statement of financial position as determined using the "Projected Unit Credit" method by an independent actuary, Actuarial Consulting Office of Agus Susanto, based on its reports dated March 17, 2026 and dated February 5, 2025 for the year ended December 31, 2025 and 2024.

a. Beban imbalan pasca kerja / *Post-employment benefits expense*

	2025	2024	
Biaya bunga	7.040	7.965	*Interest cost*
Biaya jasa kini	8.662	9.123	*Current service cost*
Jumlah	**15.702**	**17.088**	***Total***

b. Liabilitas imbalan pasca kerja / *Post-employment benefits liability*

	2025	2024	
Nilai kini kewajiban imbalan pasti	99.912	99.151	*Present value of defined benefits obligation*

26. LIABILITAS IMBALAN PASCA KERJA (lanjutan) / *26. POST-EMPLOYMENT BENEFITS LIABILITY (continued)*

Perubahan nilai kini kewajiban imbalan pasti pada tahun berjalan adalah sebagai berikut:

The changes in the present value of defined benefits obligation in the current year are as follows:

	2025	2024	
Saldo awal tahun	99.151	118.875	*Balance at beginning of year*
Biaya jasa kini	8.662	9.123	*Current service cost*
Biaya bunga	7.040	7.965	*Interest cost*
Kerugian (keuntungan) aktuarial	10.217	(21.141)	*Actuarial loss (gain)*
Pembayaran manfaat	(25.158)	(15.671)	*Benefits payment*
Saldo akhir tahun	**99.912**	**99.151**	***Balance at end of year***

Perubahan liabilitas imbalan pasca kerja pada tahun berjalan adalah sebagai berikut:

The changes in post-employment benefits liability in the current year are as follows:

	2025	2024	
Saldo awal tahun	99.151	118.875	*Balance at beginning of year*
Beban imbalan pasca kerja (Catatan 32)	15.702	17.088	*Post-employment benefits expenses (Note 32)*
Pembayaran manfaat	(25.158)	(15.671)	*Benefits payment*
Kerugian (keuntungan) aktuarial	10.217	(21.141)	*Actuarial loss (gain)*
Saldo akhir tahun	**99.912**	**99.151**	***Balance at end of year***

Perubahan pengukuran kembali kerugian aktuarial pada tahun berjalan adalah sebagai berikut:

The changes in remeasurement on actuarial losses in the current year are as follows:

	2025	2024	
Saldo awal tahun	97.231	76.090	*Balance at beginning of year*
Keuntungan (kerugian) aktuarial	(10.217)	21.141	*Actuarial gain (loss)*
Saldo akhir tahun	**87.014**	**97.231**	***Balance at end of year***

Asumsi-asumsi utama yang digunakan dalam menghitung liabilitas imbalan pasca kerja pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

The principal assumptions used to determine post-employment benefits liability as of December 31, 2025 and 2024 are as follows:

	2025	2024	
Usia pensiun normal	55 tahun/ *years*	55 tahun/ *years*	*Normal retirement age*
Tingkat mortalita	TMI-IV (2019)	TMI-IV (2019)	*Mortality rate*
Tingkat kenaikan gaji	5% per tahun/ *per annum*	7% per tahun/ *per annum*	*Salary increase rate*
Tingkat bunga	6,4% per tahun/ *per annum*	7,1% per tahun/ *per annum*	*Interest rate*

Rincian nilai kini kewajiban imbalan pasti, defisit program dan penyesuaian pengalaman yang timbul pada liabilitas program untuk tahun yang berakhir pada tanggal 31 Desember 2025 dan empat periode tahunan sebelumnya adalah sebagai berikut:

The details of the present value of defined benefits obligation, deficit program and experience adjustments arising on the plan liabilities for the year ended December 31, 2025 and the previous four years are as follows:

	2025	2024	2023	2022	2021	
Nilai kini kewajiban imbalan pasti	99.912	99.151	118.875	124.006	153.778	*Present value of defined benefits obligation*
Defisit program	99.912	99.151	118.875	124.006	153.778	*Deficit program*
Penyesuaian pengalaman pada liabilitas program	15.646	19.053	4.474	652	37.124	*Experience adjustments on plan liabilities*

26. LIABILITAS IMBALAN PASCA KERJA (lanjutan)

Tabel berikut menunjukkan analisis sensitivitas atas kemungkinan perubahan tingkat suku bunga pasar, dengan variabel lain dianggap tetap, terhadap nilai kini kewajiban imbalan pasti dan biaya jasa kini pada tanggal 31 Desember 2025 dan 2024:

	2025	2024	
Kenaikan suku bunga 1%			*Increase in interest rate of 1%*
Nilai kini kewajiban imbalan pasti	95.661	94.310	*Present value of defined benefit obligation*
Biaya jasa kini	8.080	8.453	*Current service cost*
Penurunan suku bunga 1%			*Decrease in interest rate of 1%*
Nilai kini kewajiban imbalan pasti	104.631	104.550	*Present value of defined benefit obligation*
Biaya jasa kini	9.322	9.889	*Current service cost*

Rata-rata durasi kewajiban imbalan pasti adalah 11 (sebelas) tahun.

Perkiraan analisis jatuh tempo atas nilai kini kewajiban imbalan pasti pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

	2025	2024	
Kurang dari 1 tahun	28.486	23.155	*Less than 1 year*
1 sampai dengan 5 tahun	32.529	31.769	*1 up to 5 years*
5 sampai dengan 10 tahun	20.367	21.907	*5 up to 10 years*
Lebih dari 10 tahun	18.530	22.320	*More than 10 years*
Jumlah	**99.912**	**99.151**	***Total***

Manajemen telah mereviu asumsi yang digunakan dan berkeyakinan bahwa asumsi tersebut memadai. Manajemen berkeyakinan bahwa saldo liabilitas imbalan pasca kerja tersebut telah memadai untuk menutupi kewajiban Bank kepada karyawannya sesuai dengan yang diisyaratkan oleh Omnibus Law No. 11 Tahun 2020 dan PP No. 35 Tahun 2021 untuk yang berakhir tanggal 31 Desember 2025 dan 2024.

26. *POST-EMPLOYMENT BENEFITS LIABILITY (continued)*

The following table demonstrates the sensitivity analysis to a reasonably possible change in market interest rates, with all other variables held constant, of the present value of defined benefit obligation and current service cost as of December 31, 2025 and 2024:

The average duration of the defined benefit obligation is 11 (eleven) years.

Expected maturity analysis of present value of defined benefits obligation as of December 31, 2025 and 2024 is as follows:

The management has reviewed the assumptions used and believed that these assumptions are adequate. Management believes that the balance of post-employment benefits liability is adequate to cover the Bank's liability for its employees in accordance with the Omnibus Law No. 11 in 2020 and Goverment regulation No. 35 in 2021 for date ended December 31, 2025 and 2024.

27. PINJAMAN SUBORDINASI

Informasi Sumber Pendanaan lainnya

Dalam rangka memperkuat permodalan dan mendukung ekspansi usaha Perseroan menerbitkan *Long Term Notes* (LTN) Subordinasi I sebagaimana diatur dalam ketentuan Peraturan Otoritas Jasa Keuangan (OJK) No. 39/POJK.04/2019 tentang Penerbitan Efek Bersifat Utang dan/atau Sukuk yang dilakukan tanpa melalui Penawaran umum. Perseroan menerbitkan *Long Term Notes* (LTN) Subordinasi I sebesar Rp500.000.000.000 (Lima Ratus Miliar Rupiah) dan terbagi 2 tahap yakni tahap I di tahun 2020 sebesar Rp200.000.000.000 (Dua Ratus Miliar Rupiah) dan tahap II di tahun 2021 sebesar Rp300.000.000.000 (Tiga Ratus Miliar Rupiah).

27. *SUBORDINATED LOAN*

Other Funding Source Information

In order to strengthen capital and support business expansion, the Company issued Subordinated Long Term Notes (LTN) I as stipulated in the Financial Services Authority (OJK) Regulation No. 39/POJK.04/2019 concerning Issuance of Debt Securities and / or Sukuk which are conducted without going through a public offering. The Company issues Subordinated Long Term Notes (LTN) I of Rp500,000,000,000 (Five Hundred Billion Rupiah) namely Phase I in 2020 amounting to Rp200,000,000,000 (Two Hundred Billion Rupiah) and Phase II in 2021 amounting to Rp300,000,000,000 (Three Hundred Billion Rupiah).

27. PINJAMAN SUBORDINASI (lanjutan)

Informasi Sumber Pendanaan lainnya (lanjutan)

LTN Subordinasi I diterbitkan tanpa warkat, kecuali Sertifikat Jumbo LTN Subordinasi I tahap I yang diterbitkan oleh perseroan atas nama PT Kustodian Sentral Efek Indonesia (KSEI) sebagai bukti utang untuk kepentingan Pemegang LTN Subordinasi I tahap I. Tingkat bunga LTN Subordinasi I tahap I adalah sebesar 9,50% (Sembilan koma lima nol persen) per tahun dengan jangka waktu LTN Subordinasi I tahap I adalah 7 (tujuh) tahun, dan hanya dapat dilunasi setelah memperoleh persetujuan dari OJK. Pembayaran LTN Subordinasi I tahap I pada saat tanggal jatuh tempo yaitu 30 Desember 2027. LTN Subordinasi I tahap II tidak diterbitkan karena manajemen berkeyakinan permodalan saat ini sudah dapat mendukung ekspansi usaha untuk masa mendatang. Informasi mengenai tabel kronologi penerbitan LTN Subordinasi I tahap I tahun 2020 PT Bank Artha Graha Internasional Tbk dapat dilihat di bab Profil Perusahaan pada Laporan Tahunan.

Pinjaman subordinasi pada tanggal 31 Desember 2025 dan 2024 sebesar Rp200.000.000.000.

27. SUBORDINATED LOAN (continued)

Other Funding Source Information (continued)

Subordinated LTN I is issued without scrips, except for the Jumbo Certificate Subordinated LTN I phase I issued by the company on behalf of PT Kustodian Sentral Efek Indonesia (KSEI) as evidence of debt for the interest of the holder of Subordinated LTN I phase I. The interest rate for Subordinated LTN I phase I is equal to 9.50% (Nine point five zero percent) per annum with a term of LTN Subordinated I phase I of 7 (seven) years, and can only be paid off after obtaining approval from OJK. Payment of Subordinated LTN I phase I is due on the due date, which is December 30, 2027. LTN Subordinated I phase II was not issued because management believed that the current capital was able to support business expansion in the future. Information regarding the chronology table for the issuance of Subordinated LTN I phase I 2020 of PT Bank Artha Graha Internasional Tbk can be seen in the Company Profile chapter in the Annual Report.

Subordinated loans as of December 31, 2025 and 2024 is Rp200,000,000,000.

28. MODAL SAHAM

Rincian modal dasar, modal ditempatkan dan disetor penuh Bank pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

28. SHARE CAPITAL

The details of the Bank's authorized capital, issued and fully paid as of December 31, 2025 and 2024 are as follows:

	2025 dan/ *and* 2024				
Pemegang saham	**Jumlah saham ditempatkan dan disetor penuh/ *Number of shares issued and fully paid***	**Nominal per saham (rupiah penuh)/ *Par value per share (full rupiah amount)***	**Jumlah modal disetor (rupiah penuh)/ *Total paid-up capital (full rupiah amount)***	**Persentase kepemilikan/ *Percentage of ownership***	***Shareholders***
Modal dasar					***Authorized capital***
Saham biasa	52.310.000.000	110,88	5.800.132.800.000	-	*Common stock*
Modal ditempatkan dan disetor penuh					***Issued and fully paid capital***
PT Cakra Inti Utama	2.908.909.842	110,88	322.539.923.281	14,38%	*PT Cakra Inti Utama*
PT Pirus Platinum Murni	1.361.238.977	110,88	150.934.177.770	6,73%	*PT Pirus Platinum Murni*
PT Cerana Artha Putra	1.322.157.253	110,88	146.600.796.213	6,54%	*PT Cerana Artha Putra*
PT Puspita Bisnispuri	1.087.913.290	110,88	120.627.825.595	5,38%	*PT Puspita Bisnispuri*
PT Arthamulia Sentosajaya	839.439.091	110,88	93.077.006.410	4,15%	*PT Arthamulia Sentosajaya*
PT Karya Nusantara Permai	712.647.774	110,88	79.018.385.181	3,52%	*PT Karya Nusantara Permai*
Masyarakat (masing-masing di bawah 5%)	11.991.106.680	110,88	1.329.573.908.678	59,30%	*Public (each below 5%)*
Jumlah	**20.223.412.907**		**2.242.372.023.128**	**100%**	***Total***

Peningkatan modal ditempatkan dan disetor penuh Bank tersebut di atas telah diterima dan dicatat di dalam Sistem Administrasi Badan Hukum Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia berdasarkan Surat Laporan Penerimaan Pemberitahuan Perubahan Anggaran Dasar No. AHU-AH.01.03-0110476 tanggal 21 Desember 2016.

The increase in the Bank's issued and fully paid capital aforementioned has been accepted and recorded in the Legal Entity Administration System of the Ministry of Law and Human Rights Department of the Republic of Indonesia under Admission Notification Amendment No. AHU-AH.01.03-0110476 dated December 21, 2016.

28. MODAL SAHAM (lanjutan)

Berdasarkan Pernyataan Keputusan Rapat Umum Pemegang Saham Luar Biasa tanggal 30 Juni 2016, yang dinyatakan dalam Akta Notaris Dr. Irawan Soerodjo, SH, M.Si., tanggal 20 Desember 2016, para pemegang saham Bank memutuskan untuk menyetujui penerbitan saham baru melalui Penambahan Modal Dengan Hak Memesan Efek Terlebih Dahulu (PMHMETD) sebanyak-banyaknya 5.000.000.000 saham dengan nilai nominal Rp110,88 (Rupiah penuh) per saham disertai dengan Waran yang jumlahnya tidak melebihi dari 35% dari jumlah saham yang ditempatkan Bank pada saat penyampaian Pernyataan Pendaftaran kepada OJK.

Sehubungan dengan hal tersebut di atas, Bank melakukan Penawaran Umum Terbatas V (PUT V) kepada para pemegang saham Bank dengan memberikan HMETD untuk menerbitkan sebanyak 2.707.918.808 saham dengan nilai nominal Rp110,88 (Rupiah penuh) per saham dan harga penawaran Rp111,00 (Rupiah penuh) per saham, serta 4.513.198.013 Waran Seri I yang mewakili 34,48% dari jumlah saham yang ditempatkan dan disetor penuh sebelum PUT V ini dilaksanakan. Setiap 6 (enam) saham hasil pelaksanaan HMETD berhak memperoleh 10 (sepuluh) Waran Seri I dimana setiap 1 (satu) Waran Seri I dapat digunakan untuk membeli 1 (satu) saham baru dengan harga penawaran Rp111,00 (Rupiah penuh). Masa berlaku pelaksanaan Waran adalah sejak tanggal 19 Juni 2017 sampai dengan 7 Desember 2021.

Jumlah dana yang diperoleh dari penambahan modal saham dengan HMETD adalah sebesar Rp300.579.

Berdasarkan Akta No 05 tanggal 10 Maret 2021 dari Mochamad Nova Faisal S.H., M.Kn., Notaris di Jakarta, modal ditempatkan dan disetor Bank sampai dengan tanggal 10 Maret 2021 meningkat menjadi 15.934.675.830 saham sehubungan dengan Konversi Waran Seri I sebanyak 138.480.733 saham. Akta perubahan ini telah disahkan oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia berdasarkan Surat Keputusan No. AHU-AH.01.03-0158789 tanggal 12 Maret 2021.

Berdasarkan Akta No 117 tanggal 16 Agustus 2021 dari Christina Dwi Utami S.H., M.Hum., M.Kn. Notaris di Jakarta, modal ditempatkan dan disetor Bank sampai dengan tanggal 29 Juli 2021 meningkat menjadi 15.982.844.471 saham sehubungan dengan Konversi Waran Seri I sebanyak 48.168.641 saham. Akta perubahan ini telah disahkan oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia berdasarkan Surat Keputusan No. AHU-AH.01.03-0438182 tanggal 18 Agustus 2021.

Berdasarkan Akta No 145 tanggal 10 Desember 2021 dari Christina Dwi Utami S.H., M.Hum., M.Kn. Notaris di Jakarta, modal ditempatkan dan disetor Bank sampai dengan tanggal 08 Desember 2021 meningkat menjadi 20.223.412.907 saham sehubungan dengan Konversi Waran Seri I sebanyak 4.240.568.436 saham. Akta perubahan ini telah disahkan oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia berdasarkan Surat Keputusan No. AHU-AH.01.03-0485846 tanggal 15 Desember 2021.

28. SHARE CAPITAL (continued)

Based on the Resolution of Extraordinary General Meeting of Shareholders dated June 30, 2016, as covered by Notarial Deed of Dr. Irawan Soerodjo, SH, M.Si., dated December 20, 2016, the Bank's shareholders resolved to agree with the issuance of new shares through Rights Issue With Pre-Emptive Rights (PMHMETD) of 5,000,000,000 shares with par value of Rp110.88 (full Rupiah amount) per share attached with Warrants not exceeding 35% of the Bank's total issued shares at the time of submission of the Registration Statement to OJK.

In connection with the above matter, the Bank conducted Limited Public Offering V (LPO V) to the Bank's shareholders through Rights Issue With Pre-Emptive Rights (HMETD) by issuing of 2,707,918,808 shares with par value of Rp110.88 (full Rupiah amount) per share and offering price of Rp111.00 (full Rupiah amount) per share, and 4,513,198,013 Seriess I Warrant which represent 34.48% of total issued and fully paid shares before LPO V conducted. Every 6 (six) shares from HMETD entitles to obtain 10 (ten) Seriess I Warrant where by 1 (one) Seriess I Warrant can be used for buy 1 (one) new share with offering price of Rp111.00 (full Rupiah amount). The term of Warrant execution starting from June 19, 2017 up to December 7, 2021.

The total funds received from Rights Issue With Pre-Emptive Rights (HMETD) amounted to Rp300,579.

Based on Deed No. 05 dated March 10, 2021 from Mochamad Nova Faisal S.H., M.Kn., Notary in Jakarta, the Bank's issued and paid-up capital up to March 10, 2021 increased to 15,934,675,830 shares in connection with the Convertible Warrant Seriess I of 138,480,733 share. This amendment deed has been ratified by the Minister of Law and Human Rights of the Republic of Indonesia based on Decree No. AHU-AH.01.03-0158789 March 12, 2021.

Based on Deed No. 117 dated August 16, 2021 from Christina Dwi Utami S.H., M. Hum., M.Kn. Notary in Jakarta, the Bank's issued and paid-up capital up to July 29, 2021 increased to 15,982,844,471 shares in connection with the Seriess I Conversion of Warrants of 48,168,641 shares. This amendment deed has been ratified by the Minister of Law and Human Rights of the Republic of Indonesia based on Decree No. AHU-AH.01.03-0438182 dated August 18, 2021.

Based on Deed No. 145 dated December 10, 2021 from Christina Dwi Utami S.H., M. Hum., M.Kn. Notary in Jakarta, the Bank's issued and paid-up capital up to December 08, 2021 increased to 20,223,412,907 shares in connection with the Conversion of Warrant Seriess I totaling 4,240,568,436 shares. This amendment deed has been ratified by the Minister of Law and Human Rights of the Republic of Indonesia based on Decree No. AHU-AH.01.03-0485846 December 15, 2021.

29. TAMBAHAN MODAL DISETOR – BERSIH / *29. ADDITIONAL PAID-IN CAPITAL – NET*

Rincian tambahan modal disetor pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

The details of additional paid-in capital as of December 31, 2025 and 2024 are as follows:

	2025 dan/ *and* 2024	
Penawaran umum perdana tahun 1990	43.750	*Initial public offering in 1990*
Saham bonus pada tahun 1993	(25.000)	*Bonus shares in 1993*
Bagian yang tidak dapat dicatat (*partial delisting*) pada tahun 1997	(12.500)	*Partial delisting in 1997*
Penawaran Umum Terbatas I (PUT I) pada tahun 1999	818.125	*Limited Public Offering I (LPO I) in 1999*
Penyesuaian nilai aset bersih Bank hasil *merger* dalam rangka penggabungan usaha dengan PT Bank Artha Graha	(408.457)	*Bank's net asset value adjustment resulting from the merger in the context of its merger with PT Bank Artha Graha*
Penawaran Umum Terbatas II (PUT II) pada tahun 2007	3.461	*Limited Public Offering II (LPO II) in 2007*
Penawaran Umum Terbatas III (PUT III) pada tahun 2008	323	*Limited Public Offering III (LPO III) in 2008*
Biaya emisi saham	(915)	*Shares issuance costs*
Penawaran Umum Terbatas IV (PUT IV) pada tahun 2012	542	*Limited Public Offering IV (LPO IV) in 2012*
Biaya emisi saham	(2.407)	*Shares issuance costs*
Penawaran Umum Terbatas IV (PUT V) pada tahun 2016	325	*Limited Public Offering IV (LPOV) in 2016*
Biaya emisi saham	(3.080)	*Shares issuance costs*
Pengampunan Pajak	586	*Tax Amnesty*
Pelaksanaan Waran Seri I	532	*Execution of Seriess I Warrants*
Tambahan modal disetor – bersih	**415.285**	***Additional paid-in capital – net***

30. PENDAPATAN BUNGA / *30. INTEREST INCOME*

Akun ini merupakan pendapatan bunga diperoleh dari:

This account represents interest income from:

	2025	2024	
Kredit yang diberikan			*Loans*
Revolving loans	422.105	442.234	*Revolving loans*
Fixed loans	307.329	412.869	*Fixed loans*
Konsumtif	136.029	156.570	*Consumptive*
Pinjaman rekening koran	78.484	19.408	*Overdraft*
Efek-efek			*Marketable securities*
Obligasi Pemerintah	376.682	409.855	*Government Bonds*
Obligasi Korporasi	203.346	66.923	*Corporate Bonds*
Wesel ekspor	-	8.229	*Export bill*
Penempatan pada Bank Indonesia			*Placements with Bank Indonesia*
Sertifikat deposito Bank Indonesia	59.482	39.889	*Certificates deposits of Bank Indonesia*
Call money	29.177	20.166	*Call money*
Jasa giro Bank Indonesia	67.280	54.642	*Interest from Bank Indonesia*
Penempatan pada bank lain dan lain-lain	19.852	15.279	*Placements with other banks and others*
Jumlah	**1.699.766**	**1.646.064**	***Total***

Jumlah pendapatan bunga dari pihak berelasi untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2025 dan 2024 masing-masing adalah sebesar Rp20.325 dan Rp18.119 (Catatan 38).

Total interest income from related parties for the years ended December 31, 2025 and 2024 amounted to Rp20,325 and Rp18,119, respectively (Note 38).

31. BEBAN BUNGA / *INTEREST EXPENSES*

Akun ini merupakan beban bunga atas: / *This account represents interest expenses on:*

	2025	2024	
Rupiah			*Rupiah*
Simpanan nasabah	876.192	640.501	*Deposits from customer*
Simpanan dari bank lain	26.256	21.331	*Deposits from other banks*
LTN Subordinasi I tahap I	19.000	19.000	*Subordinated LTN I stage I*
Dana kelolaan tidak kena pajak	15.234	16.940	*Non-taxable management funds*
Sub jumlah	936.682	697.772	*Sub total*
Mata Uang Asing			*Foreign Currencies*
Simpanan nasabah	29.713	37.208	*Deposits from customers*
Simpanan dari bank lain	-	1.015	*Deposits from other banks*
Sub jumlah	29.713	38.223	*Sub total*
Jumlah	**966.395**	**735.995**	***Total***

Jumlah beban bunga dari pihak berelasi untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2025 dan 2024 masing-masing adalah sebesar dan Rp22.200 dan Rp30.723 (Catatan 38).

Total interest expenses from related parties for the years ended December 31, 2025 and 2024 amounted to Rp22,200 and Rp30,723, respectively (Note 38).

32. BEBAN TENAGA KERJA / *EMPLOYEE EXPENSES*

Rincian beban tenaga kerja adalah sebagai berikut: / *The details of employee expenses are as follows:*

	2025	2024	
Gaji	192.940	194.772	*Salaries*
Tunjangan	64.741	58.964	*Allowances*
Imbalan pasca kerja (Catatan 26)	15.702	17.088	*Post-employment benefits (Note 26)*
Asuransi	11.760	16.244	*Insurance*
Pelatihan	6.744	10.531	*Training*
Jumlah	**291.887**	**297.599**	***Total***

33. BEBAN OPERASIONAL / *OPERATIONAL EXPENSES*

Rincian beban operasional adalah sebagai berikut: / *The details of operational expenses are as follows:*

	2025	2024	
Operasional	510.291	122.712	*Operational*
Teknologi dan informasi	141.032	85.217	*Technology and information*
Keamanan dan kebersihan	61.150	48.671	*Security and cleaning*
Premi penjaminan LPS (Catatan 42)	53.183	43.722	*Premium paid to LPS (Note 42)*
Jasa profesional	29.732	30.368	*Professional fees*
Jasa *outsourcing*	17.906	25.747	*Outsourcing service*
Komunikasi	14.152	15.165	*Communication*
Iuran	15.653	14.162	*Dues*
Asuransi	15.062	10.265	*Insurance*
Utilitas	13.286	14.443	*Utilities*
Transportasi	12.092	13.258	*Transportation*
Sewa peralatan	10.516	11.060	*Rent equipment*
Pemeliharaan	8.846	10.395	*Maintenance*
Administrasi bank	6.766	881	*Bank administration*
ATM	5.057	4.920	*ATM*
Barang cetakan	4.212	8.007	*Printing*
Pajak	3.591	2.111	*Tax*
Fee	-	7.474	*Fee*
Lainnya	16.946	68.634	*Others*
Jumlah	**939.473**	**537.212**	***Total***

34. BEBAN UMUM DAN ADMINISTRASI / *34. GENERAL AND ADMINISTRATIVE EXPENSES*

Rincian beban umum dan administrasi adalah sebagai berikut:

The details of general and administrative expense are as follows:

	2025	2024	
Penyusutan (Catatan 16)	66.214	70.369	*Depreciation (Note 16)*
Pemasaran dan promosi	52.257	51.440	*Marketing and promotion*
Sewa bangunan	18.847	7.942	*Building rent*
Amortisasi (Catatan 17)	16.212	15.919	*Amortization (Note 17)*
Perbaikan dan pemeliharaan bangunan	5.124	14.880	*Repairs and maintenance of building*
Jumlah	**158.654**	**160.550**	***Total***

35. KERUGIAN PENURUNAN NILAI ASET KEUANGAN DAN NON-KEUANGAN – BERSIH / *35. IMPAIRMENT LOSS ON FINANCIAL AND NON-FINANCIAL ASSETS – NET*

Rincian kerugian (pemulihan) penurunan nilai aset keuangan dan non-keuangan adalah sebagai berikut:

Details of loss (recovery) for impairment of financial and non-financial assets are as follows:

	2025	2024	
Rupiah			***Rupiah***
Agunan yang diambil alih (Catatan 18)	575.201	38.810	*Foreclosed assets (Note 18)*
Efek-efek (Catatan 8 dan 9)	(753)	360	*Marketable securities (Note 8 and 9)*
Tagihan lain-lain	104	153	*Other receivables*
Giro pada bank lain (Catatan 6)	14	70	*Current accounts in other banks (Note 6)*
Kredit yang diberikan (Catatan 13h)	(92.829)	38.997	*Loans (Note 13h)*
Sub jumlah	481.737	78.390	*Sub total*
Mata Uang Asing			***Foreign Currencies***
Kredit yang diberikan (Catatan 13h)	(68)	(3.559)	*Loans (Note 13h)*
Giro pada bank lain (Catatan 6)	37	20	*Current accounts in other banks (Note 6)*
Efek-efek (Catatan 8 dan 9)	(59)	175	*Marketable securities (Note 8 and 9)*
Sub jumlah	(90)	(3.364)	*Sub total*
Jumlah	**481.647**	**75.026**	***Total***

36. PENDAPATAN (BEBAN) NON-OPERASIONAL – NETO / *36. NON-OPERATING INCOME (EXPENSES) - NET*

Rincian pendapatan (beban) non-operasional adalah sebagai berikut:

The details of non-operating income (expenses) are as follows:

	2025	2024	
Laba penjualan aset tetap (Catatan 16)	551	211	*Gain on sale officed assets (Note 16)*
Tanggung jawab sosial Korporasi	(10.115)	(7.904)	*Corporate social responsibility*
Lain-lain	(6.365)	181	*Others*
Jumlah	**(15.929)**	**(7.512)**	***Total***

37. LABA (RUGI) PER SAHAM DASAR / *BASIC EARNINGS (LOSS) PER SHARE*

Laba (rugi) per saham dihitung dengan membagi laba tahun berjalan dengan jumlah rata-rata tertimbang saham yang beredar pada tahun berjalan. Rincian perhitungan laba (rugi) per saham dasar adalah sebagai berikut:

Basic earning (loss) per share is compute by dividing profit for the year with the weighted-average number of shares outstanding during the year. The details of calculation of basic earning (loss) per share is as follows:

	2025	2024	
Laba (rugi) tahun berjalan untuk perhitungan laba (rugi) per saham dasar	(567.520)	152.474	*Loss (profit) for the year to be accounted for basic earnings (loss) per share*
Jumlah rata-rata tertimbang saham biasa untuk perhitungan laba (rugi) per saham dasar	20.223	20.223	*The weighted-average of common stock for computation of basic loss (earnings) per share*
Jumlah rata-rata tertimbang saham biasa untuk perhitungan laba (rugi) bersih per saham dilusian	20.223	20.223	*Weighted average number of ordinary shares for computation of diluted loss (earnings) per share*
Laba (rugi) per saham dasar (rupiah penuh)	**(28,06)**	**7,54**	***Basic earnings (loss) per share (full rupiah amount)***
Laba (rugi) per saham dilusian (nilai penuh)	**(28,06)**	**7,54**	***Earnings (loss) per diluted (full amount)***

Laba (rugi) per saham dasar dihitung dengan membagi laba (rugi) bersih yang tersedia bagi pemegang saham dengan rata-rata tertimbang saham biasa yang beredar pada tahun yang bersangkutan.

Basic earnings (loss) per share is calculated by dividing the net earnings (loss) attributable to shareholders by the weighted average number of ordinary shares on issue during the year.

Laba (rugi) per saham dilusian dihitung dengan membagi laba (rugi) bersih yang tersedia bagi pemegang saham dengan rata-rata tertimbang saham biasa yang telah disesuaikan dengan dampak dari semua efek berpotensi saham biasa yang dilutif.

Diluted earnings (loss) per share is calculated by dividing the net profit (loss) available to shareholders by the weighted average ordinary shares adjusted for the effects of all dilutive potential ordinary shares.

Pada tanggal 31 Desember 2025 dan 2024 tidak ada sekuritas konversi yang berpotensi mendilusi laba (rugi) per saham dasar di masa depan.

As of December 31, 2025 and 2024, there are no convertible securities that have the potential to dilute the basic earnings (loss) per share in the future.

38. TRANSAKSI DAN SALDO DENGAN PIHAK-PIHAK BERELASI / *TRANSACTIONS AND BALANCES WITH RELATED PARTIES*

Dalam kegiatan usaha normal, Bank melakukan transaksi dengan pihak-pihak berelasi. Transaksi dengan pihak-pihak berelasi tersebut dilaksanakan dengan syarat dan kondisi yang sama sebagaimana dilakukan dengan pihak ketiga.

In the normal course of business, the Bank entered into transaction with related parties. Transactions with related parties were conducted under terms and conditions similar to those granted to third parties.

Saldo dan transaksi dengan pihak-pihak berelasi / ***Balance and transactions with related parties***

Rincian saldo dengan pihak-pihak berelasi adalah sebagai berikut:

The details of balance with related parties are as follows:

	2025	2024	
Laporan posisi keuangan			*Statement of financial position*
Kredit yang diberikan – bersih (Catatan 13)			*Loans - net (Note 13)*
PT Danayasa Arthatama Tbk	116.106	123.850	*PT Danayasa Arthatama Tbk*
Panji Yudha Winata	66.704	75.031	*Panji Yudha Winata*
Kharisma Arya Paksi	55.142	67.012	*Kharisma Arya Paksi*
PT Andara Duta Mandiri	29.859	29.860	*PT Andara Duta Mandiri*
Andi Bharata Winata	5.351	8.205	*Andi Bharata Winata*
Samir	5.129	21.394	*Samir*
Emelia Susanto	516	1.462	*Emelia Susanto*
Jumlah – bersih	**278.807**	**326.814**	***Total – net***
Persentase dari jumlah kredit yang diberikan	2,85%	3,08%	*Percentage from total loans*
Persentase dari jumlah aset	1,01%	1,08%	*Percentage from total assets*

38. TRANSAKSI DAN SALDO DENGAN PIHAK-PIHAK BERELASI (lanjutan)

38. TRANSACTIONS AND BALANCES WITH RELATED PARTIES (continued)

Saldo dan transaksi dengan pihak-pihak berelasi (lanjutan)

Balance and transactions with related parties (continued)

	2025	2024	
Laporan posisi keuangan (lanjutan)			*Statement of financial position (continued)*
Simpanan nasabah (Catatan 20)			*Deposits from customers (Note 20)*
Giro	598.084	420.054	*Demand deposits*
Tabungan	46.534	38.911	*Savings deposits*
Deposito berjangka	820.782	720.899	*Time deposits*
Jumlah	**1.465.400**	**1.179.864**	***Total***
Persentase dari jumlah simpanan nasabah	6,50%	4,94%	*Percentage from total deposits from customers*
Persentase dari jumlah liabilitas	6,16%	4,58%	*Percentage from total liabilities*

Rincian transaksi dengan pihak-pihak berelasi adalah sebagai berikut:

The details of transactions with related parties are as follows:

	2025	2024	
Laporan laba rugi dan penghasilan komprehensif lain			*Statement of profit or loss and other comprehensive Income*
Pendapatan bunga (Catatan 30)	20.325	18.119	*Interest income (Note 30)*
Persentase dari jumlah pendapatan bunga	1,20%	2,46%	*Percentage from total interest income*
Beban bunga (Catatan 31)	22.200	30.723	*Interest expenses (Note 31)*
Persentase dari jumlah beban bunga	2,30%	4,17%	*Percentage from total interest expenses*
Manajemen kunci (Catatan 1c)	37.927	37.036	*Key management (Note 1c)*
Persentase dari jumlah beban tenaga kerja	12,99%	12,90%	*Percentage from total personel expenses*
Beban sewa gedung	17.450	22.059	*Rent building expenses*
Persentase dari jumlah beban operasi	1,88%	4,03%	*Percentage from total operational expenses*

a. Transaksi *Build, Operate, and Transfer* (BOT) atas Gedung Artha Graha dengan PT Buanagraha Arthaprima selama jangka waktu 40 tahun (Catatan 16).

a. The transaction of Build, Operate, and Transfer (BOT) of Artha Graha Building with PT Buanagraha Arthaprima has a term of 40 years (Note 16).

b. Bank melakukan transaksi sewa gedung dengan PT Buanagraha Arthaprima dan diakui sebagai aset hak guna.

b. The Bank has entered into a building rental with PT Buanagraha Arthaprima and recognized as right of use assets.

c. Komitmen dan kontinjensi dengan pihak-pihak berelasi pada tanggal 31 Desember 2025 dan 2024 masing-masing sebesar Rp42.768 dan Rp74.172. (Catatan 39).

c. Commitments and contingencies with related parties as of December 31, 2025 and 2024 amounted to Rp42,768 and Rp74,172 respectively (Note 39).

Sifat relasi

Nature of relationship

Pihak-pihak berelasi adalah perusahaan dan perorangan yang mempunyai keterkaitan kepemilikan atau kepengurusan secara langsung maupun tidak langsung dengan Bank.

Related parties are companies and individuals who directly or indirectly have relationships with the Bank through ownership or management.

Pihak Berelasi/ ***Related Parties***	**Sifat dari Hubungan/** ***Nature of Relationship***	**Sifat dari Transaksi/** ***Nature of Transaction***
PT Buanagraha Arthaprima	Memiliki kesamaan pemegang saham/ *Has same shareholders*	BOT, giro dan deposito berjangka/ *BOT, demand deposits and time deposits*
PT Cerana Arthaputra	Pemegang saham Bank/ *Bank's shareholder*	Jaminan Perusahaan dan giro/ *Corporate guarantee and demand deposits*
PT Karya Nusantara Permai	Pemegang saham Bank/ *Bank's shareholder*	Jaminan Perusahaan dan giro/*Corporate guarantee and demand deposits*
PT Pirus Platinum Murni	Pemegang saham Bank/ *Bank's shareholder*	Jaminan Perusahaan dan giro/ *Corporate guarantee and demand deposits*
PT Cakra Inti Utama	Pemegang saham Bank/ *Bank's shareholder*	Deposito berjangka/ *Time deposits*
PT Puspita Bisnispuri	Pemegang saham Bank/ *Bank's shareholder*	Jaminan Perusahaan dan giro/ *Corporate guarantee and demand deposits*

38. TRANSAKSI DAN SALDO DENGAN PIHAK-PIHAK BERELASI (lanjutan)

38. TRANSACTIONS AND BALANCES WITH RELATED PARTIES (continued)

Sifat relasi (lanjutan)

Nature of relationship (continued)

Pihak Berelasi/ *Related Parties*	Sifat dari Hubungan/ *Nature of Relationship*	Sifat dari Transaksi/ *Nature of Transaction*
PT Arthamulia Sentosajaya	Pemegang saham Bank/ *Bank's shareholder*	Jaminan Perusahaan dan giro/ *Corporate guarantee and demand deposits*
PT Andana Utamagraha	Afiliasi/ *Affiliate*	Giro / *Demand deposits*
PT Electronic City Indonesia Tbk	Afiliasi/*Affiliate*	Giro dan deposito berjangka/ *Demand deposits and time deposits*
PT Erajaya Swasembada Tbk	Afiliasi/*Affiliate*	Giro/ *Demand deposits*
PT Jakarta International Hotels & Development Tbk	Afiliasi/ *Affiliate*	Giro/ *Demand deposits*
PT Karya Megah Permai	Afiliasi/ *Affiliate*	Giro/ *Demand deposits*
PT Makmur Jaya Serasi	Afiliasi/ *Affiliate*	Giro dan deposito berjangka/ *Demand deposits and time deposits*
PT Tunas Satya Prakarsa	Afiliasi/ *Affiliate*	Giro dan deposito berjangka/ *Demand deposits and time deposits*
PT Artha Telekomindo	Afiliasi/*Affiliate*	Giro dan deposito berjangka/ *Demand deposits and time deposits*
PT Danayasa Arthatama	Afiliasi/*Affiliate*	Giro/ *Demand Deposits*
PT Agung Sedayu	Afiliasi/*Affiliate*	Giro dan deposito berjangka/ *Demand deposits and time deposits*
PT Agung Sedayu Permai	Afiliasi/*Affiliate*	Giro dan deposito berjangka/ *Demand deposits and time deposits*
PT Multi Artha Pratama	Afiliasi/*Affiliate*	Giro dan deposito berjangka/ *Demand deposits and time deposits*
PT Global Persada Inti	Afiliasi/*Affiliate*	Giro dan deposito berjangka/ *Demand deposits and time deposits*
PT Artha Propertindo Indonesia	Afiliasi/*Affiliate*	Giro/ *Demand Deposits*
PT Adinusa Puripratama	Afiliasi/*Affiliate*	Giro dan deposito berjangka/ *Demand deposits and time deposits*
PT Harapan Sinar Sejahtera	Afiliasi/*Affiliate*	Giro/ *Demand Deposits*
PT Catur Kusuma Abadi Sejahtera	Afiliasi/*Affiliate*	Giro dan deposito berjangka/ *Demand deposits and time deposits*
PT Gemilang Inti Persada	Afiliasi/*Affiliate*	Giro/ *Demand Deposits*
PT Artha Graha Network	Afiliasi/*Affiliate*	Giro/ *Demand Deposits*
PT Detik Amita Sakti	Afiliasi/*Affiliate*	Giro/ *Demand Deposits*
PT Lava Pratama Indonesia	Afiliasi/*Affiliate*	Giro/ *Demand Deposits*
PT Lentera Duasatu Propertindo	Afiliasi/*Affiliate*	Giro/ *Demand Deposits*
PT Kharisma Arya Paksi	Afiliasi/*Affiliate*	Giro dan deposito berjangka/ *Demand deposits and time deposits*
PT Kresna Aji Sembada	Afiliasi/*Affiliate*	Giro/ *Demand Deposits*
PT Artha Graha General Insurance	Afiliasi/ *Affiliate*	Giro dan deposito berjangka/ *Demand deposits and time deposits*
PT Bangun Kosambi Sukses	Afiliasi/ *Affiliate*	Giro dan deposito berjangka/ *Demand deposits and time deposits*
PT Pantai Indah Kapuk Dua	Afiliasi/ *Affiliate*	Giro/ *Demand Deposits*
Yayasan Buddha Tzu Chi	Afiliasi/ *Affiliate*	Giro dan deposito berjangka/ *Demand deposits and time deposits*
Dewan Komisaris, Direksi dan Pejabat Eksekutif/ *Board of Commisioners, Directors and Executive Officers*	Manajemen dan Karyawan Kunci/ *Management and employees*	Giro, tabungan dan deposito berjangka/ *Demand, saving and time deposits*

Seluruh saldo dan transaksi yang signifikan dengan pihak-pihak berelasi telah diungkapkan dalam catatan atas laporan keuangan.

All balances and significant transactions with related parties are disclosed in the notes to the financial statements.

39. KOMITMEN DAN KONTINJENSI / *39. COMMITMENTS AND CONTINGENCIES*

Ikhtisar komitmen dan kontinjensi Bank yang dinyatakan dalam nilai kontrak adalah sebagai berikut:

The summary of the Bank's commitments and contingencies at contractual amounts is as follows:

	2025	2024	
Komitmen:			*Commitments:*
Tagihan komitmen:			*Commitments receivables:*
Pembelian spot dan forward valuta asing	174.682	222.895	*Purchases of spot and forward foreign currency purchased*
Liabilitas komitmen:			*Commitments liabilities:*
Fasilitas kredit yang belum digunakan	(495.394)	(973.904)	*Unused loan facilities*
Penjualan spot dan forward valuta asing	(174.689)	(23.689)	*Sale of spot and forward foreign currency*
L/C yang masih beredar	(6.203)	(37.688)	*Outstanding irrevocable L/C*
Lainnya	(6.592)	(6.592)	*Others*
Liabilitas komitmen – bersih	(508.196)	(818.978)	*Commitments liabilities – net*
Kontinjensi:			*Contingencies:*
Tagihan kontinjensi:			*Contingent receivables:*
Pendapatan bunga dalam penyelesaian	157.485	6.178	*Past due interest revenues*
Liabilitas kontinjensi:			*Contingent liabilities:*
Garansi yang diterbitkan	(104.775)	(19.227)	*Guarantee issued*
Setoran titipan	-	(113.497)	*Deposits*
Lain-lain	-	(164.873)	*Others*
Liabilitas kontinjensi – bersih	52.710	(291.419)	*Contingent liabilities – net*
Jumlah liabilitas komitmen dan kontinjensi – bersih	**(455.486)**	**(1.110.397)**	***Total commitments and contingencies liabilities – net***

Pada tanggal 31 Desember 2025 dan 2024, Bank memiliki saldo transaksi komitmen dan kontinjensi dengan pihak-pihak berelasi masing-masing sebesar Rp42.768 dan Rp74.172 (Catatan 38).

As of December 31, 2025 and 2024, the Bank has commitments and contingencies transactions balances with related parties amounted to Rp42,768 and Rp74,172, respectively (Note 38).

Perkara hukum

Bank saat ini tidak melanjutkan permohonan kasasi atas penyitaan dan perampasan harta benda dalam Putusan Perkara Nomor 72/Pid.Sus-TPK/2024/PN Jkt Pst jo. Putusan Pengadilan Tinggi DKI Jakarta Nomor 4/PID.SUS-TPK/2025/PT DKI yang dilakukan oleh Jaksa Penuntut Umum pada Kejaksaan Agung Republik Indonesia.

Adapun alasan Bank mencabut permohonan kasasi atas upaya hukum Keberatan atas Penyitaan tersebut adalah karena Bank memutuskan untuk tunduk dan patuh atas putusan pengadilan.

Legal matters

The Bank is currently not continuing the cassation appeal against the confiscation and seizure of assets in case decision number. 72/Pid.Sus-TPK/2024/PN Jkt Pst jo. Decision of the DKI Jakarta High Court Number 4/PID.SUS-TPK/2025/PT DKI conducted by the Public Prosecutor at the Attorney General's Office of the Republic of Indonesia.

The reason the Bank withdrew its appeal for an objection to the confiscation was because the Bank decided to submit to and comply with the court's decision.

40. KREDIT PENERUSAN DARI BANK INDONESIA / *40. CHANNELING LOANS FROM BANK INDONESIA*

Pada tanggal 12 Mei 1999, Bank dengan Bank Indonesia (BI) menandatangani Perjanjian Kredit Penerusan kepada Pengusaha Kecil dan Pengusaha Mikro (KPKM), dimana BI menunjuk Bank sebagai penyalur Kredit Likuiditas Bank Indonesia (KLBI) untuk KPKM dan menyalurkan kepada debitur. Fasilitas yang diberikan kepada Bank adalah sebesar Rp31.472. Jangka waktu pinjaman kepada debitur adalah 2 (dua) sampai 6 (enam) tahun dan fasilitas kepada Bank akan berakhir pada saat seluruh pinjaman pokok dan bunga yang tercantum dalam perjanjian telah dilunasi. Fasilitas kepada Bank dikenakan bunga sebesar 13% per tahun dan suku bunga KPKM kepada debitur sebesar 16% per tahun.

On May 12, 1999, Bank and Bank Indonesia (BI) entered into channeling loans agreement to provide loans to Small and Micro Enterprises (KPKM), where by BI has appointed Bank to channel the Bank Indonesia Liquidity Loan (KLBI) for KPKM and provide the loan to its debtors. This facility amounting to Rp31,472. The loan period to the Bank's debtors for 2 (two) to 6 (six) years and this facility will be expired after all principal and interest as stated in the loan agreement are being settled by the debtors. The facility to the Bank bears interest rate per annum of 13% and interest rate to its debtors for KPKM of 16% per annum.

Bank tidak menanggung risiko kredit atas penyaluran KPKM tersebut.

The Bank is not responsible for credit risk of channeling loans to KPKM.

41. INFORMASI SEGMEN USAHA

Segmen operasi

Segmen operasi dilaporkan sesuai dengan laporan internal yang disiapkan untuk pengambil keputusan operasional yang bertanggung jawab untuk mengalokasikan sumber daya ke segmen tertentu dan melakukan penilaian atas performanya. Seluruh segmen operasi yang digunakan oleh Bank telah memenuhi kriteria pelaporan berdasarkan PSAK 108 (Revisi 2009), "Segmen Operasi".

Tidak terdapat pendapatan dari satu konsumen eksternal atau pihak lain yang mencapai 10% atau lebih dari jumlah pendapatan Bank untuk tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024.

Bank memiliki empat pelaporan segmen. Di bawah ini merupakan penjelasan mengenai operasi dari masing-masing pelaporan segmen yang dimiliki oleh Bank:

- Produktif - termasuk pinjaman yang diberikan kepada sektor produktif diantaranya, kredit modal kerja dan investasi.
- Konsumtif - termasuk pinjaman yang diberikan untuk keperluan konsumtif.
- Treasuri - segmen ini terkait dengan kegiatan treasuri Bank termasuk transaksi *money market* dan investasi dalam bentuk penempatan dan efek.
- Lain-lain - termasuk aktivitas *back office* dan divisi yang tidak menghasilkan laba.

41. OPERATING SEGMENT INFORMATION

Operating segment

Operating segments are reported in accordance with the internal reporting provided to the chief operating decision maker, which is responsible for allocating resources to the reportable segments and assesses its performance. All operating segments used by the Bank meet the definition of a reportable segment under SFAS 108 (Revised 2009), "Operating Segments".

There was no revenue from the external customers or other parties that reached 10% or more of the Bank's income for the years ended December 31, 2025 and 2024.

The Bank has four reportable segments. The following describes the operations in each of the Bank's reportable segments:

- *Productive - includes loans disbursed to productive sectors, among others working capital and investment loans.*
- *Consumer - includes loans disbursed for consumptive purposes.*
- *Treasury - undertake the Bank's treasury activities which include money market and investment in placements and securities.*
- *Others - includes all back office processes and non-profit generating divisions in the Bank.*

	2025					
	Produktif/ *Productive*	**Konsumtif/ *Consumer***	**Treasuri/ *Treasury***	**Lain-lain/ *Others***	**Jumlah/ *Total***	
Pendapatan bunga	807.917	136.029	755.820	-	1.699.766	*Interest income*
Jumlah aset	7.727.242	2.065.193	14.115.262	3.666.121	27.573.818	*Total assets*
Cadangan kerugian penurunan nilai	(222.606)	(93.058)	(441)	-	(316.105)	*Allowance for impairment losses*

	Deposito/ *Deposits*	**Giro/ *Demand deposits***	**Tabungan/ *Saving deposits***	**Non DPK/ *Non DPK***	**Jumlah/ *Total***	
Beban bunga	837.491	58.577	9.838	60.489	966.395	*Interest expenses*
Jumlah liabilitas	14.113.111	6.627.786	1.911.617	1.120.183	23.772.697	*Total liabilities*

	2024					
	Produktif/ *Productive*	**Konsumtif/ *Consumer***	**Treasuri/ *Treasury***	**Lain-lain/ *Others***	**Jumlah/ *Total***	
Pendapatan bunga	874.512	156.570	614.982	-	1.646.064	*Interest income*
Jumlah aset	8.264.968	2.340.510	15.362.193	4.158.722	30.126.393	*Total assets*
Cadangan kerugian penurunan nilai	(82.507)	(449.398)	(1.965)	(366.158)	(900.028)	*Allowance for impairment losses*

	Deposito/ *Deposits*	**Giro/ *Demand deposits***	**Tabungan/ *Saving deposits***	**Non DPK/ *Non DPK***	**Jumlah/ *Total***	
Beban bunga	(607.282)	(59.782)	(10.644)	(58.287)	(735.995)	*Interest expenses*
Jumlah liabilitas	15.538.627	6.517.641	1.834.505	1.895.924	25.786.697	*Total liabilities*

41. INFORMASI SEGMEN USAHA (lanjutan) / *41. OPERATING SEGMENT INFORMATION (continued)*

Segmen geografis / ***Geographical segment***

Bank beroperasi di dua wilayah geografis utama yaitu Daerah Khusus Ibukota Jakarta (DKI Jakarta) dan di luar DKI Jakarta.

The Bank is operating in two main geographic areas which consists of Special District of Jakarta (DKI Jakarta) and outside DKI Jakarta.

Berikut ini adalah informasi segmen berdasarkan segmen geografis:

The following is segment information based on geographic segments:

Keterangan / *Description*	Jakarta/ *Jakarta*	Jawa/ *Java*	Sumatera/ *Sumatera*	Sulawesi/ *Sulawesi*	Kalimantan/ *Kalimantan*	Lainnya/ *Other*	Jumlah/ *Total*
2025							
Pendapatan: *Income:*							
Pendapatan bunga dan operasional lainnya / *Interest income and other operating income*	2.001.913	63.019	102.053	48.136	36.060	3.995	2.255.176
Beban: *Expenses:*							
Beban bunga dan operasional lainnya / *Interest and other operating expenses*	(2.341.000)	(132.481)	(209.584)	(79.533)	(25.704)	(49.754)	(2.838.056)
Laba (rugi) operasional / *Profit (loss) from operations*	(339.087)	(69.462)	(107.531)	(31.397)	10.356	(45.759)	(582.880)
Laba (rugi) tahun berjalan / *Profit (loss) for the current year*	(543.449)	4.414	3.789	(13.415)	9.914	(28.773)	(567.520)
Jumlah aset / *Total assets*	21.931.042	1.814.054	2.647.931	622.592	109.614	448.585	27.573.818
2024							
Pendapatan: *Income:*							
Pendapatan bunga dan operasional lainnya / *Interest income and other operating income*	1.801.811	45.257	74.138	45.900	28.641	7.902	2.003.649
Beban: *Expenses:*							
Beban bunga dan operasional lainnya / *Interest and other operating expenses*	(1.459.488)	(89.120)	(150.102)	(54.160)	(22.492)	(31.020)	(1.806.382)
Laba (rugi) operasional / *Profit (loss) from operations*	342.323	(43.863)	(75.964)	(8.260)	6.149	(23.118)	197.267
Laba (rugi) tahun berjalan / *Profit (loss) for the current year*	117.427	9.468	21.050	9.000	2.934	(7.405)	152.474
Jumlah aset / *Total assets*	24.505.022	1.870.280	2.460.188	648.357	110.484	532.062	30.126.393

42. JAMINAN PEMERINTAH TERHADAP KEWAJIBAN PEMBAYARAN BANK UMUM / *42. GOVERNMENT GUARANTEE ON OBLIGATIONS PAYMENT OF COMMERCIAL BANKS*

Berdasarkan Keputusan Presiden No. 26 Tahun 1998 yang dilaksanakan melalui Keputusan Menteri Keuangan tanggal 28 Januari 1998 dan Surat Keputusan Bersama Direksi Bank Indonesia dan Ketua Badan Penyehatan Perbankan Nasional (SKB BI dan BPPN) No. 30/270/KEP/DIR dan No.1/BPPN/1998 tanggal 6 Maret 1998, Pemerintah telah menjamin kewajiban tertentu dari seluruh bank umum yang berbadan hukum Indonesia.

Based on Decree of President of Republic Indonesia No. 26 of 1998 as implemented through the Decree of Minister of Finance dated January 28, 1998 and the Joint Decree between Bank Indonesia Board of Directors and Chairman of the Indonesian Bank Restructuring Agency (SKB BI and IBRA) No. 30/270/KEP/DIR andNo. 1/IBRA/1998 dated March 6, 1998, the Government has guaranteed certain obligations of all commercial banks incorporated in Indonesia.

42. JAMINAN PEMERINTAH TERHADAP KEWAJIBAN PEMBAYARAN BANK UMUM (lanjutan)

Berdasarkan perubahan terakhir yang terdapat pada Keputusan Menteri Keuangan No. 179/KMK.017/2000 tanggal 26 Mei 2000, jaminan tersebut berlaku sejak tanggal 26 Januari 1998 sampai dengan 31 Januari 2001 dan dapat diperpanjang dengan sendirinya setiap 6 (enam) bulan berikutnya secara terus-menerus, kecuali apabila dalam waktu 6 (enam) bulan sebelum berakhirnya jangka waktu Program Penjaminan atau jangka waktu perpanjangannya, Menteri Keuangan mengumumkan pengakhiran dan atau perubahan Program Penjaminan tersebut untuk diketahui oleh umum. Atas penjaminan ini, Pemerintah membebankan premi yang dihitung berdasarkan persentase tertentu sesuai ketentuan yang berlaku.

Sesuai dengan Peraturan Menteri Keuangan No.17/PMK.05/2005 tanggal 3 Maret 2005, terhitung sejak tanggal 18 April 2005 jenis kewajiban bank umum yang dijamin berdasarkan Program Penjaminan Pemerintah meliputi giro, tabungan, deposito berjangka dan pinjaman yang diterima dari bank lain dalam bentuk transaksi pasar uang antar bank.

Program Penjaminan Pemerintah melalui Unit Pelaksana Penjaminan Pemerintah (UP3) telah berakhir pada tanggal 22 September 2005, sebagaimana dinyatakan dalam Peraturan Menteri Keuangan No. 68/PMK.05/2005 tanggal 10 Agustus 2005 tentang "Perhitungan dan Pembayaran Premi Program Penjaminan Pemerintah terhadap Kewajiban Pembayaran Bank Umum" untuk periode 1 Juli sampai dengan 21 September 2005. Sebagai pengganti UP3, Pemerintah telah membentuk lembaga independen yaitu Lembaga Penjamin Simpanan (LPS) berdasarkan Undang-Undang No. 24 Tahun 2004 tanggal 22 September 2004 tentang "Lembaga Penjamin Simpanan", dimana LPS menjamin dana masyarakat termasuk dana dari bank lain dalam bentuk giro, deposito, sertifikat deposito, tabungan dan/ atau bentuk lainnya yang dipersamakan dengan itu.

Berdasarkan salinan Peraturan LPS No. 1/PLPS/2006 tanggal 9 Maret 2006 tentang "Program Penjaminan Simpanan" diatur besarnya saldo yang dijamin untuk setiap nasabah pada satu bank adalah paling tinggi sebesar Rp100 juta.

Sesuai dengan Peraturan Pemerintah No. 66 Tahun 2008 tanggal 13 Oktober 2008 tentang "Besaran Nilai Simpanan yang Dijamin Lembaga Penjamin Simpanan" maka nilai simpanan setiap nasabah pada satu bank yang dijamin oleh Pemerintah naik menjadi sebesar Rp2 miliar (Rupiah penuh) dari semula Rp100 juta (Rupiah penuh), efektif sejak tanggal tersebut di atas.

Tingkat suku bunga penjaminan LPS untuk simpanan dalam Rupiah dan Dolar Amerika Serikat masing-masing sebesar 3,50% dan 2,00% pada tanggal 31 Desember 2025 dan sebesar 4,25% dan 2,25% pada tanggal 31 Desember 2024.

Beban premi penjaminan yang dibayar kepada LPS untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2025 dan 2024 masing-masing sebesar Rp53.183 dan Rp43.722 (Catatan 33).

42. GOVERNMENT GUARANTEE ON OBLIGATIONS PAYMENT OF COMMERCIAL BANKS (continued)

Based on the latest amendment that are stated in the Decree of the Minister of Finance No. 179/KMK.017/2000 dated May 26, 2000, this guarantee is valid from the date of January 26, 1998 until January 31, 2001 and may be extended automatically every 6 (six) months continuously, unless within six (6) months before the expiration of a period Guarantee Program or its extension, the Minister of Finance announced the termination or alteration of the Guarantee Program to be known by the public. For this guarantee, the Government charges premium is calculated based on a certain percentage according to applicable regulations.

According to the Minister of Finance Regulation No.17/PMK.05/2005 dated March 3, 2005, starting from April 18, 2005, commercial bank obligations guaranted by Government Guarantee Program included demand deposits, savings deposits, time deposits and borrowings from other banks in the form of inter-bank money market transactions.

The Government Guarantee Program through Government Guarantee Implementer Unit (UP3) expired on September 22, 2005, as stated in the Minister of Finance Regulation No. 68/PMK.05/2005 dated August 10, 2005 concerning "Premium Calculation and Payment of Government Guarantee Program on Commercial Bank Payment Obligations" for the period of July 1 up to September 21, 2005. As a successor of Government Guarantee Program, the Government has established an independent institution that is Deposit Insurance Corporation (DIC) according to Law No. 24 Year 2004 dated September 22, 2004 about "Deposit Insurance Corporation", which DIC guarantees public funds including funds from other banks in form of demand deposits, time deposits, certificates of deposits, saving deposits, and/ or other similar forms with it.

According the copied of DIC Regulation No. 1/PLPS/2006 dated March 9, 2006 concerning "Deposits Guarantee Program", set the amount of the balance guaranteed for each customer on a bank is a maximum of Rp100 million.

According to Government Regulation No.66 Year 2008 dated October 13, 2008 concerning "The amount of the Deposits that Guaranteed by Deposits Insurance Corporation" the value of each customer deposits in one bank that guaranteed by the Government raise to Rp2 billion (full Rupiah amount) from Rp100 million (full Rupiah amount), which effective since the date stated above.

The LPS guarantee interest rate for deposits in Rupiah and United States Dollars is 3.50% and 2.00% respectively as of December 31, 2025 and 4.25% and 2.25% respectively as of December 31, 2024.

Insurance premium expense paid to DIC for the years ended December 31, 2025 and 2024 amounted to Rp53,183 and Rp43,722 respectively (Note 33).

43. NILAI WAJAR INSTRUMEN KEUANGAN

Tabel di bawah ini menyajikan perbandingan antara nilai tercatat dan nilai wajar dari semua aset dan liabilitas keuangan disajikan per kategori dari instrumen keuangan. Nilai wajar yang diungkapkan adalah berdasarkan informasi relevan yang tersedia pada tanggal 31 Desember 2025 dan 2024, dan tidak diperbaharui untuk mencerminkan perubahan dalam kondisi pasar yang telah terjadi setelah tanggal ini.

43. FAIR VALUE OF FINANCIAL INSTRUMENTS

The tables below summarize the comparison between the carrying amounts and fair values of all financial assets and liabilities presented per category of financial instruments. The fair values disclosed are based on relevant information available as of December 31, 2025 and 2024, and not updated to reflect changes in market conditions which have occurred after this date.

	2025		
	Nilai tercatat/ *Carrying amount*	**Nilai wajar/ *Fair value***	
Aset keuangan:			***Financial assets:***
Kas	480.015	480.015	*Cash*
Giro pada Bank Indonesia	2.311.415	2.311.415	*Current accounts with Bank Indonesia*
Giro pada bank lain – bersih	270.451	270.451	*Current accounts with other banks – net*
Penempatan pada Bank Indonesia dan bank lain - bersih	2.445.816	2.445.816	*Placements with Bank Indonesia and other banks – net*
Efek-efek – bersih	8.939.788	8.939.788	*Marketable securities – net*
Efek-efek yang dibeli dengan janji dijual kembali	147.459	147.459	*Securities purchased under agreement to resell*
Tagihan derivatif	332	332	*Derivative receivables*
Pendapatan bunga yang masih akan diterima	272.255	272.255	*Accrued interest receivables*
Kredit yang diberikan – bersih	9.476.770	9.476.770	*Loans – net*
Penyertaan saham	6	6	*Investment inshares of stock*
Aset lain-lain:			*Other assets:*
Setoran jaminan dan tagihan	226.583	226.583	*Guarantee deposits and receivables*
Jumlah aset keuangan	**24.570.890**	**24.570.890**	***Total financial assets***
Liabilitas keuangan:			***Financial liabilities:***
Liabilitas segera	240.572	240.572	*Obligations due immediately*
Simpanan nasabah	22.652.514	22.652.514	*Deposits from customers*
Simpanan dari bank lain	147.764	147.764	*Deposits from other banks*
Liabilitas derivatif	340	340	*Derivative liabilities*
Bunga masih harus dibayar	37.710	37.710	*Accrued interest payables*
Liabilitas lain-lain	375.870	375.870	*Other liabilities*
Pinjaman subordinasi	200.000	200.000	*Subordinated loan*
Jumlah liabilitas keuangan	**23.654.770**	**23.654.770**	***Total financial liabilities***

	2024		
	Nilai tercatat/ *Carrying amount*	**Nilai wajar/ *Fair value***	
Aset keuangan:			***Financial assets:***
Kas	769.354	769.354	*Cash*
Giro pada Bank Indonesia	3.024.920	3.024.920	*Current accounts with Bank Indonesia*
Giro pada bank lain – bersih	349.430	349.430	*Current accounts with other banks – net*
Penempatan pada Bank Indonesia dan bank lain - bersih	2.177.464	2.177.464	*Placements with Bank Indonesia and other banks – net*
Efek-efek – bersih	8.501.562	8.501.562	*Marketable securities – net*
Wesel ekspor	166.681	166.681	*Export bills*
Efek-efek yang dibeli dengan janji dijual kembali	976.063	976.063	*Securities purchased under agreement to resell*
Tagihan derivatif	48	48	*Derivative receivables*
Pendapatan bunga yang masih akan diterima	253.265	253.265	*Accrued interest receivables*
Kredit yang diberikan – bersih	10.073.572	10.073.572	*Loans – net*
Tagihan akseptasi	166.025	166.025	*Acceptance receivables*
Penyertaan saham	6	6	*Investment inshares of stock*
Aset lain-lain:			*Other assets:*
Setoran jaminan dan tagihan	21.858	21.858	*Guarantee deposits and receivables*
Jumlah aset keuangan	**26.480.248**	**26.480.248**	***Total financial assets***

43. NILAI WAJAR INSTRUMEN KEUANGAN (lanjutan)

Tabel di bawah ini menyajikan perbandingan antara nilai tercatat dan nilai wajar dari semua aset dan liabilitas keuangan disajikan per kategori dari instrumen keuangan. Nilai wajar yang diungkapkan adalah berdasarkan informasi relevan yang tersedia pada tanggal 31 Desember 2025 dan 2024, dan tidak diperbaharui untuk mencerminkan perubahan dalam kondisi pasar yang telah terjadi setelah tanggal ini. (lanjutan)

43. FAIR VALUE OF FINANCIAL INSTRUMENTS (continued)

The tables below summarize the comparison between the carrying amounts and fair values of all financial assets and liabilities presented per category of financial instruments. The fair values disclosed are based on relevant information available as of December 31, 2025 and 2024, and not updated to reflect changes in market conditions which have occurred after this date. (continued)

	2024		
	Nilai tercatat/ *Carrying amount*	**Nilai wajar/ *Fair value***	
Liabilitas keuangan:			***Financial liabilities:***
Liabilitas segera	115.621	115.621	*Obligations due immediately*
Simpanan nasabah	23.890.773	23.890.773	*Deposits from customers*
Simpanan dari bank lain	452.454	452.454	*Deposits from other banks*
Liabilitas efek yang dijual dengan janji dibeli kembali	499.281	499.281	*Securities sold under agreement to repurchase liabilities*
Liabilitas akseptasi	166.682	166.682	*Acceptance liabilities*
Bunga masih harus dibayar	35.100	35.100	*Accrued interest payables*
Liabilitas lain-lain	312.446	312.446	*Other liabilities*
Pinjaman subordinasi	200.000	200.000	*Subordinated loan*
Jumlah liabilitas keuangan	**25.672.357**	**25.672.357**	***Total financial liabilities***

a. Giro pada Bank Indonesia, giro pada bank lain dan pendapatan bunga yang masih akan diterima dan aset lain-lain.

Nilai tercatat dari giro pada Bank Indonesia dan bank lain dengan suku bunga mengambang adalah perkiraan yang layak atas nilai wajar.

Estimasi nilai wajar terhadap pendapatan bunga yang masih akan diterima ditetapkan berdasarkan diskonto arus kas dengan menggunakan suku bunga pasar uang yang berlaku untuk utang dengan risiko kredit dan sisa jatuh tempo yang serupa. Karena sisa jatuh tempo di bawah 1 (satu) tahun sehingga nilai tercatat dari pendapatan bunga yang masih akan diterima adalah perkiraan yang layak atas nilai wajar.

Nilai wajar setoran jaminan diasumsikan sama dengan nilai terutangnya karena tidak mempunyai persyaratan pembayaran yang pasti walaupun tidak diharapkan untuk dikembalikan dalam jangka waktu 12 (dua belas) bulan setelah periode pelaporan.

b. Penempatan pada Bank Indonesia dan bank lain

Nilai tercatat dari penempatan dan simpanan *overnight* dengan suku bunga mengambang adalah perkiraan yang layak atas nilai wajar.

Estimasi nilai wajar terhadap penempatan dengan suku bunga tetap ditetapkan berdasarkan diskonto arus kas dengan menggunakan suku bunga pasar uang yang berlaku untuk utang dengan risiko kredit dan sisa jatuh tempo yang serupa. Karena sisa jatuh tempo di bawah 1 (satu) tahun, sehingga nilai tercatat dari penempatan dengan suku bunga tetap adalah perkiraan yang layak atas nilai wajar.

a. Current accounts with Bank Indonesia and other banks, accrued interest receivables and other assets.

The carrying amount of floating rate current accounts with other banks and Bank Indonesia is a reasonable approximation of fair value.

The estimated fair value of accrued interest income is based on discounted cash flows using prevailing money market interest rates for debts with similar credit risk and remaining maturity. Since the maturity is less than 1 (one) year, the carrying amount of accrued interest income is a reasonable approximation of fair value.

The fair value of security deposits are assumed to be the same as their original principal amounts because they have no fixed repayment terms although they are not expected to be settled within 12 (twelve) months after the reporting period.

b. Placements with Bank Indonesia and other banks

The carrying amount of floating rate placements and overnight deposits is a reasonable approximation of fair value.

The estimated fair value of fixed interest bearing deposits is based on discounted cash flows using prevailing money market interest rates for debts with similar credit risk and remaining maturity. Since the maturity is below 1 (one) year, the carrying amount of fixed interest bearing deposits is a reasonable approximation of fair value.

43. NILAI WAJAR INSTRUMEN KEUANGAN (lanjutan)

c. Efek-efek

Nilai wajar untuk efek ditetapkan berdasarkan harga pasar atau harga kuotasi perantara (*broker*)/ pedagang efek (*dealer*).

d. Wesel ekspor

Estimasi nilai wajar terhadap wesel ekspor ditetapkan berdasarkan diskonto arus kas dengan menggunakan suku bunga pasar uang yang berlaku untuk utang dengan risiko kredit dan sisa jatuh tempo yang serupa. Karena sisa jatuh tempo di bawah satu tahun sehingga nilai tercatat dari wesel ekspor adalah perkiraan yang layak atas nilai wajar.

e. Kredit yang diberikan

Portofolio kredit Bank secara umum terdiri dari kredit yang diberikan dengan suku bunga mengambang dan kredit yang diberikan dengan jangka pendek dengan suku bunga tetap. Kredit yang diberikan dinyatakan berdasarkan *amortized cost*. Nilai wajar dari kredit yang diberikan menunjukkan nilai diskon dari perkiraan arus kas masa depan yang diharapkan akan diterima oleh Bank dengan menggunakan suku bunga pasar saat ini.

Nilai tercatat dari kredit yang diberikan dengan suku bunga mengambang dan nilai tercatat atas kredit jangka pendek dengan suku bunga tetap adalah perkiraan yang layak atas nilai wajar.

f. Instrumen derivatif

Nilai wajar atas instrumen derivatif yang dinilai menggunakan teknik penilaian dengan menggunakan komponen yang dapat diamati di pasar terutama adalah *swap* suku bunga, *swap* mata uang dan kontrak pertukaran mata uang. Teknik penilaian yang paling banyak digunakan meliputi model penilaian *forward* dan *swap* yang menggunakan perhitungan nilai kini. Model tersebut menggabungkan berbagai komponen yang meliputi kualitas kredit dari *counterparty*, nilai *spot* dan kontrak berjangka serta kurva tingkat suku bunga.

g. Liabilitas segera, simpanan nasabah, simpanan dari bank lain, bunga masih harus dibayar dan liabilitas lain-lain.

Estimasi nilai wajar simpanan tanpa jatuh tempo, termasuk simpanan tanpa bunga, adalah sebesar jumlah terutang ketika utang tersebut dibayarkan.

Estimasi nilai wajar terhadap simpanan dengan tingkat suku bunga tetap, bunga masih harus dibayar dan liabilitas lain-lain yang tidak memiliki kuotasi di pasar aktif ditetapkan berdasarkan diskonto arus kas dengan menggunakan suku bunga utang baru dengan sisa jatuh tempo yang serupa. Karena sisa jatuh tempo di bawah 1 (satu) tahun sehingga nilai tercatat dari simpanan nasabah, simpanan dari bank lain, bunga masih harus dibayar dan liabilitas lain-lain adalah perkiraan yang layak atas nilai wajar.

43. FAIR VALUE OF FINANCIAL INSTRUMENTS (continued)

c. Marketable securities

The fair value for marketable securities is based on market prices or broker/dealer price quotations.

d. Export bills

The estimated fair value of export bills is determined based on discounted cash flows using money market interest rates that apply to debt with similar credit risk and remaining maturity. Because the remaining maturity is less than one year, the carrying amount of the export bills is a reasonable estimate of fair value.

e. Loans

Generally, the Bank's loan portfolio consists of loans with variable interest rate and short-term loans with fixed interest rate. Loans are stated at amortized cost. The estimated fair value of loans represents the discounted amount of estimated future cash flows expected to be received by the Bank using the current market rates.

The carrying amounts of variable rate loans and short-term fixed rate loans are the reasonable approximation of their fair values.

f. Derivative instruments

The fair values of derivative instruments valued by valuation techniques using components which can be observed in the market, primarily are interest rate swaps, currency swaps and currency exchange contracts. Most widely used valuation techniques include forward and swap valuation models which use the present value calculation. The models incorporate various components which include the credit quality of the counterparty, spot value and future contracts and interest rate curve.

g. Obligations due immediately, deposits from customers, deposits from other banks, accrued interest expenses and other liabilities.

The estimated fair value of deposits with no stated maturity, which includes non-interest bearing deposits, is the amount repayable on demand.

The estimated fair value of fixed interest-bearing deposits, accrued interest expenses and other liabilities not quoted in an active market is based on discounted cash flows using interest rates for new debts with similar remaining maturity. Since the maturity is below 1 (one) year, the carrying amount of deposits from customers, deposits from other banks and other liabilities is a reasonable approximation of fair value.

43. NILAI WAJAR INSTRUMEN KEUANGAN (lanjutan)

h. Liabilitas efek yang dijual dengan janji dibeli kembali

Nilai wajar agregat berdasarkan model diskonto arus kas menggunakan kurva yield terkini yang tepat untuk sisa periode jatuh temponya.

i. Pinjaman subordinasi

Nilai wajar dari pinjaman subordinasi dihitung menggunakan arus kas yang didiskonto berdasarkan suku bunga pasar.

Tabel di bawah ini menunjukkan instrumen keuangan yang diukur pada nilai wajar yang dikelompokkan berdasarkan hierarki nilai wajar:

43. FAIR VALUE OF FINANCIAL INSTRUMENTS (continued)

h. Securities sold under agreement to repurchase liabilities

Their aggregate fair values are based on discounted cash flow model using current yield curve appropriate for the remaining term to maturity.

i. Subordinated loan

The fair value of subordinated loan is calculated using discounted cash flows using market rate.

The tables below show the financial instruments measured at fair value Banked according to the fair value hierarchy:

	2025				
	Nilai wajar/ *Fair value*				
	Nilai Tercatat/ *Carrying Value*	**Tingkat 1/ *Level 1***	**Tingkat 2/ *Level 2***	***Tingkat 3/ Level 3***	
Aset keuangan					***Financial assets***
Efek-efek :					*Marketable securities*
Rupiah					*Rupiah*
- Biaya perolehan diamortisasi	5.822.475	5.822.475	-	-	*Amortized cost –*
- Nilai wajar melalui komprehensif lain	1.560.983	1.560.983	-	-	*Fair value through other – comprehensive income*
- Nilai wajar melalui laba rugi	849.973	849.973	-	-	*Fair value through – profit or loss*
Kredit yang diberikan	9.685.510	-	-	9.685.510	*Loans*
Mata Uang Asing					*Foreign Currency*
- Biaya perolehan diamortisasi	253.848	253.848	-	-	*Amortized cost -*
- Nilai wajar melalui komprehensif lain	322.545	322.545	-	-	*Fair value through other – comprehensive income*
- Nilai wajar melalui laba rugi	130.260	130.260	-	-	*Fair value through – profit or loss*
Kredit yang diberikan	106.925	-	-	106.925	*Loans*
Jumlah	**18.732.519**	**8.940.084**	**-**	**9.792.435**	***Total***
Liabilitas keuangan					***Financial liabilities***
Nilai wajar melalui laba rugi:					*Fair value through profit or loss:*
- Liabilitas derivatif	340	-	-	340	*Derivatives liabilities -*
- Pinjaman subordinasi	200.000	-	-	200.000	*Subordinated loan -*
Jumlah	**200.340**	**-**	**-**	**200.340**	***Total***

43. NILAI WAJAR INSTRUMEN KEUANGAN (lanjutan) / *43. FAIR VALUE OF FINANCIAL INSTRUMENTS (continued)*

Tabel di bawah ini menunjukkan instrumen keuangan yang diukur pada nilai wajar yang dikelompokkan berdasarkan hierarki nilai wajar: (lanjutan)

The tables below show the financial instruments measured at fair value Banked according to the fair value hierarchy: (continued)

	2024				
	Nilai wajar/ *Fair value*				
	Nilai Tercatat/ *Carrying Value*	Tingkat 1/ *Level 1*	Tingkat 2/ *Level 2*	*Tingkat 3/ Level 3*	
Aset keuangan					***Financial assets***
Efek-efek :					*Marketable securities*
Rupiah					*Rupiah*
- Biaya perolehan diamortisasi	6.509.305	6.509.305	-	-	*Amortized cost –*
- Nilai wajar melalui komprehensif lain	734.578	734.578	-	-	*Fair value through other – comprehensive income*
- Nilai wajar melalui laba rugi	775.077	775.077	-	-	*Fair value through – profit or loss*
Kredit yang diberikan	10.350.610	-	-	10.350.610	*Loans*
Mata Uang Asing					*Foreign Currency*
- Biaya perolehan diamortisasi	131.991	131.991	-	-	*Amortized cost -*
- Nilai wajar melalui komprehensif lain	145.467	145.467	-	-	*Fair value through other – comprehensive income*
- Nilai wajar melalui laba rugi	206.358	206.358	-	-	*Fair value through – profit or loss*
Kredit yang diberikan	254.869	-	-	254.869	*Loans*
Jumlah	**19.108.255**	**8.502.776**	**-**	**10.605.479**	***Total***
Liabilitas keuangan					***Financial liabilities***
Nilai wajar melalui laba rugi:					*Fair value through profit or loss:*
- Liabilitas derivatif	-	-	-	-	*Derivatives liabilities -*
- Pinjaman subordinasi	200.000	-	-	200.000	*Subordinated loan -*
Jumlah	**200.000**	**-**	**-**	**200.000**	***Total***

44. RASIO ASET PRODUKTIF TERHADAP JUMLAH ASET / *44. EARNING ASSETS RATIO OF TOTAL ASSETS*

Tabel berikut menyajikan rasio aset produktif sebelum dikurangi penyisihan kerugian terhadap jumlah aset:

The following table presents the ratio of productive assets before allowance for losses to total assets:

	2025	2024	
Giro pada Bank Indonesia dan bank lain	9,36%	11,20%	*Current accounts with Bank Indonesia and other banks*
Penempatan pada Bank Indonesia dan bank lain	8,87%	7,23%	*Placements with Bank Indonesia and other banks*
Efek-efek	32,42%	28,22%	*Marketable securities*
Kredit yang diberikan	35,51%	35,20%	*Loans*
Penyertaan saham	0,00%	0,00%	*Investment in shares of stock*
Jumlah rasio aset produktif	**86,16%**	**81,85%**	***Total earning assets ratio***

45. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN INDONESIA

Informasi tambahan yang disajikan di bawah ini merupakan informasi yang disyaratkan oleh regulasi dan/atau pengungkapan tambahan yang dibuat oleh Perusahaan, yang bukan merupakan informasi yang dipersyaratkan oleh Standar Akuntansi Keuangan Indonesia:

a. Giro pada Bank Indonesia

Saldo giro pada Bank Indonesia (BI) disediakan untuk memenuhi persyaratan Giro Wajib Minimum (GWM) dari Bank Indonesia.

Peraturan Bank Indonesia (PBI) No. 24/4/PBI/2022 tanggal 1 Maret 2022 tentang Giro Wajib Minimum Bank Umum Dalam Rupiah dan Valuta Asing Bagi Bank Umum Konvensional dan Peraturan Anggota Dewan Gubernur (PADG) No. 31 tahun 2025 tanggal 23 Desember 2025. Giro Wajib Minimum (GWM) adalah simpanan minimum yang wajib dipelihara oleh Bank dalam bentuk saldo Rekening Giro pada Bank Indonesia. Penyangga Likuiditas Makroprudensial (PLM) adalah cadangan minimum yang wajib dipelihara oleh Bank berupa Sertifikat Bank Indonesia (SBI), Sertifikat Deposito Bank Indonesia (SDBI), Sukuk Bank Indonesia (SukBI) dan/atau Surat Berharga Negara (SBN). Giro RIM adalah tambahan simpanan minimum yang wajib dipelihara oleh Bank dalam bentuk saldo Rekening Giro pada Bank Indonesia. Berdasarkan PADG No. 23/7/PADG/2021 tanggal 26 April 2021, besaran dan parameter yang digunakan dalam pemenuhan Giro RIM adalah batas bawah target sebesar 84% dan batas atas target sebesar 94% dengan Kewajiban Penyediaan Modal Minimum (KPMM) insentif sebesar 14%.

Rasio Giro Wajib Minimum (GWM) Bank pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

	2025	2024	
Rupiah			*Rupiah*
GWM Primer	9,32%	13,03%	*Primary GWM*
GWM Sekunder/PLM	22,48%	22,35%	*Secondary GWM*
Dolar Amerika Serikat	4,38%	4,36%	*United States Dollar*

Pada tanggal 31 Desember 2025 dan 2024, Bank telah memenuhi ketentuan Bank Indonesia mengenai GWM.

Pada tanggal 31 Desember 2025 dan 2024, *Loan to Funding Ratio* (LFR) Bank lebih kecil dari batas atas LFR target dan Kewajiban Penyediaan Modal Minimum (KPMM) Bank lebih besar dari KPMM Insentif Bank Indonesia.

Pengungkapan lebih lanjut pada giro pada Bank Indonesia diungkapkan pada Catatan 5.

45. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN FINANCIAL ACCOUNTING STANDARDS

The following additional information presented below is information required by regulations and/or additional disclosure prepared by the Company, and is not information required by Indonesian Financial Accounting Standards:

a. Current accounts with Bank Indonesia

Current accounts with Bank Indonesia (BI) are maintained to comply with Bank Indonesia minimum statutory reserve requirement (GWM).

Bank Indonesia Regulation (PBI) No. 24/4/PBI/2022 dated March 1, 2022 concerning the Minimum Statutory Reserves of Commercial Banks in Rupiah and Foreign Currency for Conventional Commercial Banks and Regulation of the Members of the Board of Governors (PADG) No. 31 of 2025 dated December 23, 2025. Minimum Statutory Reserves (GWM) are minimum deposits that must be maintained by Banks in the form of Current Account balances at Bank Indonesia. Macroprudential Liquidity Buffers (PLM) are minimum reserves that must be maintained by Banks in the form of Bank Indonesia Certificates (SBI), Bank Indonesia Deposit Certificates (SDBI), Bank Indonesia Sukuk (SukBI) and/or Government Securities (SBN). RIM Giro is an additional minimum deposit that must be maintained by Banks in the form of Current Account balances at Bank Indonesia. Based on PADG No. 23/7/PADG/2021 dated April 26, 2021, the amount and parameters used in fulfilling the RIM Giro are the lower limit of the target of 84% and the upper limit of the target of 94% with an incentive Minimum Capital Adequacy Ratio (CAR) of 14%.

The Bank's Minimum Statutory Reserves (GWM) ratio as of December 31, 2025 and 2024 are as follows:

As of December 31, 2025 and 2024, the Bank has complied with Bank Indonesia regulation on the GWM.

As of December 31, 2025 and 2024, the Bank's Loan to Funding Ratio (LFR) was lower than the upper limit of the target LFR and the Bank's Capital Adequacy Ratio (CAR) was greater than Bank Indonesia's CAR Incentives.

Further disclosure on current accounts with Bank Indonesia is disclosed in Note 5.

45. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN INDONESIA (lanjutan)

45. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN FINANCIAL ACCOUNTING STANDARDS (continued)

b. Giro pada bank lain

Berdasarkan kolektibilitas sesuai Peraturan OJK

Pada tanggal 31 Desember 2025 dan 2024, saldo giro pada bank lain diklasifikasikan "Lancar".

Pengungkapan lebih lanjut pada giro pada bank lain diungkapkan pada Catatan 6

b. Current accounts with other banks

By financial service authority rule collectibility

As of December 31, 2025 and 2024, the balance of current accounts with other banks were classified as "Current".

Further disclosure on current accounts with other banks is disclosed in Note 6.

c. Penempatan pada Bank Indonesia dan bank lain

Berdasarkan kolektibilitas sesuai Peraturan OJK

Pada tanggal 31 Desember 2025 dan 2024, seluruh penempatan pada Bank Indonesia dan bank lain dikategorikan "Lancar".

Pengungkapan lebih lanjut pada penempatan pada Bank Indonesia dan bank lain diungkapkan pada Catatan 7

c. Placements with Bank Indonesia and other banks

By financial service authority rule collectibility

As of December 31, 2025 and 2024, all placements with Bank Indonesia and other banks are classified as "Current".

Further disclosures on placements with Bank Indonesia and other banks are disclosed in Note 7.

d. Efek-efek

Berdasarkan kolektibilitas sesuai Peraturan OJK

Pada tanggal 31 Desember 2025 dan 2024, seluruh efek-efek diklasifikasikan "Lancar".

Pengungkapan lebih lanjut pada efek-efek diungkapkan pada Catatan 8.

d. Marketables securities

By financial service authority rule collectibility

As of December, 31 2025 and 2024, all marketable securities are classified as "Current".

Further disclosure on the effects is disclosed in Note 8.

e. Efek-efek yang dibeli dengan janji dijual kembali

Berdasarkan kolektibilitas sesuai Peraturan OJK

Pada tanggal 31 Desember 2025 dan 2024, seluruh efek-efek yang dibeli dengan janji dijual kembali diklasifikasikan "Lancar".

Pengungkapan lebih lanjut pada efek-efek diungkapkan pada Catatan 9.

e. Securities purchased under agreement to resell

By financial service authority rule collectibility

As of December, 31 2025 and 2024, all securities purchased under agreement to resell are classified as "Current".

Further disclosure on the effects is disclosed in Note 9.

f. Tagihan dan liabilitas derivatif

Berdasarkan kolektibilitas sesuai Peraturan OJK

Pada tanggal 31 Desember 2025 dan 2024, seluruh tagihan derivatif diklasifikasikan "Lancar".

Pengungkapan lebih lanjut pada tagihan dan liabilitas derivatif diungkapkan pada Catatan 10.

f. Derivative receivables and liabilities

By financial service authority rule collectibility

As of December 31, 2025 and 2024, all derivative receivables are classified as "Current".

Further disclosures on derivative receivables and liabilities are disclosed in Note 10.

45. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN INDONESIA (lanjutan)

45. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN FINANCIAL ACCOUNTING STANDARDS (continued)

g. Kredit yang diberikan

g. Loans

Berdasarkan kolektibilitas sesuai Peraturan OJK

By financial service authority rule collectibility

	2025			
	Rupiah/ *Rupiah*	**Mata Uang Asing/ *Foreign Currencies***	**Jumlah/ *Total***	
Lancar	9.111.810	106.925	9.218.735	*Current*
Dalam perhatian khusus	351.208	-	351.208	*Special mention*
Kurang lancar	13.906	-	13.906	*Substandard*
Diragukan	16.177	-	16.177	*Doubtful*
Macet	192.409	-	192.409	*Loss*
Jumlah kredit	**9.685.510**	**106.925**	**9.792.435**	***Total loans***
Cadangan kerugian penurunan nilai	(314.225)	(1.440)	(315.665)	*Allowance for impairment losses*
Jumlah kredit – bersih	**9.371.285**	**105.485**	**9.476.770**	***Total loans – net***

	2024			
	Rupiah/ *Rupiah*	**Mata Uang Asing/ *Foreign Currencies***	**Jumlah/ *Total***	
Lancar	9.824.592	254.869	10.079.461	*Current*
Dalam perhatian khusus	271.916	-	271.916	*Special mention*
Kurang lancar	17.103	-	17.103	*Substandard*
Diragukan	20.894	-	20.894	*Doubtful*
Macet	216.105	-	216.105	*Loss*
Jumlah kredit	**10.350.610**	**254.869**	**10.605.479**	***Total loans***
Cadangan kerugian penurunan nilai	(528.966)	(2.941)	(531.907)	*Allowance for impairment losses*
Jumlah kredit – bersih	**9.821.644**	**251.928**	**10.073.572**	***Total loans – net***

Pengungkapan lebih lanjut pada kredit diungkapkan pada Catatan 13.

Further disclosure on the loans is disclosed in Note 13.

45. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN INDONESIA (lanjutan)

45. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN FINANCIAL ACCOUNTING STANDARDS (continued)

g. Kredit yang diberikan (lanjutan)

g. Loans (continued)

Kredit yang direstrukturisasi

Restructured loans

2025

Jenis/ *Type*	Lancar/ *Current*	Dalam perhatian khusus/ *Special mention*	Kurang lancar/ *Sub-standard*	Diragukan/ *Doubtful*	Macet/ *Loss*	Jumlah/ *Total*
Pihak berelasi/ *Related parties*						
Fixed loans	-	-	-	-	-	-
Kredit pemilikan rumah/ *Housing ownership loans*	-	-	-	-	-	-
Jumlah/ *Total*	-	-	-	-	-	-
Cadangan kerugian penurunan nilai/ *Allowance for impairment losses*	-	-	-	-	-	-
Jumlah/ *Total*	-	-	-	-	-	-
Pihak ketiga/ *Third parties*						
Fixed loans	876.871	2.164	1.760	-	32.455	913.250
Revolving loans	134.445	-	-	-	19.906	154.351
Kredit pemilikan rumah dan apartemen/ *Housing and apartment ownership loans*	44.534	48.236	1.002	1.728	12.858	108.358
Lain-lain/ *Others*	145.652	-	-	-	66	145.718
Jumlah/ *Total*	1.201.502	50.400	2.762	1.728	65.285	1.321.677
Cadangan kerugian penurunan nilai/ *Allowance for impairment losses*	(80.135)	(10.616)	(732)	(1.168)	(27.121)	(119.772)
Jumlah/ *Total*	1.121.367	39.784	2.030	560	38.164	1.201.905
Jumlah kredit - bersih/ *Total loans - net*	**1.121.367**	**39.784**	**2.030**	**560**	**38.164**	**1.201.905**

2024

Jenis/ *Type*	Lancar/ *Current*	Dalam perhatian khusus/ *Special mention*	Kurang lancar/ *Sub-standard*	Diragukan/ *Doubtful*	Macet/ *Loss*	Jumlah/ *Total*
Pihak berelasi/ *Related parties*						
Fixed loans	-	-	-	-	-	-
Kredit pemilikan rumah/ *Housing ownership loans*	-	-	-	-	-	-
Jumlah/ *Total*	-					
Cadangan kerugian penurunan nilai/ *Allowance for impairment losses*	-	-	-	-	-	-
Jumlah/ *Total*	-	-	-	-	-	-
Pihak ketiga/ *Third parties*						
Fixed loans	976.728	5.222	-	-	88.239	1.070.189
Revolving loans	148.854	-	-	-	35.004	183.858
Kredit pemilikan rumah dan apartemen/ *Housing and apartment ownership loans*	73.254	27.189	3.692	9.521	10.540	124.196
Lain-lain/ *Others*	145.651	-	-	-	70	145.721
Jumlah/ *Total*	1.344.487	32.411	3.692	9.521	133.853	1.523.964
Cadangan kerugian penurunan nilai/ *Allowance for impairment losses*	(195.660)	(1.263)	(2.716)	(4.407)	(81.536)	(285.582)
Jumlah/ *Total*	1.148.827	31.148	976	5.114	52.317	1.238.382
Jumlah kredit - bersih/ *Total loans - net*	**1.148.827**	**31.148**	**976**	**5.114**	**52.317**	**1.238.382**

45. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN INDONESIA (lanjutan)

45. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN FINANCIAL ACCOUNTING STANDARDS (continued)

g. Kredit yang diberikan (lanjutan)

Untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2025 dan 2024, tidak terdapat keuntungan atau kerugian dari kredit yang direstrukturisasi.

Kredit bermasalah

Rincian kredit bermasalah (kurang lancar, diragukan dan macet) yang dinilai secara individual dan kolektif berdasarkan sektor ekonomi, serta cadangan kerugian penurunan nilai adalah sebagai berikut:

g. Loans (continued)

As of December 31, 2025 and 2024, there were no gains or losses arising from restructured loans.

Non-performing loans

The details of non-performing loans (substandard, doubtful and loss) that assessed individually and collectively based on economic sectors, and allowance for impairment losses are as follows:

	2025		2024	
	Pokok/ *Principal*	**Cadangan kerugian penurunan nilai/ *Allowance for impairment losses***	**Pokok/ *Principal***	**Cadangan kerugian penurunan nilai/ *Allowance for impairment losses***
Rupiah/ *Rupiah*				
Pertanian dan pertambangan/ *Agriculture and mining*	44.557	38.364	33.978	8.387
Perdagangan/ *Trading*	26.564	11.525	21.078	13.374
Restoran dan hotel/ *Restaurant and hotel*	3.404	1.680	5.303	4.244
Konstruksi/ *Construction*	2.250	1.149	26.147	25.980
Industri/ *Industry*	356	94	-	-
Transportasi dan komunikasi/ *Transportation and communication*	-	-	2.115	1.884
Lain-lain/ *Others*	145.361	86.699	165.481	118.911
Jumlah/ *Total*	**222.492**	**139.511**	**254.102**	**172.780**

Pada tanggal 31 Desember 2025 dan 2024, rasio kredit bermasalah terhadap jumlah aset keuangan Bank masing-masing sebesar 0,91% dan 0,78%.

Pada tanggal 31 Desember 2025 dan 2024, jumlah minimum cadangan kerugian penurunan nilai yang wajib dibentuk sesuai dengan ketentuan Bank Indonesia untuk perhitungan Kewajiban Penyediaan Modal Minimum (KPMM) masing-masing sebesar Rp262.602 dan Rp267.156. Pada tanggal 31 Desember 2025 dan 2024, rasio pemenuhan cadangan kerugian penurunan nilai untuk kredit yang diberikan sesuai dengan ketentuan Bank Indonesia masing-masing sebesar 104,53% dan 88,31%.

As of December 31, 2025 and 2024, non-performing loans ratio to Bank's total financial assets of 0.91% and 0.78% respectively.

As of December 31, 2025 and 2024, the minimum allowance for impairment losses which is required by Bank Indonesia for calculation of Capital Adequacy Ratio (CAR) amounted to Rp262,602 and Rp267,156, respectively. As of December 31, 2025 and 2024, the adequacy ratio for allowance for impairment losses of loans which is required by Bank Indonesia is 104.53% and 88.31%, respectively.

45. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN INDONESIA (lanjutan)

g. Kredit yang diberikan (lanjutan)

Informasi penting lainnya

1) Pada tanggal 31 Desember 2025 dan 2024, jumlah deposito berjangka yang dijadikan sebagai jaminan tunai atas kredit yang diberikan masing-masing sebesar Rp588.243 dan Rp167.865 (Catatan 20c).

2) Kredit sindikasi merupakan kredit yang diberikan kepada debitur berdasarkan perjanjian bersama (sindikasi) dengan bank-bank lain. Jumlah kredit sindikasi yang diberikan oleh Bank pada tanggal 31 Desember 2025 dan 2024 masing-masing adalah sebesar Rp499.318 and Rp255.432.

   Keikutsertaan Bank sebagai anggota sindikasi pada tanggal 31 Desember 2025 dan 2024 masing-masing sebesar 3,18% dan 7,88% dari jumlah kredit sindikasi.

3) Kredit yang diberikan kepada karyawan merupakan kredit untuk membeli rumah, kendaraan dan keperluan lainnya dengan jangka waktu 1 sampai dengan 15 tahun yang dikenakan tingkat suku bunga rata-rata masing-masing sebesar 8,71% dan 6,54% pada tahun 2025 dan 2024. Pembayaran kembali kredit dilakukan dengan pemotongan gaji setiap bulan.

4) Rasio kredit bermasalah-bersih pada tanggal 31 Desember 2025 dan 2024 masing-masing adalah sebesar 0,85% dan 0,77%. Rasio kredit bermasalah kotor pada tanggal 31 Desember 2025 dan 2024 masing-masing adalah sebesar 2,27% dan 2,40%.

h. Tagihan dan liabilitas akseptasi

Berdasarkan kolektibilitas sesuai Peraturan OJK

Pada tanggal 31 Desember 2025 dan 2024, tagihan akseptasi diklasifikasikan "Lancar".

Pengungkapan lebih lanjut pada tagihan dan liabilitas akseptasi diungkapkan pada Catatan 14.

i. Penyertaan saham

Pada tanggal 31 Desember 2025 dan 2024, penyertaan saham diklasifikasikan "Lancar".

Pengungkapan lebih lanjut pada penyertaan saham diungkapkan pada Catatan 15.

45. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN FINANCIAL ACCOUNTING STANDARDS (continued)

g. Loans (continued)

Other important informations

1) As of December 31, 2025 and 2024, total time deposits pledged as loans cash collateral amounted to Rp588,243 and Rp167,865 respectively (Note 20c).

2) Syndicated loans represent loans provided to debtors under syndication agreements with other banks. Total syndicated loans of the Bank as of December 31, 2025 and 2024 amounted to Rp499,318 and Rp255,432, respectively.

The participation of the Bank as a participant of the syndicated loans as of December 31, 2025 and 2024 was 3.18% and 7.88% respectively, of total syndicated loans.

3) Loans granted to the Bank's employee are loans for acquisition of houses, vehicles and other purposes with term of 1 to 15 years which bear average interest rate of 8.71% and 6.54% per annum in 2025 and 2024, respectively. The repayment of loans are collected through monthly salary deduction.

4) The ratio of non-performing loans - net as of December 31, 2025 and 2024 was 0.85% and 0.77%, respectively. The ratio of non-performing loans - gross as of December 31, 2025 and 2024 was 2.27% and 2.40%, respectively.

h. Acceptance receivables and liabilities

By financial service authority rule collectibility

As of December 31, 2025 and 2024, acceptance receivables are classified as "Current".

Further disclosure on the acceptance receivables and liabilities is disclosed in Note 14.

i. Investment in shares of stock

As of December 31, 2025 and 2024, investment in shares of stock are classified as "Current".

Further disclosure on the investment in shares of stock is disclosed in Note 14.

45. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN INDONESIA (lanjutan)

45. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN FINANCIAL ACCOUNTING STANDARDS (continued)

j. Posisi devisa bersih

Menurut ketentuan Bank Indonesia berdasarkan Peraturan Bank Indonesia (PBI) No.17/5/PBI/2015 tanggal 29 Mei 2015 perubahan keempat atas PBI No. 5/13/PBI/2003 tentang Posisi Devisa Bersih Bank Umum tanggal 17 Juli 2003, PDN ditetapkan maksimum sebesar 20% modal.

PDN adalah penjumlahan dari nilai absolut untuk jumlah dari selisih bersih aset dan liabilitas dalam laporan posisi keuangan untuk setiap mata uang asing dengan selisih bersih tagihan dan liabilitas komitmen dan kontinjensi dalam rekening administratif untuk setiap mata uang asing yang semuanya dinyatakan dalam Rupiah.

Pada tanggal 31 Desember 2025 dan 2024, PDN Bank adalah sebagai berikut:

j. Net open position

According to Bank Indonesia Regulation (PBI) No.17/5/PBI/2015 dated May 29, 2015 the fourth amendment to PBI No.5/13/PBI/2003 concerning the Net Open Position (NOP) for Commercial Bank dated July 17, 2003, NOP is required to maximum of 20% of capital.

NOP is the sum of the absolute values of the net difference between assets and liabilities in the statement of financial position for each foreign currency and the net difference between the receivables and payables both commitments and contingencies in the administrative account for each foreign currency, which are all stated in Rupiah.

As of December 31, 2025 and 2024, the Bank's NOP is as follows:

	2025			
Mata Uang	**Aset/ *Assets***	**Liabilitas/ *Liabilities***	**Posisi devisa bersih (nilai absolut)/*Net open position (absolute amount)***	***Currency***
Keseluruhan (laporan posisi keuangan dan rekening administratif)				*Aggregate (statement of financial position and administrative accounts)*
Dolar Amerika Serikat	1.910.421	1.905.885	4.536	*United States Dollar*
Dolar Singapura	67.489	51.098	16.391	*Singapore Dollar*
Yuan China	15.470	11.867	3.603	*China Yuan*
Poundsterling Inggris	14.286	11.220	3.066	*Great Britain Poundsterling*
Yen Jepang	9.444	6.207	3.237	*Japanese Yen*
Dolar Australia	6.435	4.463	1.972	*Australian Dollar*
Euro Eropa	44.799	39.260	5.539	*European Euro*
Dolar Hong Kong	1.441	-	1.441	*Hong Kong Dollar*
Riyal Saudi	424	-	424	*Saudi Riyal*
Ringgit Malaysia	189	-	189	*Malaysian Ringgit*
Jumlah	**2.070.398**	**2.030.000**	**40.398**	***Total***
Modal			**3.771.243**	***Capital***
Rasio posisi devisa bersih			**1,07%**	***Net open position ratio***

	2024			
Mata Uang	**Aset/ *Assets***	**Liabilitas/ *Liabilities***	**Posisi devisa bersih (nilai absolut)/*Net open position (absolute amount)***	***Currency***
Keseluruhan (laporan posisi keuangan dan rekening administratif)				*Aggregate (statement of financial position and administrative accounts)*
Dolar Amerika Serikat	1.790.578	1.789.956	622	*United States Dollar*
Dolar Singapura	49.849	50.186	337	*Singapore Dollar*
Poundsterling Inggris	7.687	12	7.675	*Great Britain Poundsterling*
Dolar Australia	4.761	2	4.759	*Australian Dollar*
Yen Jepang	1.206	4	1.202	*Japanese Yen*
Dolar Hong Kong	1.447	-	1.447	*Hong Kong Dollar*
Yuan China	22.309	17.974	4.335	*China Yuan*
Euro Eropa	4.354	75	4.279	*European Euro*
Ringgit Malaysia	97	-	97	*Malaysian Ringgit*
Riyal Saudi	389	-	389	*Saudi Riyal*
Jumlah	**1.882.677**	**1.858.209**	**25.142**	***Total***
Modal			**3.965.697**	***Capital***
Rasio posisi devisa bersih			**0,63%**	***Net open position ratio***

45. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN INDONESIA (lanjutan)

k. Manajemen risiko

I. Kerangka manajemen risiko

Dalam menerapkan manajemen risiko, Bank Artha Graha Internasional selalu berupaya untuk melaksanakan strategi operasional yang selaras dengan:

- Pertumbuhan bisnis dan peningkatan pangsa pasar kredit, serta portofolio pendanaan;
- Peningkatkan efisiensi operasional Bank;
  Menjaga tingkat kebutuhan likuiditas dan modal minimum sesuai ketentuan regulator; dan

  Implementasi manajemen risiko yang berorientasi bisnis.

Untuk mencapai hal tersebut, dibutuhkan kerangka dasar manajemen risiko yang kuat, yaitu suatu kesatuan dari proses manajemen risiko dalam pengelolaan bisnis serta kegiatan operasional Bank.

Bank Artha Graha Internasional telah memiliki kerangka dasar manajemen risiko yang mencakup keseluruhan lingkup aktivitas usaha, transaksi dan produk Bank, termasuk produk dan aktivitas baru.

Hal tersebut berdasarkan pada prinsip-prinsip dasar pengelolaan risiko yang berlaku dengan menjaga keseimbangan antara fungsi pengendalian usaha yang efektif, kebijakan yang jelas dalam pengelolaan risiko, dan target bisnis yang ditetapkan sebelumnya.

Kerangka dasar manajemen risiko tersebut dilaksanakan sesuai dengan Peraturan Otoritas Jasa Keuangan No.18/POJK.03/2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum, yang terdiri dari:

a) Pengawasan aktif Direksi dan Dewan Komisaris dan Direksi

- Penerapan manajemen risiko melibatkan pengawasan aktif oleh Direksi dan Dewan Komisaris Bank. Pengawasan dilakukan sesuai tugas dan tanggung jawab yang diemban dan dilakukan secara berkala dan konsisten, sekurang-kurangnya setiap bulan. Dalam hal ini, Dewan Komisaris bertanggung jawab untuk melakukan pengawasan terhadap penerapan manajemen risiko secara menyeluruh, termasuk memberikan persetujuan atas kebijakan, memberikan batasan risiko sebagai acuan pengambilan risiko oleh Bank, serta melakukan pengawasan atas pelaksanaannya. Dalam melaksanakan tanggung jawab tersebut, Dewan Komisaris dibantu oleh Komite Audit, Komite Pemantau Risiko, serta Komite Remunerasi dan Nominasi.

45. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN FINANCIAL ACCOUNTING STANDARDS (continued)

k. Risk Management

I. Risk management framework

In implementing risk management, Bank Artha Graha Internasional always strives to implement operational strategies that are aligned with:

- *Business growth and an increase in credit market share, and funding portfolios;*
- *Improve the efficiency of the Bank's operations;*
  Maintain the minimum level of liquidity and capital requirements in accordance with regulatory requirements; and
  Implementation of business-oriented risk management.

To achieve this, a strong basic risk management framework is needed, which is a unity of the risk management process in business management and Bank operations.

Bank Artha Graha Internasional has a basic risk management framework that covers the entire scope of business activities, transactions and products of the Bank, including new products and activities.

This is based on the basic principles of risk management that apply by maintaining a balance between the effective business control function, clear policies on risk management, and business targets that are set in advance.

The basic framework for risk management is carried out in accordance with Financial Services Authority Regulation No.18/POJK.03/2016 concerning Application of Risk Management for Commercial Banks, which consists of:

a) Active supervision by the Directors and the Board of Commissioners and Directors

- *The implementation of risk management involves active supervision by the Directors and Board of Commissioners of the Bank. Supervision is carried out according to the duties and responsibilities assumed and carried out regularly and consistently, at least every month. In this case, the Board of Commissioners is responsible for supervising the implementation of risk management as a whole, including giving approval to policies, providing risk limits as a reference for taking risk by the Bank, and conducting oversight of its implementation. In carrying out these responsibilities, the Board of Commissioners is assisted by the Audit Committee, the Risk Monitoring Committee, and the Remuneration and Nomination Committee.*

45. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN INDONESIA (lanjutan)

k. Manajemen risiko (lanjutan)

I. Kerangka manajemen risiko (lanjutan)

Kerangka dasar manajemen risiko tersebut dilaksanakan sesuai dengan Peraturan Otoritas Jasa Keuangan No.18/POJK.03/2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum, yang terdiri dari: (lanjutan)

a) Pengawasan aktif Direksi dan Dewan Komisaris dan Direksi (lanjutan)

- Sedangkan, Direksi bertanggung jawab untuk melakukan pengelolaan risiko, memastikan efektivitas manajemen risiko, memastikan kepatuhan terhadap *risk appetite*, mengembangkan budaya manajemen risiko, serta memberikan perhatian khusus pada area risiko tertentu. Dalam melaksanakan tanggung jawab tersebut, Direksi telah membentuk komite yang membantu pelaksanaan tugas dan tanggung jawabnya, yang terdiri dari Komite Manajemen Risiko, Komite Kredit, *Asset and Liability Committee* (ALCO), serta Komite Pemantau Teknologi Informasi. Selain itu, Direksi juga telah membentuk satuan dan Direktorat lain, yaitu Satuan Kerja Audit Internal (SKAI), dan Direktorat Risk Management.

b) Kecukupan kebijakan dan prosedur manajemen risiko serta penetapan limit risiko

- Kebijakan dan prosedur manajemen risiko Bank Artha Graha Internasional telah disusun berdasarkan seluruh aktivitas Bank serta produk dan jasa layanan yang diberikan. Hal tersebut ditetapkan secara jelas dengan cakupan yang selaras dengan Visi, Misi serta strategi bisnis Bank. Adapun kebijakan pedoman dan prosedur manajemen risiko yang dikeluarkan oleh Bank merupakan bagian dari sistem dan prosedur yang wajib dipatuhi oleh seluruh jajaran Bank.

- Dalam menetapkan kebijakan dan prosedur manajemen risiko, Bank menetapkan limit risiko yang telah diusulkan oleh unit-unit kerja operasional dan disampaikan kepada Direktorat Risk Management untuk dianalisis. Kajian manajemen risiko akan direkomendasikan kepada Komite Manajemen Risiko untuk diusulkan kepada Direksi guna pengambilan keputusan. Hasil penetapan limit risiko tersebut dituangkan dalam kebijakan, pedoman dan prosedur manajemen risiko agar dapat dikelola secara tepat.

45. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN FINANCIAL ACCOUNTING STANDARDS (continued)

k. Risk Management (continued)

I. Risk management framework (continued)

The basic framework for risk management is carried out in accordance with Financial Services Authority Regulation No.18/POJK.03/2016 concerning Application of Risk Management for Commercial Banks, which consists of: (continued)

a) Active supervision by the Directors and the Board of Commissioners and Directors (continued)

- *Meanwhile, the Board of Directors is responsible for managing risk, ensuring the effectiveness of risk management, ensuring compliance with risk appetite, developing a risk management culture, and paying special attention to certain risk areas. In carrying out these responsibilities, the Board of Directors has formed a committee that helps carry out its duties and responsibilities, which consists of the Risk management Committee, the Credit Committee, the Asset and Liability Committee (ALCO), and the Information Technology Monitoring Committee. In addition, the Board of Directors has also formed other units and Directorates, namely the Internal Audit Work Unit (SKAI), and the Directorate of Risk Management.*

b) Adequacy of risk management policies and procedures and determination of risk limits

- *Bank Artha Graha Internasional's risk management policies and procedures have been prepared based on all Bank activities and products and services provided. This is clearly defined with coverage that is in line with the Bank's Vision, Mission and business strategy. The risk management guidelines and procedures issued by the Bank are part of the system and procedures that must be complied with by all levels of the Bank.*

- *In setting risk management policies and procedures, the Bank sets risk limits that have been proposed by operational work units and submitted to the Directorate of Risk Management for analysis. The risk management review will be recommended to the Risk management Committee to be proposed to the Directors for decision making. The results of the determination of risk limits are outlined in risk management policies, guidelines and procedures so that they can be managed appropriately.*

45. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN INDONESIA (lanjutan)

k. Manajemen risiko (lanjutan)

I. Kerangka manajemen risiko (lanjutan)

Kerangka dasar manajemen risiko tersebut dilaksanakan sesuai dengan Peraturan Otoritas Jasa Keuangan No.18/POJK.03/2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum, yang terdiri dari: (lanjutan)

b) Kecukupan kebijakan dan prosedur manajemen risiko serta penetapan limit risiko (lanjutan)

- Guna memastikan kecukupannya, kebijakan, prosedur dan limit risiko senantiasa diawasi dan di-*review* secara periodik oleh unit-unit kerja operasional dan pelaksana fungsi manajemen risiko. Proses *review* yang dilakukan memperhatikan perubahan seluruh aspek internal dan eksternal Bank, termasuk perubahan ketentuan perbankan oleh regulator sehingga sejalan dengan perkembangan bisnis Bank dan ketentuan regulator yang berlaku. Selain itu, proses *review* penetapan limit yang terkait dengan setiap jenis risiko dilakukan dengan mempertimbangkan perkembangan bisnis, kompleksitas aktivitas, karakteristik produk atau jasa, data historis, maupun kecukupan modal yang tersedia.

c) Kecukupan proses identifikasi, pengukuran, pemantauan dan pengendalian risiko, serta sistem informasi manajemen risiko

Proses manajemen risiko, yakni identifikasi, pengukuran, pemantauan dan pengendalian risiko, mulai dilakukan pada masing-masing unit kerja, di mana risiko tersebut melekat, sesuai dengan kebijakan terkait. Sedangkan, Direktorat Risk Management berperan dalam menetapkan kebijakan dan prosedur manajemen risiko disertai dengan cara dan metodologinya, serta melakukan serangkaian proses untuk mengumpulkan, menganalisa, dan menguji pengukuran serta melaporkan risiko yang disampaikan para pemilik risiko tersebut. Laporan hasil Direktorat Risk Management, yang dimuat dalam Laporan Profil Risiko, disampaikan kepada Direksi dan Komite Manajemen Risiko secara bulanan, serta kepada Otoritas Jasa Keuangan secara triwulanan dengan tepat waktu. Penyampaian laporan tersebut disertai dengan penyampaian beberapa jenis laporan lainnya kepada manajemen terkait.

45. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN FINANCIAL ACCOUNTING STANDARDS (continued)

k. Risk Management (continued)

I. Risk management framework (continued)

The basic framework for risk management is carried out in accordance with Financial Services Authority Regulation No.18/POJK.03/2016 concerning Application of Risk Management for Commercial Banks, which consists of: (continued)

b) Adequacy of risk management policies and procedures and determination of risk limits (continued)

- *To ensure its adequacy, policies, procedures and risk limits are constantly monitored and periodically reviewed by operational work units and implementing risk management functions. The review process carried out considers changes in all internal and external aspects of the Bank, including changes in banking regulations by regulators so that it is in line with the development of the Bank's business and applicable regulatory provisions. In addition, the process of reviewing limit setting related to each type of risk is carried out by considering business development, complexity of activities, characteristics of products or services, historical data, and available capital adequacy.*

c) Adequacy of the process of identifying, measuring, monitoring and controlling risk, as well as the risk management information system

The risk management process, i.e. identification, measurement, monitoring and risk control, starts to be carried out in each work unit, where the risk is inherent, in accordance with the relevant policies. Meanwhile, the Directorate of Risk Management plays a role in establishing policies and procedures for risk management accompanied by the method and methodology, as well as carrying out a Series of processes to collect, analyze, and test measurements and report risks presented by the risk owners. Reports on the results of the Directorate of Risk management, which are published in the Risk Profile Report, are submitted to the Directors and Risk Management Committee on a monthly basis, as well as to the Financial Services Authority on a quarterly basis in a timely manner. Submission of the report is accompanied by the submission of several other types of reports to related management.

45. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN INDONESIA (lanjutan)

k. Manajemen risiko (lanjutan)

I. Kerangka manajemen risiko (lanjutan)

Kerangka dasar manajemen risiko tersebut dilaksanakan sesuai dengan Peraturan Otoritas Jasa Keuangan No.18/POJK.03/2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum, yang terdiri dari: (lanjutan)

c) Kecukupan proses identifikasi, pengukuran, pemantauan dan pengendalian risiko, serta sistem informasi manajemen risiko (lanjutan)

Adapun penerapan proses manajemen risiko tersebut dijelaskan sebagai berikut:

Front office, merupakan jabatan kerja operasional yang dimiliki oleh Bank dalam melaksanakan transaksi secara langsung, sesuai dengan tugas dan tanggung jawabnya masing-masing, serta mengelola portofolio Bank, dengan tetap memperhatikan konsep yang ditetapkan oleh manajemen risiko, yaitu:

(1) *Account Officer*, Pimpinan Cabang, Direktorat Retail & Digital Banking, Direktorat Wholesale Banking: melakukan analisis kredit, *rating* kredit, pengawasan kredit (*account supervisory*), pengelolaan kredit (*account maintenance*), dan monitoring kredit;
(2) Direktorat *Treasury*, yaitu *Dealer* dan *Treasury* Sales: melakukan pengelolaan dan pengawasan risiko pasar dan risiko likuiditas; dan
(3) Unit kerja operasional lainnya, yaitu *Customer Service*, *Teller* dan Kepala Kantor Layanan: melakukan pengelolaan dan pengawasan risiko operasional di Kantor Layanan.

Dalam rangka menerapkan prinsip kehati-hatian (*prudential principles*) dan penerapan sistem peringatan dini (*early warning system*), Direktorat *Risk Management* dilibatkan dalam siklus proses aktivitas *front office*, dengan cara:

(1) Melakukan *review* independen kredit terhadap calon debitur sesuai batasan/limit dan ketentuan yang ditetapkan oleh Direksi;
(2) Melakukan identifikasi dan penilaian risiko atas setiap permohonan penyimpangan dari ketentuan operasi yang diajukan oleh unit kerja operasional sesuai batasan/limit dan ketentuan yang ditetapkan oleh Direksi; dan
(3) Melakukan kajian risiko atas setiap rencana penerbitan produk atau aktivitas baru dan menganalisa risiko atas proses *User Acceptance Test* (UAT) untuk pengembangan produk atau aktivitas yang telah ada maupun rencana penerbitan produk atau aktivitas baru, serta memberikan rekomendasi berupa saran dan masukan terhadap setiap *draft* kebijakan dan prosedur yang akan diterbitkan oleh Bank.

45. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN FINANCIAL ACCOUNTING STANDARDS (continued)

k. Risk Management (continued)

I. Risk management framework (continued)

The basic framework for risk management is carried out in accordance with Financial Services Authority Regulation No.18/POJK.03/2016 concerning Application of Risk Management for Commercial Banks, which consists of: (continued)

c) Adequacy of the process of identifying, measuring, monitoring and controlling risk, as well as the risk management information system (continued)

The application of the risk management process is explained as follows:

Front office, is an operational work position owned by the Bank in carrying out transactions directly, in accordance with their respective duties and responsibilities, as well as managing the Bank's portfolio, with due regard to the concepts set by risk management, namely:

(1) Account Officers, Branch Managers Direktorat Retail & Digital Banking, Direktorat Wholesale Banking: conducting credit analysis, credit rating, credit supervision (account supervisory), credit management (account maintenance), and credit monitoring;
(2) Treasury Directorate, namely Dealer and Treasury Marketing Unit: carry out management and supervision of market risk and liquidity risk; and
(3) Other operational work units, namely Customer Service, Tellers and Heads of Service Offices: carry out operational risk management and supervision at the Service Office.

In order to apply the prudential principles and the application of an early warning system, the Directorate of Risk Management is involved in the process cycle of front office activities, by:

(1) Conducting an independent credit review of prospective debtors in accordance with the limits and limits set by the Directors;
(2) Identifying and assessing risk for each request for deviation from the operational provisions submitted by the operational work unit in accordance with the limits/limits and conditions set by the Directors; and
(3) Conduct a risk assessment of each new product or activity issuance plan and analyze the risk of the User Acceptance Test (UAT) process for the development of existing products or activities or plans for the issuance of new products or activities, and provide recommendations in the form of suggestions and input on each draft policy and procedures to be issued by the Bank.

45. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN INDONESIA (lanjutan)

k. Manajemen risiko (lanjutan)

I. Kerangka manajemen risiko (lanjutan)

Kerangka dasar manajemen risiko tersebut dilaksanakan sesuai dengan Peraturan Otoritas Jasa Keuangan No.18/POJK.03/2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum, yang terdiri dari: (lanjutan)

c) Kecukupan proses identifikasi, pengukuran, pemantauan dan pengendalian risiko, serta sistem informasi manajemen risiko (lanjutan)

Selain itu, untuk *review* independen kredit terhadap calon debitur sesuai batasan/limit dan ketentuan yang ditetapkan oleh Direksi dilakukan oleh Direktorat Credit Analyst;

Middle office (unit manajemen risiko) merupakan bagian pendukung operasional yang di antaranya melakukan pengaturan dan penyusunan pedoman/prosedur operasional serta pengawasan operasional, serta melakukan manajemen portofolio secara *bank wide*, yaitu: (lanjutan)

(1) Direktorat *Risk Management* (lanjutan)

- Mengembangkan prosedur dan alat untuk identifikasi, pengukuran, pemantauan, dan pengendalian risiko;
- Mendesain dan menerapkan perangkat yang dibutuhkan dalam penerapan manajemen risiko;
- Memantau atas implementasi kebijakan, strategi, dan kerangka manajemen risiko yang direkomendasikan oleh Komite Manajemen Risiko dan yang telah disetujui oleh Direksi bersama Komisaris;
- Memantau posisi/eksposur risiko secara keseluruhan (portofolio), maupun per jenis risiko termasuk pemantauan kepatuhan terhadap toleransi risiko dan limit risiko yang ditetapkan oleh Direksi;
- Melakukan *stress testing* guna mengetahui dampak dari implementasi kebijakan dan strategi manajemen risiko terhadap portofolio atau kinerja Bank secara keseluruhan;
- Memberikan rekomendasi kepada unit kerja bisnis dan/atau kepada Komite Manajemen Risiko terkait penerapan manajemen risiko antara lain mengenai besaran atau maksimum eksposur risiko yang dapat dipelihara Bank;

(2) Sub Direktorat Sistem dan Prosedur, berperan dalam mempersiapkan pedoman dan prosedur operasional Bank.

45. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN FINANCIAL ACCOUNTING STANDARDS (continued)

k. Risk Management (continued)

I. Risk management framework (continued)

The basic framework for risk management is carried out in accordance with Financial Services Authority Regulation No.18/POJK.03/2016 concerning Application of Risk Management for Commercial Banks, which consists of: (continued)

c) Adequacy of the process of identifying, measuring, monitoring and controlling risk, as well as the risk management information system (continued)

Conducting an independent credit review of prospective debtors in accordance with the limits and limits set by the Directors;

Middle office (risk management unit) is a part of operational support which includes conducting and preparing operational guidelines/procedures and operational supervision, as well as carrying out portfolio management on a bank wide basis, namely: (continued)

(1) Directorate of Risk Management (continued)

- *Develop procedures and tools for identification, measurement, monitoring and risk control;*
- *Design and implement the tools needed in the application of risk management;*
- *Monitor the implementation of policies, strategies and risk management framework recommended by the Risk management Committee and which has been approved by the Board of Directors together with the Board of Commissioners;*
- *Monitor overall risk position/exposure (portfolio), as well as by type of risk including monitoring compliance with risk tolerance and risk limits set by the Directors;*
- *Conduct stress testing to determine the impact of the implementation of risk management policies and strategies on the portfolio or the Bank's overall performance;*
- *Providing recommendations to business units and/or to the Risk management Committee related to the implementation of risk management, including the amount or maximum risk exposure that can be maintained by the Bank;*

(2) Sub Directorate of Systems and Procedures, plays a role in preparing the guidelines and operational procedures of the Bank;

45. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN INDONESIA (lanjutan)

k. Manajemen risiko (lanjutan)

I. Kerangka manajemen risiko (lanjutan)

Kerangka dasar manajemen risiko tersebut dilaksanakan sesuai dengan Peraturan Otoritas Jasa Keuangan No.18/POJK.03/2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum, yang terdiri dari: (lanjutan)

c) Kecukupan proses identifikasi, pengukuran, pemantauan dan pengendalian risiko, serta sistem informasi manajemen risiko (lanjutan)

Back office merupakan bagian akhir dari proses operasional yang di antaranya melakukan penyelesaian transaksi dan pengambilan keputusan di antaranya:

(1) Direktorat *Risk Management*
   (a) Memberikan masukan kepada Komite Manajemen Risiko dalam penyusunan kebijakan, pedoman, strategi, dan kerangka manajemen risiko;
   (b) Menyusun dan menyampaikan laporan profil risiko kepada Direksi, Komite Manajemen Risiko dan Komite Pemantau Risiko secara bulanan dan kepada regulator secara triwulanan. Frekuensi laporan akan ditingkatkan apabila kondisi pasar berubah dengan cepat;
   (c) Melaksanakan kaji ulang secara berkala dengan frekuensi yang disesuaikan dengan kebutuhan Bank, untuk memastikan:
      - Kecukupan kerangka manajemen risiko;
      - Keakuratan metodologi penilaian risiko; dan
      - Kecukupan sistem informasi manajemen risiko.

(2) Direktorat *Retail & Digital Banking* serta *Wholesale Banking* dan Komite Kredit: melakukan pengelolaan batas limit risiko kredit dan penagihan kredit bermasalah oleh Direktorat *Asset Recovery*;

(3) Direktorat *Operation*, yaitu Sub Direktorat *E-Channel Support & Operation*: melakukan pengelolaan risiko *settlement*.

45. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN FINANCIAL ACCOUNTING STANDARDS (continued)

k. Risk Management (continued)

I. Risk management framework (continued)

The basic framework for risk management is carried out in accordance with Financial Services Authority Regulation No.18/POJK.03/2016 concerning Application of Risk Management for Commercial Banks, which consists of: (continued)

c) Adequacy of the process of identifying, measuring, monitoring and controlling risk, as well as the risk management information system (continued)

The back office is the final part of the operational process which includes completing transactions and making decisions including:

(3) Directorate of Risk Management
   (a) Provide input to the Risk management Committee in the preparation of policies, guidelines, strategies, and risk management frameworks;
   (b) Prepare and submit risk profile reports to the Board of Directors, the Risk management Committee and the Risk Monitoring Committee on a monthly basis and to regulators on a quarterly basis. Report frequency will be increased if market conditions change quickly;
   (c) Carry out periodic reviews with a frequency that is tailored to the needs of the Bank, to ensure:
      - *Adequacy of the risk management framework;*
      - *The accuracy of the risk assessment methodology; and*
      - *Adequacy of risk management information systems.*

(2) The Directorate of Retail & Digital Banking and Wholesale Banking and the Credit Committee: manages credit risk limits and collection of problem loans by the Asset Recovery Directorate;;

(3) Operation Directorate, namely the E-Channel Support & Operation Sub Directorate: carries out settlement risk management.

45. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN INDONESIA (lanjutan)

k. Manajemen risiko (lanjutan)

I. Kerangka manajemen risiko (lanjutan)

Kerangka dasar manajemen risiko tersebut dilaksanakan sesuai dengan Peraturan Otoritas Jasa Keuangan No.18/POJK.03/2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum, yang terdiri dari: (lanjutan)

c) Kecukupan proses identifikasi, pengukuran, pemantauan dan pengendalian risiko, serta sistem informasi manajemen risiko (lanjutan)

Sistem informasi manajemen risiko

(1) Sistem informasi manajemen risiko harus mendukung pelaksanaan pelaporan kepada Bank Indonesia dan/atau Otoritas Jasa Keuangan serta manajemen sebagai dasar pengambilan keputusan.
(2) Direktorat *Risk Management* menyusun laporan profil risiko secara berkala kepada Otoritas Jasa Keuangan, Direksi, Komite Manajemen Risiko dan Komite Pemantau Risiko. Selain itu, melaporkan pemantauan dan hasil perhitungan *stress testing* kepada Direksi, Komite Manajemen Risiko dan Komite Pemantau Risiko secara berkala dalam rangka mitigasi risiko dan menetapkan tindakan yang diperlukan.
(3) Kecukupan cakupan informasi yang dihasilkan dari sistem informasi manajemen risiko harus di*review* secara berkala untuk memastikan bahwa cakupan tersebut telah memadai sesuai perkembangan tingkat kompleksitas kegiatan usaha Bank.

d) Sistem pengendalian internal yang menyeluruh

Sistem pengendalian internal Bank yang handal dan efektif menjadi tanggung jawab dari seluruh unit kerja operasional dan unit kerja pendukung serta Satuan Kerja Audit Intern (SKAI).

45. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN FINANCIAL ACCOUNTING STANDARDS (continued)

k. Risk Management (continued)

I. Risk management framework (continued)

The basic framework for risk management is carried out in accordance with Financial Services Authority Regulation No.18/POJK.03/2016 concerning Application of Risk Management for Commercial Banks, which consists of: (continued)

c) Adequacy of the process of identifying, measuring, monitoring and controlling risk, as well as the risk management information system (continued)

Risk management information system

(1) The risk management information system must support the implementation of reporting to Bank Indonesia and/or the Financial Services Authority and management as a basis for decision making.
(2) The Risk Management Directorate prepares regular risk profile reports to the Financial Services Authority, Directors, Risk management Committee and Risk Monitoring Committee. Besides reporting the monitoring and the results of stress testing calculations to the Directors, Risk management Committee and Risk Monitoring Committee on a regular basis in order to mitigate risk and determine the actions needed.
(3) The adequacy of the scope of information generated from the risk management information system must be reviewed periodically to ensure that the coverage is adequate in accordance with the development of the level of complexity of the Bank's business activities.

d) A comprehensive internal control system

A reliable and effective Bank internal control system is the responsibility of all operational work units and supporting work units as well as the Internal Audit Work Unit (SKAI).

45. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN INDONESIA (lanjutan)

k. Manajemen risiko (lanjutan)

I. Kerangka manajemen risiko (lanjutan)

Kerangka dasar manajemen risiko tersebut dilaksanakan sesuai dengan Peraturan Otoritas Jasa Keuangan No.18/POJK.03/2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum, yang terdiri dari: (lanjutan)

d) Sistem pengendalian internal yang menyeluruh (lanjutan)

Fungsi yang menjalankan pengawasan dalam pengendalian internal diantaranya:

(1) Pengawasan melekat oleh Unit Kontrol untuk pengawasan kepatuhan Bank terhadap ketentuan internal Bank.
(2) Pengawasan melekat oleh Direktorat *Risk Management* untuk pengawasan kepatuhan Bank terhadap ketentuan eksternal Bank.
(3) Direktorat SKMR & Kepatuhan melaksanakan kaji ulang secara berkala dengan frekuensi yang disesuaikan kebutuhan Bank, untuk memastikan:
- Kecukupan kerangka manajemen risiko;
- Keakuratan metodologi penilaian risiko;
- Kecukupan sistem informasi manajemen risiko.

(4) Satuan Kerja Audit Internal (SKAI) melakukan:
- Kaji ulang penerapan manajemen risiko secara berkala.
- Pemeriksaan sampling secara periodik dan berdasarkan basis risiko.

Kerangka dasar manajemen risiko tersebut direviu secara periodik dan jika diperlukan dapat direvisi sesuai dengan perkembangan kompleksitas usaha dan risiko Bank, ketentuan Bank Indonesia dan/atau berdasarkan "*best practices*" perbankan terkini.

II. Struktur organisasi

Sebagaimana telah dijelaskan sebelumnya, pengelolaan manajemen risiko di tingkat Direksi secara khusus menjadi tanggung jawab Direktorat *Risk Management* yang berada di bawah Direktur Kepatuhan/ Direktur Independen. Direktorat *Risk Management* memiliki 2 Sub Direktorat, yaitu Sub Direktorat *Credit Risk* & ESG yang beranggotakan 3 orang dan Sub Direktorat Non *Credit Risk* yang beranggotakan 4 orang.

45. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN FINANCIAL ACCOUNTING STANDARDS (continued)

k. Risk Management (continued)

I. Risk management framework (continued)

The basic framework for risk management is carried out in accordance with Financial Services Authority Regulation No.18/POJK.03/2016 concerning Application of Risk Management for Commercial Banks, which consists of: (continued)

d) A comprehensive internal control system (continued)

Functions that carry out supervision in internal control include:

(1) Supervision is attached by the Control Unit to supervise the Bank's compliance with the Bank's internal regulations.
(2) Inherent supervision by the Directorate of Risk Management for monitoring the Bank's compliance with the Bank's external regulation.
(3) The SKMR & Compliance Directorate carries out regular reviews with a frequency adjusted to the Bank's needs, to ensure:
- *Adequacy of the risk management framework;*
- *The accuracy of the risk assessment methodology;*
- *Adequacy of risk management information systems.*

(4) The Internal Audit Work Unit (SKAI) carries out:
- *Periodically review the application of risk management.*
- *Periodic sampling checks and based on risk basis.*

The basic framework for risk management is reviewed periodically and if necessary it can be revised in accordance with the development of Bank business complexity and risk, Bank Indonesia regulations and/or based on the latest banking "best practices".

II. Organizational structure

As previously explained, risk management at the Board of Directors level is specifically the responsibility of the Risk Management Directorate, which is under the Compliance Director/Independent Director. The Risk Management Directorate has 2 sub-directorates: the Credit Risk & ESG Sub-Directorate, which has 3 members, and the Non-Credit Risk Sub-Directorate, which has 4 members.

45. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN INDONESIA (lanjutan)

k. Manajemen risiko (lanjutan)

II. Struktur organisasi (lanjutan)

Penetapan struktur organisasi manajemen risiko tersebut diharapkan dapat lebih meningkatkan kedalaman, sensitivitas, dan kualitas penerapan proses manajemen risiko dari segi identifikasi, kajian, analisa, *review*, penilaian, pengukuran, penelitian, pemantauan dan pengendalian risiko yang dikelola oleh Bank.

III. Profil risiko

PT Bank Artha Graha Internasional Tbk menyadari bahwa semua kegiatan bisnis atau transaksi Bank, baik yang berasal dari aset maupun pasiva, dapat berpotensi menimbulkan berbagai jenis risiko. Oleh karenanya, Bank telah mengidentifikasi risiko-risiko yang dihadapi, yang meliputi risiko kredit, risiko pasar, risiko likuiditas, risiko operasional, risiko hukum, risiko stratejik, risiko kepatuhan, dan risiko reputasi.

Dalam mengelola risiko-risiko tersebut, Bank Artha Graha Internasional secara bertahap dan berkelanjutan melakukan berbagai pengembangan dan penyempurnaan aspek dan komponen penerapan manajemen risiko, sesuai dengan mengenai Penerapan Manajemen Risiko pada Perbankan Nasional. Pengembangan dan penyempurnaan tersebut antara lain terkait dengan kebijakan dan prosedur manajemen risiko, kajian/analisa risiko, pengukuran/penilaian risiko, pengelolaan *database* risiko dan budaya risiko (*risk culture*).

Sebagai bagian dari implementasi regulasi Basel terkini, Bank telah mempersiapkan untuk penggunaan metode internal dalam pengukuran risiko sebagai berikut:

- Untuk mendukung proses perhitungan alokasi modal risiko kredit, Bank telah mempersiapkan infrastruktur dan metodologi Internal *Rating Based Approach* (IRBA) melalui implementasi aplikasi *Credit Risk Rating* (CRR). Bank juga telah mengumpulkan *database* risiko kredit dan menyempurnakan proses serta prosedur internal sehingga Bank diharapkan dapat memperoleh data yang akurat dan terpercaya untuk menunjang perhitungan sesuai dengan metodologi IRBA yang akan digunakan.
- Bank telah melakukan pengembangan dan simulasi metodologi perhitungan kebutuhan modal internal untuk menutupi risiko pasar dengan menggunakan metode internal VaR (*Value at Risk*) yaitu model *Variance co Variance dan Historical Simulation* melalui aplikasi *Market Risk Measurement* (MRM).

45. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN FINANCIAL ACCOUNTING STANDARDS (continued)

k. Risk Management (continued)

II. Organizational structure (continued)

The determination of the risk management organizational structure is expected to further enhance the depth, sensitivity, and quality of the application of the risk management process in terms of identification, study, analysis, review, assessment, measurement, research, monitoring and risk control managed by the Bank.

III. Risk profile

PT Bank Artha Graha Internasional Tbk realizes that all business activities or Bank transactions, both from assets and liabilities, can potentially lead to various types of risks. Therefore, the Bank has identified the risks faced, which include credit risk, market risk, liquidity risk, operational risk, legal risk, strategic risk, compliance risk, and reputation risk.

In managing these risks, Bank Artha Graha Internasional has gradually and continuously carried out various development and improvement of aspects and components in implementing risk management, in accordance with the Implementation of Risk management in National Banking. These developments and improvements are related to risk management policies and procedures, risk assessment/analysis, risk measurement/assessment, risk database management and risk culture.

As part of the implementation of the latest Basel regulations, the Bank has prepared for the use of internal methods in measuring risk as follows:

- *To support the credit risk capital allocation process, the Bank has prepared the Internal Rating Based Approach (IRBA) infrastructure and methodology through the implementation of the Credit Risk Rating (CRR) application. The Bank has also collected a credit risk database and refined internal processes and procedures so that the Bank is expected to obtain accurate and reliable data to support calculations in accordance with the IRBA methodology to be used.*
- *The Bank has developed and simulated the methodology for calculating internal capital requirements to cover market risk by using Value at Risk internal methods, namely the Variance co Variance and Historical Simulation models through the application of Market Risk Measurement (MRM).*

45. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN INDONESIA (lanjutan)

k. Manajemen risiko (lanjutan)

III. Profil risiko (lanjutan)

Sebagai bagian dari implementasi regulasi Basel terkini, Bank telah mempersiapkan untuk penggunaan metode internal dalam pengukuran risiko sebagai berikut: (lanjutan)

- Bank telah melakukan pengelolaan pencatatan data kerugian dan potensi kerugian yang terjadi pada Satuan Kerja Operasional (*Risk taking unit*) secara periodik melalui aplikasi *Operational Risk Management* (ORM) yang mencakup fungsi *Loss Event Data Base* (LED), *Risk Control Self Assesment* (RCSA), dan *Key Risk Indicator* (KRI) yang telah diimplementasikan secara *online* di seluruh cabang. Pengelolaan data kerugian tersebut sebagai salah satu data input dalam penilaian parameter Profil Risiko Operasional yang dipetakan sesuai frekuensi kejadian dan dampaknya. *Loss Event Data Base* (LED) akan menjadi perhitungan modal dengan menggunakan pendekatan standar.

1) Risiko kredit

Risiko kredit adalah risiko akibat kegagalan debitur dan/atau pihak lain dalam memenuhi kewajiban kepada Bank. Risiko kredit dikelola baik pada tingkat transaksi (individual) maupun portofolio serta pelaksanaan *stress testing*. Pengelolaan risiko kredit dirancang untuk menjaga independensi dan integritas proses penilaian risiko serta diversifikasi risiko kredit.

a) Risiko kredit maksimum
Untuk aset keuangan yang diakui di laporan posisi keuangan, eksposur maksimum terhadap risiko kredit sama dengan nilai tercatat. Untuk bank garansi dan *irrevocable* L/C, eksposur maksimum terhadap risiko kredit adalah nilai maksimum yang harus dibayarkan oleh Bank jika liabilitas atas bank garansi dan *irrevocable* L/C terjadi.

45. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN FINANCIAL ACCOUNTING STANDARDS (continued)

k. Risk Management (continued)

III. Risk profile (continued)

As part of the implementation of the latest Basel regulations, the Bank has prepared for the use of internal methods in measuring risk as follows: (continued)

- *The Bank has managed to record data on loss and potential losses that occur at the Risk taking unit periodically through the Operational Risk Management (ORM) which includes the functions of Loss Event Data Base (LED), Risk Control Self Assessment (RCSA), and Key Risk Indicator (KRI) that have been implemented online in all branches. The management of loss data is one of the input data in the assessment of Operational Risk Profile parameters mapped according to the frequency of events and their impact. Loss Event Data Base (LED) will be developed by the Bank into a capital calculation using a standardized approach.*

1) Credit risk

Credit risk is a risk due to the failure of the debtor and/or other parties to fulfill obligations to the Bank. Credit risk is managed at both the transaction (individual) and portfolio levels as well as implementing stress testing. Credit risk management is designed to maintain the independence and integrity of the risk assessment process and diversification of credit risk.

a) Maximum credit risk
For financial assets recognized in the statement of financial position, the maximum exposure to credit risk is equal to the carrying amount. For bank guarantees and irrevocable L/C, the maximum exposure to credit risk is the maximum value that must be paid by the Bank if liabilities on bank guarantees and irrevocable L/C occur.

45. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN INDONESIA (lanjutan)

45. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN FINANCIAL ACCOUNTING STANDARDS (continued)

k. Manajemen risiko (lanjutan)

k. Risk Management (continued)

III. Profil risiko (lanjutan)

III. Risk profile (continued)

1) Risiko kredit (lanjutan)

Risiko kredit adalah risiko akibat kegagalan debitur dan/atau pihak lain dalam memenuhi kewajiban kepada Bank. Risiko kredit dikelola baik pada tingkat transaksi (individual) maupun portofolio serta pelaksanaan *stress testing*. Pengelolaan risiko kredit dirancang untuk menjaga independensi dan integritas proses penilaian risiko serta diversifikasi risiko kredit. (lanjutan)

a) Risiko kredit maksimum (lanjutan)

Tabel berikut menyajikan eksposur maksimum Bank terhadap risiko kredit untuk instrumen keuangan pada laporan posisi keuangan dan rekening administratif, tanpa memperhitungkan agunan yang dimiliki atau perlindungan kredit lainnya.

1) Credit risk (continued)

Credit risk is a risk due to the failure of the debtor and/or other parties to fulfill obligations to the Bank. Credit risk is managed at both the transaction (individual) and portfolio levels as well as implementing stress testing. Credit risk management is designed to maintain the independence and integrity of the risk assessment process and diversification of credit risk. (continued)

a) Maximum credit risk (continued)

The following table presents the Bank's maximum exposure to credit risk for financial instruments in the statement of financial position and administrative accounts, without taking into account the collateral held or other credit protection.

	2025	2024	
Laporan posisi keuangan			***Statement of financial position***
Giro pada Bank Indonesia	2.311.415	3.024.920	*Current accounts with Bank Indonesia*
Giro pada Bank lain	270.593	349.519	*Current accounts with other Banks*
Penempatan pada Bank Indonesia dan bank lain	2.445.816	2.177.464	*Placements with Bank Indonesia and other banks*
Efek-efek	8.940.084	8.502.776	*Marketable securities*
Wesel ekspor	-	166.681	*Export bills*
Efek-efek yang dibeli dengan janji dijual kembali	147.462	976.065	*Securities purchased under agreement to resell*
Tagihan derivatif	332	48	*Derivative receivables*
Pendapatan bunga yang masih akan diterima	272.255	253.265	*Accrued interest receivables*
Kredit yang diberikan	9.792.435	10.605.479	*Loans*
Tagihan akseptasi	-	166.682	*Acceptance receivables*
Penyertaan saham	6	6	*Investment in shares of stock*
Aset lain-lain:			*Other assets:*
Setoran jaminan dan tagihan	226.583	21.858	*Guarantee deposits and receivables*
Jumlah	**24.406.981**	**26.244.763**	***Total***

Tabel berikut menyajikan eksposur maksimum Bank terhadap risiko kredit untuk instrumen keuangan pada laporan posisi keuangan dan rekening administratif, tanpa memperhitungkan agunan yang dimiliki atau perlindungan kredit lainnya.

The following table presents the Bank's maximum exposure to credit risk of on statement of financial position and off statement of financial position items, without taking into account any collateral held or other credit enhancement.

	2025	2024	
Rekening administratif			***Administrative accounts***
Fasilitas kredit yang belum digunakan	(495.394)	(973.904)	*Unused loan commitments*
Garansi yang diterbitkan	(104.775)	(19.227)	*Guarantee issued*
L/C yang masih beredar	(6.203)	(37.688)	*Outstanding irrevocable L/C*
Jumlah	**(606.372)**	**(1.030.819)**	***Total***

45. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN INDONESIA (lanjutan)

45. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN FINANCIAL ACCOUNTING STANDARDS (continued)

k. Manajemen risiko (lanjutan)

k. Risk Management (continued)

III. Profil risiko (lanjutan)

III. Risk profile (continued)

1) Risiko kredit (lanjutan)

1) Credit risk (continued)

b) Risiko kredit konsentrasi
Pengungkapan konsentrasi risiko kredit maksimum berdasarkan sektor industri adalah sebagai berikut:

b) Concentration credit risk
The disclosure on the maximum credit risk concentration by industry sectors as follows:

	2025							
	Pemerintah/ *Government*	**Bank/ *Bank***	**Lembaga keuangan bukan bank/ *Non bank financial institution***	**Industri pengolahan/ *Manufacturing***	**Jasa-jasa dunia usaha/ *Trade services***	**Perusahaan lainnya dan perseorangan/ *Other companies and individual***	**Jumlah/ *Total***	
Giro pada Bank Indonesia	2.311.415	-	-	-	-	-	2.311.415	*Current account with Bank Indonesia*
Giro pada bank lain	-	270.593	-	-	-	-	270.593	*Current account with other bank*
Penempatan pada Bank Indonesia dan bank lain	2.445.816	-	-	-	-	-	2.445.816	*Placements with Bank Indonesia and other banks*
Efek-efek	6.013.194	184.193	-	-	-	2.742.697	8.940.084	*Marketable securities*
Efek-efek yang dibeli dengan janji dijual kembali	147.462	-	-	-	-	-	147.462	*Securities purchased under agreement to resell*
Tagihan derivatif	-	332	-	-	-	-	332	*Derivative receivables*
Pendapatan bunga yang masih harus diterima	-	-	2.942	4.599	142	264.572	272.255	*Accrued interest receivables*
Kredit yang diberikan	-	-	773.017	1.401.706	44.304	7.573.408	9.792.435	*Loans*
Penyertaan saham	-	-	-	-	-	6	6	*Investment in shares of stock*
Aset lain-lain: Setoran jaminan dan tagihan	-	-	-	-	-	226.583	226.583	*Other assets: Guarantee deposits and receivables*
Jumlah	**10.917.887**	**455.118**	**775.959**	**1.406.305**	**44.446**	**10.807.266**	**24.406.981**	***Total***

	2024							
	Pemerintah/ *Government*	**Bank/ *Bank***	**Lembaga keuangan bukan bank/ *Non bank financial institution***	**Industri pengolahan/ *Manufacturing***	**Jasa-jasa dunia usaha/ *Trade services***	**Perusahaan lainnya dan perseorangan/ *Other companies and individual***	**Jumlah/ *Total***	
Giro pada Bank Indonesia	3.024.920	-	-	-	-	-	3.024.920	*Current account with Bank Indonesia*
Giro pada bank lain	-	349.519	-	-	-	-	349.519	*Current account with other bank*
Penempatan pada Bank Indonesia dan bank lain	2.177.464	-	-	-	-	-	2.177.464	*Placements with Bank Indonesia and other banks*
Efek-efek	4.765.800	119.025	-	-	-	3.617.951	8.502.776	*Marketable securities*
Wesel ekspor	-	-	-	-	-	166.681	166.681	*Export bills*
Efek-efek yang dibeli dengan janji dijual kembali	-	976.065	-	-	-	-	976.065	*Securities purchased under agreement to resell*
Tagihan derivatif	-	48	-	-	-	-	48	*Derivative receivables*
Pendapatan bunga yang masih harus diterima	-	-	2.655	5.878	547	244.185	253.265	*Accrued interest receivables*
Kredit yang diberikan	-	-	324.272	1.893.734	69.892	8.317.581	10.605.479	*Loans*
Tagihan akseptasi	-	-	-	-	-	166.682	166.682	*Acceptance Receivables*
Penyertaan saham	-	-	-	-	-	6	6	*Investment in shares of stock*
Aset lain-lain: Setoran jaminan dan tagihan	-	-	-	-	-	21.858	21.858	*Other assets: Guarantee deposits and receivables*
Jumlah	**9.968.184**	**1.444.657**	**326.927**	**1.899.612**	**70.439**	**12.534.944**	**26.244.763**	***Total***

45. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN INDONESIA (lanjutan)

45. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN FINANCIAL ACCOUNTING STANDARDS (continued)

k. Manajemen risiko (lanjutan)

k. Risk Management (continued)

III. Profil risiko (lanjutan)

III. Risk profile (continued)

1) Risiko kredit (lanjutan)
   b) Risiko kredit konsentrasi (lanjutan)
   Eksposur risiko kredit atas komitmen dan kontinjensi adalah sebagai berikut:

1) Credit risk (continued)
   b) Concentration credit risk (continued)
   Credit risk exposures to commitments and contingencies are as follows:

	2025							
	Pemerintah/ *Government*	**Bank/ *Bank***	**Lembaga keuangan bukan bank/ *Non bank financial institution***	**Industri pengolahan/ *Manufacturing***	**Jasa-jasa dunia usaha/ *Trade services***	**Perusahaan lainnya dan perseorangan/ *Other companies and individual***	**Jumlah/ *Total***	
Fasilitas kredit yang belum digunakan	-	-	103.080	86.397	8.196	297.721	495.394	*Unused loan facilities*
Garansi yang diterbitkan	-	-	-	-	-	104.775	104.775	*Guarantee Issued*
L/C yang masih beredar	-	-	-	-	-	6.203	6.203	*Outsatnding irrevocable L/C*
Jumlah	**-**	**-**	**103.080**	**86.397**	**8.196**	**408.699**	**606.372**	***Total***

	2024							
	Pemerintah/ *Government*	**Bank/ *Bank***	**Lembaga keuangan bukan bank/ *Non bank financial institution***	**Industri pengolahan/ *Manufacturing***	**Jasa-jasa dunia usaha/ *Trade services***	**Perusahaan lainnya dan perseorangan/ *Other companies and individual***	**Jumlah/ *Total***	
Fasilitas kredit yang belum digunakan	-	-	300.013	130.283	-	543.608	973.904	*Unused loan facilities*
Garansi yang diterbitkan	-	-	-	-	-	19.227	19.227	*Guarantee Issued*
L/C yang masih beredar	-	-	-	-	-	37.688	37.688	*Outsatnding irrevocable L/C*
Jumlah	**-**	**-**	**300.013**	**130.283**	**-**	**600.523**	**1.030.819**	***Total***

Pengungkapan konsentrasi risiko kredit maksimum berdasarkan letak geografis adalah sebagai berikut:

The disclosure on the maximum credit risk concentration by geography is as follows:

	2025			
	DKI Jakarta/ *Special District of Jakarta*	**Luar DKI Jakarta/ *Outside DKI Jakarta***	**Jumlah/ *Total***	
ASET				***ASSETS***
Giro pada Bank Indonesia	2.311.415	-	2.311.415	*Current accounts with Bank Indonesia*
Giro pada bank lain	270.342	251	270.593	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	2.445.816	-	2.445.816	*Placements with Bank Indonesia and other banks*
Efek-efek	8.940.084	-	8.940.084	*Marketable securities*
Efek-efek yang dibeli dengan janji dijual kembali	147.462	-	147.462	*Securities purchased under agreement to resell*
Tagihan derivatif	332	-	332	*Derivative receivables*
Pendapatan bunga yang masih akan diterima	266.951	5.304	272.255	*Accrued interest receivables*
Kredit yang diberikan	8.059.311	1.733.124	9.792.435	*Loans*
Penyertaan saham	6	-	6	*Investment in shares of stock*
Aset lain-lain:				*Other assets:*
Setoran jaminan dan tagihan	226.583	-	226.583	*Guarantee deposits and receivables*
Jumlah Aset	**22.668.302**	**1.738.679**	**24.406.981**	***Total Assets***

45. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN INDONESIA (lanjutan)

45. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN FINANCIAL ACCOUNTING STANDARDS (continued)

k. Manajemen risiko (lanjutan)

k. Risk Management (continued)

III. Profil risiko (lanjutan)

III. Risk profile (continued)

1) Risiko kredit (lanjutan)

1) Credit risk (continued)

b) Risiko kredit konsentrasi (lanjutan)
Pengungkapan konsentrasi risiko kredit maksimum berdasarkan letak geografis adalah sebagai berikut: (lanjutan)

b) Concentration credit risk (continued)
The disclosure on the maximum credit risk concentration by geography is as follows: (continued)

	2024			
	DKI Jakarta/ *Special District of Jakarta*	**Luar DKI Jakarta/ *Outside DKI Jakarta***	**Jumlah/ *Total***	
ASET				***ASSETS***
Giro pada Bank Indonesia	3.024.920	-	3.024.920	*Current accounts with Bank Indonesia*
Giro pada bank lain	349.269	250	349.519	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	2.177.464	-	2.177.464	*Placements with Bank Indonesia and other banks*
Efek-efek	8.502.776	-	8.502.776	*Marketable securities*
Wesel ekspor	166.681	-	166.681	*Export bills*
Efek-efek yang dibeli dengan janji dijual kembali	976.065	-	976.065	*Securities purchased under agreement to resell*
Tagihan derivatif	48	-	48	*Derivative receivables*
Pendapatan bunga yang masih akan diterima	246.982	6.283	253.265	*Accrued interest receivables*
Kredit yang diberikan	8.755.550	1.849.929	10.605.479	*Loans*
Tagihan akseptasi	166.682	-	166.682	*Acceptance receivables*
Penyertaan saham	6	-	6	*Investment in shares of stock*
Aset lain-lain:				*Other assets:*
Setoran jaminan dan tagihan	21.858	-	21.858	*Guarantee deposits and receivables*
Jumlah Aset	**24.388.301**	**1.856.462**	**26.244.763**	***Total Assets***

Eksposur risiko kredit atas rekening administratif adalah sebagai berikut:

Credit risk exposure in the administrative accounts are as follows:

	2025			
	DKI Jakarta/ *Special District of Jakarta*	**Luar DKI Jakarta/ *Outside DKI Jakarta***	**Jumlah/ *Total***	
Fasilitas kredit yang belum digunakan	310.055	185.339	495.394	*Unused loan commitments*
Garansi yang diterbitkan	75.306	29.469	104.775	*Guarantee issued*
L/C yang masih beredar	6.203	-	6.203	*Outsatnding irrevocable L/C*
Jumlah	**391.564**	**214.808**	**606.372**	***Total***

	2024			
	DKI Jakarta/ *Special District of Jakarta*	**Luar DKI Jakarta/ *Outside DKI Jakarta***	**Jumlah/ *Total***	
Fasilitas kredit yang belum digunakan	627.057	346.847	973.904	*Unused loan commitments*
Garansi yang diterbitkan	6.118	13.109	19.227	*Guarantee issued*
L/C yang masih beredar	37.689	-	37.689	*Outsatnding irrevocable L/C*
Jumlah	**670.864**	**359.956**	**1.030.820**	***Total***

45. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN INDONESIA (lanjutan)

45. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN FINANCIAL ACCOUNTING STANDARDS (continued)

k. Manajemen risiko (lanjutan)

k. Risk Management (continued)

III. Profil risiko (lanjutan)

III. Risk profile (continued)

1) Risiko kredit (lanjutan)

1) Credit risk (continued)

b) Risiko kredit konsentrasi (lanjutan)
Pengungkapan konsentrasi risiko kredit maksimum berdasarkan sektor ekonomi adalah sebagai berikut:

b) Concentration credit risk (continued)
The disclosure on the maximum credit risk concentration by debtor classification is as follows:

Sektor ekonomi	2025 Rp	2025 %	2024 Rp	2024 %	*Economic Sector*
Industri	1.401.706	14,31%	596.685	5,63%	*Industry*
Restoran dan hotel	637.720	6,51%	5.317	0,05%	*Restaurant and hotel*
Konstruksi	341.092	3,48%	501.596	4,73%	*Constructions*
Transportasi dan komunikasi	12.297	0,13%	327.041	3,08%	*Transportation and Communication*
Pertanian dan pertambangan	763.977	7,80%	850.680	8,02%	*Agribusiness and Mining*
Perdagangan	894.893	9,14%	662.361	6,25%	*Trading*
Jasa	1.836	0,02%	1.893.734	17,86%	*Services*
Lainnya	5.738.914	58,61%	5.768.065	54,38%	*Others*
Jumlah	**9.792.435**	**100,00%**	**10.605.479**	**100,00%**	***Total***

Pengungkapan konsentrasi risiko kredit maksimum berdasarkan kelompok debitur adalah sebagai berikut:

The disclosure on the maximum credit risk concentration by debtor classification is as follows:

Sektor ekonomi	2025 Rp	2025 %	2024 Rp	2024 %	*Economic Sector*
Komersial	7.727.242	78,91%	8.264.968	77,93%	*Commercial*
Konsumen	2.065.193	21,09%	2.340.510	22,07%	*Consumer*
Jumlah	**9.792.435**	**100,00%**	**10.605.478**	**100,00%**	***Total***

Pengungkapan risiko kredit maksimum adalah sebelum efek mitigasi melalui *master netting* dan/atau perjanjian jaminan. Apabila instrumen keuangan yang dicatat berdasarkan nilai wajar, angka yang ditunjukkan mencerminkan pengungkapan risiko kredit saat ini tetapi bukan pengungkapan risiko maksimal yang dapat timbul di masa yang akan datang sebagai akibat perubahan nilai.

The disclosures of maximum credit risks are before the effect of mitigation through master netting and/or collateral agreements. If financial instruments are recorded at fair value, the balance representing the current credit risk exposure but not the maximum risk exposure that could arise in the future as a result of changes in value.

Bank telah mengimplementasikan *credit risk management* yang mencakup penetapan prosedur dan kebijakan kredit, pengaturan limit dan mengevaluasinya secara berkala, penggunaan *Credit Risk Rating* (CRR) untuk kredit produktif dengan segmen Korporasi, Non Korporasi (*Retail*/ Usaha Mikro, Kecil, dan Menengah/UMKM), serta kredit konsumtif (karyawan dan non karyawan), mengevaluasi kebijakan dan prosedur untuk memastikan bahwa seluruh risiko yang mungkin timbul dari pemberian kredit telah tercakup, menerapkan prinsip "*Four Eyes Principles*" secara konsisten, serta pelaksanaan reviu independen terhadap permohonan kredit dalam batasan tertentu dan debitur *existing* secara sampling serta portofolio kredit berdasarkan BMPK, sektor ekonomi dan sektor geografis secara periodik.

The Bank has implemented credit risk management which covers setting up procedures and credit policies, set-up a limit and conduct regular evaluation, implement Credit Risk Rating (CRR) for productive loan of Corporate, Non Corporate (Retail/Micro, Small, and Medium Enterprise/MSMes), and consumer credit (employees and nonemployees), evaluates credit policies and procedures to ensure that all potential risks have been covered, and applies the "Four Eyes Principles" consistently, and the implementation of an independent review of loan application within certain limits and existing borrowers based on sampling method and credit portfolio based on Legal Lending Limits, economic sector and geographic sector periodically.

45. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN INDONESIA (lanjutan)

k. Manajemen risiko (lanjutan)

III. Profil risiko (lanjutan)

1) Risiko kredit (lanjutan)

b) Risiko kredit konsentrasi (lanjutan)
Bank telah melaksanakan pengelolaan portofolio profil risiko kredit secara konsisten dan berkelanjutan serta melaporkannya kepada Dewan Komisaris dan Direksi secara berkala (bulanan).

Dalam rangka memitigasi risiko kredit, berikut ini adalah upaya yang dilakukan Bank secara berkala:
(1) Menentukan batas eksposur pada industri/sektor ekonomi pasar sasaran;
(2) Melakukan tinjauan risiko kredit berdasarkan jenis industri/sektor ekonomi tertentu, khususnya yang akan dibiayai oleh Bank;
(3) Melakukan stress test dengan menerapkan skenario peningkatan rasio *Non-Performing Loan* (NPL) dan pelaksanaan *write-off* secara bank wide.

Metode pemberian kredit Bank meliputi:

(1) Penepatan pagu kredit secara keseluruhan pada tingkat debitur/*counterparties* dan kelompok debitur/*counterparties* baik terkait maupun tidak terkait dengan Bank untuk eksposur yang tercatat dalam laporan posisi keuangan dan rekening administratif;
(2) Penilaian terhadap prospek usaha dan kinerja keuangan debitur/ *counterparties*;
(3) Kemampuan untuk membayar kembali dan integritas debitur/*counterparties*;
(4) Penggunaan agunan; dan
(5) Penilaian kondisi makro ekonomi dan industri.

45. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN FINANCIAL ACCOUNTING STANDARDS (continued)

k. Risk Management (continued)

III. Risk profile (continued)

1) Credit risk (continued)

b) Concentration credit risk (continued)
The Bank has managed its loan portfolio risk profile continuously in a consistent manner and reports to Boards of Commissioners and Director regularly (monthly).

In order to mitigate credit risk, the Bank has performed regular activity as follows:

(1) Determining exposure limits on target market industries/economic sector;
(2) Reviewing credit risk based on certain industry type/economic sector, especially for those which is financed by the Bank;
(3) Performing a stress test scenario with the increase of ratio of Non-Performing Loan(NPL) and the implementation of write-off in bank wide.

The Bank's loan granting process includes:
(1) Set-up overall credit limits at borrowers and counterparty level, and a Bank of related borrowers and counterparties for both on statement of financial position and administrative accounts exposures;
(2) Evaluation of business prospects and financial performance of the debtors/ counterparties;
(3) Repayment capacity and integrity of the debtors/counterparties;
(4) Use of collateral; and
(5) Assessment of macro economic and industry conditions.

45. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN INDONESIA (lanjutan)

k. Manajemen risiko (lanjutan)

III. Profil risiko (lanjutan)

1) Risiko kredit (lanjutan)

b) Risiko kredit konsentrasi (lanjutan)
Bank juga mengembangkan serta menerapkan *Risk Governance* sebagai bagian dalam pengendalian internal perkreditan sebagai berikut:
(1) Lini pertama (pilar bisnis dan pendukung) terutama bertanggung jawab mengelola risiko kredit yang merupakan bagian dari aktivitasnya sehari-hari;
(2) Lini kedua menyediakan sumber daya yang diperlukan untuk mengembangkan kerangka kerja risiko kredit, kebijakan, metodologi dan perangkat risiko kredit dalam pengelolaan risiko kredit yang bersifat material secara keseluruhan;
(3) Lini ketiga melibatkan audit internal dan pengendalian internal, yang secara independen bertugas untuk melakukan pemeriksaan terhadap kepatuhan, kecukupan dan efektivitas proses manajemen risiko kredit.

Untuk mempercepat proses pemberian kredit, Bank mengimplementasikan *Credit Risk Rating* (CRR) sebagai suatu perangkat untuk melakukan penilaian awal terhadap kemungkinan kemampuan bayar/kegagalan bayar debitur atas permohonan kreditnya di masa mendatang yang dideskripsikan melalui perolehan *rating* debitur.

Untuk memfasilitasi penilaian risiko dari debitur Korporasi, Non Korporasi (*Retail*/Usaha Mikro, Kecil, dan Menengah/UMKM), serta debitur konsumtif (karyawan dan non karyawan) Bank melakukan pemantauan terhadap seluruh aspek penilaian dari debitur dan sektor industrinya termasuk migrasi *rating* debitur secara berkala (triwulan). Satuan Kerja Manajemen Risiko (SKMR) melakukan pemantauan terhadap kualitas kinerja dari debitur secara sampling khususnya debitur inti Bank dengan melakukan reviu independen secara periodik (semester) dan pemantauan portofolio yang dimiliki Bank secara berkesinambungan. Informasi yang relevan disampaikan kepada unit bisnis untuk mendukung pelaksanaan penilaian risiko kredit Bank yang efektif.

45. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN FINANCIAL ACCOUNTING STANDARDS (continued)

k. Risk Management (continued)

III. Risk profile (continued)

1) Credit risk (continued)

b) Concentration credit risk (continued)
The Bank also develops and implements Risk Governance principle as part of credit internal control as follows:

(1) The first line (Business and Support Pillars) is primarily responsible for managing credit risk which is its daily activities;

(2) The second line provides needed resources for developing credit risk frameworks, policies,methodologies and tools for the management of material risks taken by the Bank as a whole;

(3) The third line includes internal audit and internal control, which is independently conducting an examination on compliance, adequacy and effectiveness of risk management processes.

To accelerate the process of credit granting, the Bank implements Credit Risk Rating (CRR) as a tool for preliminary assessment of the feasibility/default by the debtor to repay its credit proposal in the future which is described through the rating of debtors.

To facilitate the risk assessment of the debtors of Corporate, Non Corporate (Retail/Micro, Small, and Medium Enterprise/MSMes), and consumer debtors (employees and non employees), the Bank monitors all valuation aspects of the debtors and its industrial sector including debtor rating migration periodically (quarterly). Risk management Unit (SKMR) monitors the performance quality of the debtor by sampling basis, especially to the Bank's main debtors by conductingan independent review periodically (semi annually) and monitoring the Bank's portfolios continuously. The relevant information is submitted to the business unit to support the implementation of the effective Bank's credit risk assessment.

45. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN INDONESIA (lanjutan)

k. Manajemen risiko (lanjutan)

III. Profil risiko (lanjutan)

1) Risiko kredit (lanjutan)

b) Risiko kredit konsentrasi (lanjutan)
Bank mengukur, menilai dan memantau risiko kredit untuk setiap debitur baik secara individual maupun obligor, sektor ekonomi, sektor geografi, maupun seluruh portofolio kredit. Bank telah menetapkan standar dan prosedur untuk mendukung terciptanya suatu proses pemberian kredit yang sehat dan hati-hati dengan mempertimbangkan risiko dan perolehan hasil.

Jaminan dan perlindungan kredit lainnya
Nilai dan jenis jaminan yang dibutuhkan tergantung pada penilaian risiko kredit dari debitur/*counterparty*. Kebijakan dan pedoman tentang jenis jaminan dan parameter penilaian jaminan telah diimplementasikan oleh Bank.

Umumnya agunan diperlukan dalam setiap pemberian kredit sebagai sumber terakhir pelunasan kredit dan sebagai salah satu bentuk mitigasi risiko kredit jika debitur/*counterparty* gagal bayar (macet). Sumber utama pelunasan kredit adalah dari hasil usaha debitur. Agunan yang dapat diterima oleh Bank dibagi atas 2 (dua) kelompok besar yaitu:

(1) Agunan tunai, yaitu deposito/tabungan/ rekening giro/ setoran margin/ dana tunai yang diblokir atau dibukukan pada rekening penampungan yang disimpan serta dicatat pada Bank dan *Stand-By* L/C yang diterbitkan oleh bank berperingkat (*prime bank*);
(2) Agunan non tunai yaitu agunan yang tidak termasuk dalam jenis jaminan seperti pada agunan tunai di atas.

Kualitas kredit per golongan aset keuangan
Kualitas kredit aset keuangan dikelola oleh Bank dengan menggunakan pedoman dari Bank Indonesia. Kualitas kredit berdasarkan golongan aset yang memiliki risiko kredit mengacu pada hasil penilaian dari lembaga pemeringkat eksternal yang ditetapkan oleh Bank Indonesia.

Bank memiliki kebijakan untuk mengelola kinerja kualitas kredit debitur. Hal ini akan memudahkan fokus manajemen risiko dalam mengendalikan eksposur risiko kredit yang dimiliki oleh Bank.

45. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN FINANCIAL ACCOUNTING STANDARDS (continued)

k. Risk Management (continued)

III. Risk profile (continued)

1) Credit risk (continued)

b) Concentration credit risk (continued)
The Bank measures, assesses and monitors credit risk for each debtor, on individual and obligor basis, by economic sector, geographic sector and all credit portfolios. The Bank has set up standards and procedures to support a process of granting credit and by considering risk and yield carefully.

Collateral and protection of loans

The amount and type of collateral required depends on an assessment of the credit risk of the counterparty. Policy and guidelines are implemented regarding types of collateral and valuation parameters by the Bank.

Generally collateral is required for all loans as a secondary source of credit repayment and also as a credit risk mitigation if a debtor has a default. The primary source of credit repayment is the funds generated from business operations of the debtors. Collaterals acceptable by the Bank are divided into 2 (two) categories as follows:

(1) Cash collateral, such as time deposit/saving account/demand deposit/margin deposit/cash blocked or booked as an escrow account which are kept and recorded by the Bank and Stand-By Letter of Credit (SBLC) issued by (prime bank);
(2) Non cash collaterals are collateral not included in collateral as mentioned on cash collateral above.

Loans quality based on category of financial assets
The loans quality of financial assets is managed by the Bank using guidance from Bank Indonesia. Loans quality based on category of assets that have a credit risk refers to the assessment of external agencies as stipulated by Bank Indonesia.

The Bank has a policy to manage the performance of loans quality of debtors. This policy assists management to monitor credit risk exposure of the Bank.

45. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN INDONESIA (lanjutan)

k. Manajemen risiko (lanjutan)

III. Profil risiko (lanjutan)

1) Risiko kredit (lanjutan)

b) Risiko kredit konsentrasi (lanjutan)

Agunan yang diambil alih
Terdapat penambahan bersih AYDA sebesar Rp116.969 (9,95%) dari Rp1.175.042 pada tanggal 31 Desember 2024 menjadi Rp1.292.011 pada tanggal 31 Desember 2025.

Penilaian penurunan nilai
Pertimbangan utama untuk penilaian penurunan nilai kredit yang diberikan termasuk pembayaran-pembayaran pokok atau bunga yang menunggak lebih dari 90 (sembilan puluh) hari atau ada kesulitan atau pelanggaran yang diketahui dari persyaratan yang terdapat dalam kontrak. Bank melakukan penilaian penurunan nilai dalam 2 (dua) area yaitu:
(1) Evaluasi penurunan nilai secara individual;
(2) Evaluasi penurunan nilai secara kolektif.

Penilaian penyisihan penurunan nilai individual
Bank menentukan penyisihan kerugian penurunan nilai secara individual untuk masing-masing kredit yang diberikan yang signifikan. Hal-hal yang dipertimbangkan dalam menentukan jumlah penyisihan kerugian penurunan nilai antara lain mencakup:
(1) Kemungkinan rencana bisnis debitur;
(2) Kemampuan untuk memperbaiki kinerja setelah adanya kesulitan keuangan;
(3) Proyeksi penerimaan dan pembayaran apabila terjadi kebangkrutan;
(4) Kemungkinan adanya sumber pembayaran lainnya;
(5) Jumlah yang dapat direalisasikan atas jaminan dan ekspektasi waktu arus kas.

Penyisihan penurunan nilai dievaluasi setiap tanggal pelaporan, kecuali bila terdapat beberapa kondisi yang mengharuskan adanya pemantauan yang lebih berhati-hati.

Penilaian penyisihan kerugian secara kolektif dilakukan atas aset keuangan yang tidak signifikan secara individu.

45. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN FINANCIAL ACCOUNTING STANDARDS (continued)

k. Risk Management (continued)

III. Risk profile (continued)

1) Credit risk (continued)

b) Concentration credit risk (continued)

Foreclosed assets
There was a net increase in AYDA of Rp116,969 (9.95%) from Rp1,175,042 as of December 31, 2024 to Rp1,292,011 as of December 31, 2025.

Impairment assessment
The main considerations for the loan impairment assessment include whether any payments of principal or interest are overdue of more than 90 (ninety) days or there are any financial difficulties, or breach of the loans agreement. The Bank assesses impairment value in 2 (two) areas follows:

(1) Individually assessed allowances;

(2) Collectively assessed allowances.

Individually assessed allowances

The Bank determines the allowances for impairment losses for each individually significant loans on an individual basis. Items considered when determining allowance for impairment losses include:

(1) The sustainability of the debtors' business plan;
(2) The ability to improve its performance during a financial difficulty;
(3) Cash receipt and payment projection if debtor filed bankrupt;
(4) The availability of other financial support;
(5) The amount can be realized from its collateral and timing of expected cash flows.

Impairment allowances are evaluated at each reporting date, unless certain condition applied which needs more attention.

Allowances are assessed collectively for losses on financial assets that are not individually significant.

45. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN INDONESIA (lanjutan)

45. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN FINANCIAL ACCOUNTING STANDARDS (continued)

k. Manajemen risiko (lanjutan)

k. Risk Management (continued)

III. Profil risiko (lanjutan)

III. Risk profile (continued)

1) Risiko kredit (lanjutan)

1) Credit risk (continued)

b) Risiko kredit konsentrasi (lanjutan)

b) Concentration credit risk (continued)

Evaluasi penurunan nilai
Berikut ini adalah risiko kredit berdasarkan klasifikasi evaluasi penurunan nilai pada tanggal 31 Desember 2025 dan 2024:

Impairment assessment
Below are credit risk based on allowance for impairment losses assessment classification as of December 31, 2025 and 2024:

Giro pada Bank Indonesia / *Current Accounts with Bank Indonesia*

	2025			
	Tidak mengalami penurunan nilai/ *Non impaired*	**Mengalami penurunan nilai/ *Impaired***	**Jumlah/ *Total***	
Rupiah	2.228.056	-	2.228.056	*Rupiah*
Mata uang asing	83.359	-	83.359	*Foreign currency*
Jumlah	**2.311.415**	**-**	**2.311.415**	***Total***

	2024			
	Tidak mengalami penurunan nilai/ *Non impaired*	**Mengalami penurunan nilai/ *Impaired***	**Jumlah/ *Total***	
Rupiah	2.948.485	-	2.948.485	*Rupiah*
Mata uang asing	76.435	-	76.435	*Foreign currency*
Jumlah	**3.024.920**	**-**	**3.024.920**	***Total***

Giro pada bank lain / *Current accounts with other banks*

	2025			
	Tidak mengalami penurunan nilai/ *Non impaired*	**Mengalami penurunan nilai/ *Impaired***	**Jumlah/ *Total***	
Rupiah	24.940	-	24.940	*Rupiah*
Mata uang asing	245.653	-	245.653	*Foreign currency*
Jumlah	270.593	-	270.593	***Total***
Cadangan kerugian penurunan nilai	-	(142)	(142)	*Allowance for impairment losses*
Jumlah - bersih	**270.593**	**(142)**	**270.451**	***Total - net***

	2024			
	Tidak mengalami penurunan nilai/ *Non impaired*	**Mengalami penurunan nilai/ *Impaired***	**Jumlah/ *Total***	
Rupiah	130.642	-	130.642	*Rupiah*
Mata uang asing	218.877	-	218.877	*Foreign currency*
Jumlah	349.519	-	349.519	*Total*
Cadangan kerugian penurunan nilai	-	(89)	(89)	*Allowance for impairment losses*
Jumlah - bersih	**349.519**	**(89)**	**349.430**	***Total - net***

45. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN INDONESIA (lanjutan)

45. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN FINANCIAL ACCOUNTING STANDARDS (continued)

k. Manajemen risiko (lanjutan)

k. Risk Management (continued)

III. Profil risiko (lanjutan)

III. Risk profile (continued)

1) Risiko kredit (lanjutan)

1) Credit risk (continued)

b) Risiko kredit konsentrasi (lanjutan)

b) Concentration credit risk (continued)

Evaluasi penurunan nilai (lanjutan)

Impairment assessment (continued)

Penempatan pada Bank Indonesia dan bank lain

Current accounts with Bank Indonesia and other banks

	2025			
	Tidak mengalami penurunan nilai/ *Non impaired*	**Mengalami penurunan nilai/ *Impaired***	**Jumlah/ *Total***	
Rupiah				*Rupiah*
Deposit Facility Bank Indonesia	45.441	-	45.441	*Deposit Facility of Bank Indonesia*
Penempatan pada Bank – *Call money*	1.650.000	-	1.650.000	*Placements with – Banks Call Money*
Mata uang asing				*Foreign currency*
Term Deposits Bank Indonesia	750.375	-	750.375	*Term Deposits of Bank Indonesia*
Jumlah - bersih	**2.445.816**	**-**	**2.445.816**	***Total - net***

	2024			
	Tidak mengalami penurunan nilai/ *Non impaired*	**Mengalami penurunan nilai/ *Impaired***	**Jumlah/ *Total***	
Rupiah				*Rupiah*
Deposit Facility Bank Indonesia	1.346.804	-	1.346.804	*Deposit Facility of Bank Indonesia*
Penempatan pada Bank – *Call money*	280.000	-	280.000	*Placements with – Banks Call Money*
Penempatan pada Bank – Deposito	100.000	-	100.000	*Placements with – Banks Deposits*
Mata uang asing				*Foreign currency*
Term Deposits Bank Indonesia	450.660	-	450.660	*Term Deposits of Bank Indonesia*
Jumlah - bersih	**2.177.464**	**-**	**2.177.464**	***Total - net***

Efek-efek

Marketable Securities

	2025			
	Tidak mengalami penurunan nilai/ *Non impaired*	**Mengalami penurunan nilai/ *Impaired***	**Jumlah/ *Total***	
Nilai wajar melalui laba rugi	980.233	-	980.233	*Fair value through profit or loss*
Nilai wajar melalui komprehensif lain	1.883.528	-	1.883.528	*Fair value through other comprehensive income*
Biaya perolehan diamortisasi	6.076.323	-	6.076.323	*Amortized cost*
Cadangan kerugian penurunan nilai	-	(296)	(296)	*Allowance for impairment losses*
Jumlah - bersih	**8.940.084**	**(296)**	**8.939.788**	***Total - net***

45. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN INDONESIA (lanjutan)

45. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN FINANCIAL ACCOUNTING STANDARDS (continued)

k. Manajemen risiko (lanjutan)

k. Risk Management (continued)

III. Profil risiko (lanjutan)

III. Risk profile (continued)

1) Risiko kredit (lanjutan)

1) Credit risk (continued)

b) Risiko kredit konsentrasi (lanjutan)

b) Concentration credit risk (continued)

Evaluasi penurunan nilai (lanjutan)

Impairment assessment (continued)

Efek-efek (lanjutan)

Marketable Securities (continued)

	2024			
	Tidak mengalami penurunan nilai/ *Non impaired*	**Mengalami penurunan nilai/ *Impaired***	**Jumlah/ *Total***	
Nilai wajar melalui laba rugi	981.435	-	981.435	*Fair value through profit or loss*
Nilai wajar melalui komprehensif lain	880.045	-	880.045	*Fair value through other comprehensive income*
Biaya perolehan diamortisasi	6.641.296	-	6.641.296	*Amortized cost*
Cadangan kerugian penurunan nilai	-	(1.214)	(1.214)	*Allowance for impairment losses*
Jumlah - bersih	**8.502.776**	**(1.214)**	**8.501.562**	***Total - net***

Wesel ekspor

Export bills

	2025			
	Tidak mengalami penurunan nilai/ *Non impaired*	**Mengalami penurunan nilai/ *Impaired***	**Jumlah/ *Total***	
Rupiah	-	-	-	*Rupiah*

	2024			
	Tidak mengalami penurunan nilai/ *Non impaired*	**Mengalami penurunan nilai/ *Impaired***	**Jumlah/ *Total***	
Rupiah	166.681	-	166.681	*Rupiah*

Efek-efek yang dibeli dengan janji dijual kembali

Securities purchased under agreement to resell

	2025			
	Tidak mengalami penurunan nilai/ *Non impaired*	**Mengalami penurunan nilai/ *Impaired***	**Jumlah/ *Total***	
Rupiah	147.462	-	147.462	*Rupiah*
Cadangan kerugian penurunan nilai	-	(3)	(3)	*Allowance for impairment losses*
Jumlah - bersih	**147.462**	**(3)**	**147.459**	***Total - net***

	2024			
	Tidak mengalami penurunan nilai/ *Non impaired*	**Mengalami penurunan nilai/ *Impaired***	**Jumlah/ *Total***	
Rupiah	976.065	-	976.065	*Rupiah*
Cadangan kerugian penurunan nilai	-	(2)	(2)	*Allowance for impairment losses*
Jumlah - bersih	**976.065**	**(2)**	**976.063**	***Total - net***

45. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN INDONESIA (lanjutan)

45. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN FINANCIAL ACCOUNTING STANDARDS (continued)

k. Manajemen risiko (lanjutan)

k. Risk Management (continued)

III. Profil risiko (lanjutan)

III. Risk profile (continued)

1) Risiko kredit (lanjutan)

1) Credit risk (continued)

b) Risiko kredit konsentrasi (lanjutan)

b) Concentration credit risk (continued)

Evaluasi penurunan nilai (lanjutan)

Impairment assessment (continued)

Tagihan Derivatif

Derivative Receivables

	2025			
	Tidak mengalami penurunan nilai/ *Non impaired*	**Mengalami penurunan nilai/ *Impaired***	**Jumlah/ *Total***	
Rupiah	332	-	332	*Rupiah*

	2024			
	Tidak mengalami penurunan nilai/ *Non impaired*	**Mengalami penurunan nilai/ *Impaired***	**Jumlah/ *Total***	
Rupiah	48	-	48	*Rupiah*

Kredit yang diberikan

Loans

	2025			
	Tidak mengalami penurunan nilai/ *Non impaired*	**Mengalami penurunan nilai/ *Impaired***	**Jumlah/ *Total***	
Revolving loans	2.957.046	991.331	3.948.377	*Revolving loans*
Fixed loans	1.360.788	1.560.695	2.921.483	*Fixed loans*
Kredit kepemilikan rumah dan apartemen	1.827.293	76.680	1.903.973	*Housing and apartment ownership loans*
Kredit sindikasi	499.318		499.318	*Syndicated loans*
Pinjaman rekening koran	355.917	1.961	357.878	*Overdraft*
Pinjaman karyawan	38.901	-	38.901	*Employee loans*
Kredit usaha rakyat	186	-	186	*Micro community commercial loans*
Kredit tanpa agunan	18.204	-	18.204	*Unsecured loans*
Kredit pemilikan kios	103.990	-	103.990	*Kiosk loans*
Kredit pemilikan mobil	125	-	125	*Car loans*
Jumlah	7.161.768	2.630.667	9.792.435	*Total*
Cadangan kerugian penurunan nilai	(92.135)	(223.530)	(315.665)	*Allowance for impairment losses*
Jumlah – bersih	**7.069.633**	**2.407.137**	**9.476.770**	***Total - net***

45. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN INDONESIA (lanjutan)

45. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN FINANCIAL ACCOUNTING STANDARDS (continued)

k. Manajemen risiko (lanjutan)

k. Risk Management (continued)

III. Profil risiko (lanjutan)

III. Risk profile (continued)

1) Risiko kredit (lanjutan)

1) Credit risk (continued)

b) Risiko kredit konsentrasi (lanjutan)

b) Concentration credit risk (continued)

Evaluasi penurunan nilai (lanjutan)

Impairment assessment (continued)

Kredit yang diberikan (lanjutan)

Loans (continued)

	2024			
	Tidak mengalami penurunan nilai/ *Non impaired*	**Mengalami penurunan nilai/ *Impaired***	**Jumlah/ *Total***	
Revolving loans	3.495.435	744.249	4.239.684	*Revolving loans*
Fixed loans	1.309.916	2.254.726	3.564.642	*Fixed loans*
Kredit kepemilikan rumah dan apartemen	2.070.895	84.351	2.155.246	*Housing and apartment ownership loans*
Kredit sindikasi	255.433	-	255.433	*Syndicated loans*
Pinjaman rekening koran	202.563	2.648	205.211	*Overdraft*
Pinjaman karyawan	42.331	-	42.331	*Employee loans*
Kredit usaha rakyat	-	-	-	*Micro community commercial loans*
Kredit tanpa agunan	21.984	-	21.984	*Unsecured loans*
Kredit pemilikan kios	119.825	957	120.782	*Kiosk loans*
Kredit pemilikan mobil	166	-	166	*Car loans*
Jumlah	7.518.548	3.086.931	10.605.479	*Total*
Cadangan kerugian penurunan nilai	(81.107)	(450.800)	(531.907)	*Allowance for impairment losses*
Jumlah – bersih	**7.437.441**	**2.636.131**	**10.073.572**	***Total - net***

Tagihan akseptasi

Acceptance receivables

	2025			
	Tidak mengalami penurunan nilai/ *Non impaired*	**Mengalami penurunan nilai/ *Impaired***	**Jumlah/ *Total***	
Rupiah	-	-	-	*Rupiah*
Cadangan kerugian penurunan nilai	-	-	-	*Allowance for impairment losses*
Jumlah - bersih				***Total - net***

	2024			
	Tidak mengalami penurunan nilai/ *Non impaired*	**Mengalami penurunan nilai/ *Impaired***	**Jumlah/ *Total***	
Rupiah	166.682	-	166.682	*Rupiah*
Cadangan kerugian penurunan nilai	-	(657)	(657)	*Allowance for impairment losses*
Jumlah - bersih	**166.682**	**(657)**	**166.025**	***Total - net***

45. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN INDONESIA (lanjutan)

45. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN FINANCIAL ACCOUNTING STANDARDS (continued)

k. Manajemen risiko (lanjutan)

k. Risk Management (continued)

III. Profil risiko (lanjutan)

III. Risk profile (continued)

1) Risiko kredit (lanjutan)

1) Credit risk (continued)

Tabel di bawah ini menunjukkan kualitas kredit per jenis instrumen keuangan:

The table below shows credit quality based on category of financial instruments:

	2025							
	Belum jatuh tempo dan tidak mengalami penurunan nilai/*Neither past due nor impaired*				Belum jatuh tempo dan tidak mengalami penurunan nilai/ *Neither past due nor impaired*	Mengalami penurunan nilai/*Impaired*	Jumlah/ *Total*	
	Tingkat tinggi/ *High grade*	Tingkat standar/ *Standard grade*	Tingkat rendah/ *Low grade*	Tanpa peringkat/ *Unrated*				
Aset Keuangan								***Financial Assets***
Giro pada Bank Indonesia	-	-	-	2.311.415	-	-	2.311.415	*Current accounts with Bank Indonesia*
Giro pada bank lain	270.593	-	-	-	-	-	270.593	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	2.445.816	-	-	-	-	-	2.445.816	*Placements with Bank Indonesia and other banks*
Efek-efek	8.940.084	-	-	-	-	-	8.940.084	*Marketable securities*
Efek-efek yang dibeli dengan janji dijual kembali	147.462	-	-	-	-	-	147.462	*Securities purchased under agreement to resell*
Tagihan derivatif	-	-	-	332	-	-	332	*Derivative receivables*
Pendapatan bunga yang masih akan diterima	-	-	-	272.255	-	-	272.255	*Accrued interest receivables*
Kredit yang diberikan	-	-	-	9.706.883	29.510	56.042	9.792.435	*Loans*
Tagihan akseptasi	-	-	-	-	-	-	-	*Acceptance receivables*
Penyertaan saham	-	-	-	6	-	-	6	*Investment in shares of stock*
Aset lain-lain:								*Other assets:*
Setoran jaminan dan tagihan	-	-	-	226.583	-	-	226.583	*Guarantee deposits and receivables*
Jumlah	11.803.955	-	-	12.517.474	29.510	56.042	24.406.981	*Total*
Cadangan kerugian penurunan nilai							(316.105)	*Allowance for impairment losses*
Jumlah – bersih							**24.090.876**	***Total – net***

45. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN INDONESIA (lanjutan)

k. Manajemen risiko (lanjutan)

III. Profil risiko (lanjutan)

1) Risiko kredit (lanjutan)

Tabel di bawah ini menunjukkan kualitas kredit per jenis instrumen keuangan: (lanjutan)

45. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN FINANCIAL ACCOUNTING STANDARDS (continued)

k. Risk Management (continued)

III. Risk profile (continued)

1) Credit risk (continued)

The table below shows credit quality based on category of financial instruments: (continued)

2024

	Belum jatuh tempo dan tidak mengalami penurunan nilai/*Neither past due nor impaired*				Belum jatuh tempo dan tidak mengalami penurunan nilai/ *Neither past due nor impaired*	Mengalami penurunan nilai/*Impaired*	Jumlah/ *Total*	
	Tingkat tinggi/ *High grade*	Tingkat standar/ *Standard grade*	Tingkat rendah/ *Low grade*	Tanpa peringkat/ *Unrated*				
Aset Keuangan								***Financial Assets***
Giro pada Bank Indonesia	-	-	-	3.024.920	-	-	3.024.920	*Current accounts with Bank Indonesia*
Giro pada bank lain	349.519	-	-	-	-	-	349.519	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	2.177.464	-	-	-	-	-	2.177.464	*Placements with Bank Indonesia and other banks*
Efek-efek	8.502.776	-	-	-	-	-	8.502.776	*Marketable securities*
Wesel ekspor	166.681	-	-	-	-	-	166.681	*Export bills*
Efek-efek yang dibeli dengan janji dijual kembali	976.065	-	-	-	-	-	976.065	*Securities purchased under agreement to resell*
Tagihan derivatif	-	-	-	48	-	-	48	*Derivative receivables*
Pendapatan bunga yang masih akan diterima	-	-	-	253.265	-	-	253.265	*Accrued interest receivables*
Kredit yang diberikan	-	-	-	10.220.246	19.747	365.486	10.605.479	*Loans*
Tagihan akseptasi	-	-	-	166.682	-	-	166.682	*Acceptance receivables*
Penyertaan saham	-	-	-	6	-	-	6	*Investment in shares of stock*
Aset lain-lain: Setoran jaminan dan tagihan	-	-	-	21.858	-	-	21.858	*Other assets: Guarantee deposits and receivables*
Jumlah	12.172.505	-	-	13.687.025	19.747	365.486	26.244.763	*Total*
Cadangan kerugian penurunan nilai							(533.869)	*Allowance for impairment losses*
Jumlah – bersih							**25.710.894**	***Total – net***

Kualitas kredit didefinisikan sebagai berikut:

(a) Tingkat tinggi: Peringkat dari pihak ketiga dalam kategori ini memiliki kapasitas sangat baik dalam memenuhi komitmen keuangan dengan risiko kredit sangat rendah;

(b) Tingkat sedang: Peringkat dari pihak ketiga dalam kategori ini memiliki kapasitas yang baik dalam memenuhi komitmen keuangan dengan risiko kredit sangat rendah;

(c) Tingkat rendah: Peringkat dari pihak ketiga dalam kategori ini memiliki kapasitas yang cukup dalam memenuhi komitmen keuangan dengan risiko kredit sedang;

(d) Tanpa peringkat: Pihak ketiga dalam kategori yang sekarang ini tidak menyediakan peringkat dikarenakan ketidaktersediaan dari model-model peringkat dan pemerintah dan/atau agen-agen yang berhubungan dengan pemerintah.

The credit qualities are defined as follows:

(a) High grade: Third parties rating in this category have an excellent capacity to meet its' financial commitments with very low credit risk;

(b) Standard grade: Third parties rating in this category have a good capacity to meet its' financial commitments with very low credit risk;

(c) Low grade: Third parties rating in this category have fairly acceptable capacity to meet its' financial commitments with standard credit risk;

(d) Unrated: Third parties in this category are currently not assigned with third parties' ratings due to unavailability of rating models and governments and/or government-related agencies.

45. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN INDONESIA (lanjutan)

k. Manajemen risiko (lanjutan)

III. Profil risiko (lanjutan)

1) Risiko kredit (lanjutan)

Analisis umur kredit yang diberikan yang jatuh tempo tetapi tidak mengalami penurunan nilai pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

	2025				
	Jumlah/ *Total*	**Kurang dari 30 hari/ *Less than 30 days***	**31-60 hari/ *days***	**61-90 hari/ *days***	
Konsumen	29.510	8	8.400	21.102	*Consumer*

	2024				
	Jumlah/ *Total*	**Kurang dari 30 hari/ *Less than 30 days***	**31-60 hari/ *days***	**61-90 hari/ *days***	
Konsumen	19.746	613	18	19.115	*Consumer*

2) Risiko pasar

Risiko suku bunga

Selama tahun berjalan, Bank telah mengelola risiko tingkat suku bunga yang merupakan bagian dari risiko pasar dengan melakukan langkah-langkah sebagai berikut:

a) Pengawasan aktif dari Dewan Komisaris dan Direksi, melalui:
   (1) Responsif terhadap Laporan Profil Risiko Pasar terkait Risiko Tingkat Suku Bunga dan perkembangan kondisi makro yang disampaikan oleh Satuan Kerja Manajemen Risiko (SKMR) secara periodik;
   (2) Kebijakan untuk mengambil posisi konservatif terhadap eksposur yang terkena risiko tingkat suku bunga sesuai dengan ketentuan yang berlaku dengan mengutamakan prinsip kehati-hatian (prudent banking).

b) Pengendalian atas posisi risiko dengan penetapan *limit* transaksi, *limit* risiko dan *limit* per fungsional.

c) Pembakuan Kebijakan dan Prosedur:
   (1) Memiliki dan melaksanakan Pedoman Manajemen Risiko Pasar dan Kebijakan/Prosedur internal lainnya yang berkaitan dengan risiko tingkat suku bunga.
   (2) Melakukan reviu dan penyempurnaan terhadap Pedoman/Prosedur Manajemen Risiko Pasar yang telah ditetapkan secara periodik.

45. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN FINANCIAL ACCOUNTING STANDARDS (continued)

k. Risk Management (continued)

III. Risk profile (continued)

1) Credit risk (continued)

The aging analysis of loans that past due but not impaired as of December 31, 2025 and 2024 is as follows:

2) Market risk

Interest rate risk

During the year, the Bank has managed interest rate risk as a part of market risk by performing the following steps:

a) Active monitoring from Boards of Commissioners and Directors, through:
   (1) Be responsive to the Market Risk Profile Report related to Interest Rate Risk and macro condition developments reported by Risk management Unit (SKMR) periodically;
   (2) Policies for taking conservative positions against interest rate risk exposure in accordance with the applicable regulations with emphasis on the prudential banking principle.

b) Control the risk position by setting transaction limit, risk limits and the limit per functional.

c) Standardization of Policies and Procedures:
   (1) Having and implementing Market Risk management Guidelines and other internal Policy/Procedures related to the interest rate risk.
   (2) Conduct a review and improvement of Guidelines/Market Risk management Procedures periodically.

45. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN INDONESIA (lanjutan)

k. Manajemen risiko (lanjutan)

III. Profil risiko (lanjutan)

2) Risiko pasar (lanjutan)

Risiko suku bunga (lanjutan)
Selama tahun berjalan, Bank telah mengelola risiko tingkat suku bunga yang merupakan bagian dari risiko pasar dengan melakukan langkah-langkah sebagai berikut: (lanjutan)

d) Melaksanakan proses Identifikasi, Pengukuran, Pemantauan dan Pengendalian Risiko Suku Bunga dengan mengikuti ketentuan Regulator (BI/OJK) dan praktek perbankan yang berlaku umum terkini, termasuk *stress testing* terhadap kemungkinan kondisi yang terburuk atas eksposur yang memiliki sensitivitas risiko tingkat suku bunga.

e) Melakukan pemantauan terhadap eksposur yang terekspos risiko nilai tukar tertentu secara periodik untuk memitigasi risiko secara dini.

Tabel berikut menyajikan informasi mengenai tingkat suku bunga kontraktual rata-rata per tahun untuk aset dan liabilitas keuangan yang signifikan untuk tahun-tahun yang berakhir pada tanggal tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

45. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN FINANCIAL ACCOUNTING STANDARDS (continued)

k. Risk Management (continued)

III. Risk profile (continued)

2) Market risk (continued)

Interest rate risk (continued)
During the year, the Bank has managed interest rate risk as a part of market risk by performing the following steps: (continued)

d) Implementing the process of Identification, Measurement, Monitoring and Controlling of Interest Rate Risk in accordance to Regulator (BI/OJK) and recent best practices, including stress testing to the worst case scenario on exposure which has a sensitivity of interest rate risk.

e) Conduct monitoring on exposures which effected by certain exchange rate risk periodically to mitigate the risks in advance.

The following table presents information on the contractual interest rate on average per year for financial assets and liabilities that are significant for the years ended December 31, 2025 and 2024 are as follows:

	2025		2024		
	Rupiah/ *Rupiah*	**Mata Uang Asing/ *Foreign Currency***	**Rupiah/ *Rupiah***	**Mata Uang Asing/ *Foreign Currency***	
Aset					*Assets*
Giro pada Bank Indonesia	0,44%	-	0,57%	-	*Current accounts with Bank Indonesia*
Giro pada Bank Lain	0,16%	-	0,54%	-	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	4,81%	4,26%	5,15%	5,00%	*Placements with Bank Indonesia and other banks*
Efek-efek	6,19%	4,40%	6,31%	3,31%	*Marketable securities*
Wesel ekspor	-	-	9,00%	-	*Export bills*
Efek-efek yang dibeli dengan janji dijual kembali	4,75%	-	6,82%	-	*Securities purchased under agreement to resell*
Kredit yang diberikan	12,37%	0,07%	14,29%	5,69%	*Loans*
Liabilitas					*Liabilities*
Simpanan nasabah					*Deposits from customers*
Giro	0,92%	0,04%	0,96%	0,02%	*Demand deposits*
Tabungan	0,54%	-	0,72%	-	*Savings deposits*
Deposito berjangka	5,26%	2,22%	3,34%	3,49%	*Time deposits*
Simpanan dari bank lain					*Deposits from Otherbanks*
Deposito berjangka	6,07%	-	6,15%	-	*Time deposits*
Deposito *on call*	-	-	6,68%	-	*On call deposits*
Giro	4,27%	-	1,78%	-	*Demand deposits*
Tabungan	1,98%	-	-	-	*Savings deposits*
Call money	-	-	-	-	*Call money*
Pinjaman subordinasi	9,50%	-	9,50%	-	*Subordinated loan*

45. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN INDONESIA (lanjutan)

45. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN FINANCIAL ACCOUNTING STANDARDS (continued)

k. Manajemen risiko (lanjutan)

k. Risk Management (continued)

III. Profil risiko (lanjutan)

III. Risk profile (continued)

2) Risiko pasar (lanjutan)

2) Market risk (continued)

Risiko suku bunga (lanjutan)
Tabel berikut merangkum aset Bank dengan pendapatan bunga dan liabilitas Bank dengan beban bunga (tidak dengan tujuan diperdagangkan) pada nilai tercatat, dikategorikan berdasarkan tanggal kontraktual perubahan suku bunga atau tanggal jatuh tempo, mana yang lebih dahulu:

Interest rate risk (continued)
The following table below summarizes the Bank's interest-earnings assets and interest bearing liabilities (not for trading purposes) at carrying amounts, categorized by the earlier contractual repricing or maturity dates, which is earlier:

	2025						
Keterangan	**Jumlah/ *Total***	**Kurang dari 6 bulan/ *Less than 6 months***	**6 bulan sampai dengan 12 bulan/ *6 months until 12 months***	**1 tahun sampai dengan 2 tahun/ *1 year until 2 years***	**2 tahun sampai dengan 5 tahun/ *2 years until 5 years***	**Lebih dari 5 tahun/ *More than 5 years***	***Descriptions***
Giro pada bank lain	270.593	270.593	-	-	-	-	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	2.445.816	2.445.816	-	-	-	-	*Placements with Bank Indonesia and other banks*
Efek-efek	8.940.084	1.774.625	1.436.129	1.254.524	2.127.591	2.347.215	*Marketable securities*
Efek-efek yang dibeli dengan janji dijual kembali	147.462	147.462	-	-	-	-	*Securities purchased under agreement to resale*
Kredit yang diberikan	9.792.435	2.109.272	2.431.845	459.613	1.890.870	2.900.835	*Loans*
Jumlah aset keuangan	**21.596.390**	**6.747.768**	**3.867.974**	**1.714.137**	**4.018.461**	**5.248.050**	***Total financial assets***
Simpanan nasabah	22.652.514	22.511.118	141.396	-	-	-	*Deposits from customers*
Simpanan dari bank lain	147.764	147.764	-	-	-	-	*Deposits from other banks*
Pinjaman subordinasi	200.000	-	-	-	-	200.000	*Subordinated loan*
Jumlah liabilitas keuangan	**23.000.278**	**22.658.882**	**141.396**	**-**	**-**	**200.000**	***Total financial liabilities***
Jumlah selisih penilaian bunga	**(1.403.888)**	**(15.911.114)**	**3.726.578**	**1.714.137**	**4.018.461**	**5.048.050**	***Interest repricing gap***

	2024						
Keterangan	**Jumlah/ *Total***	**Kurang dari 6 bulan/ *Less than 6 months***	**6 bulan sampai dengan 12 bulan/ *6 months until 12 months***	**1 tahun sampai dengan 2 tahun/ *1 year until 2 years***	**2 tahun sampai dengan 5 tahun/ *2 years until 5 years***	**Lebih dari 5 tahun/ *More than 5 years***	***Descriptions***
Giro pada bank lain	349.519	349.519	-	-	-	-	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	2.177.464	2.177.464	-	-	-	-	*Placements with Bank Indonesia and other banks*
Efek-efek	8.502.776	3.797.471	1.912.762	1.346.060	1.066.004	380.479	*Marketable securities*
Wesel ekspor	166.681	166.681	-	-	-	-	*Export bills*
Efek-efek yang dibeli dengan janji dijual kembali	976.065	976.065	-	-	-	-	*Securities purchased under agreement to resale*
Kredit yang diberikan	10.605.479	2.024.359	2.243.773	939.006	2.215.086	3.183.255	*Loans*
Jumlah aset keuangan	**22.777.984**	**9.491.559**	**4.156.535**	**2.285.066**	**3.281.090**	**3.563.734**	***Total financial assets***
Simpanan nasabah	23.890.773	23.180.083	710.690	-	-	-	*Deposits from customers*
Simpanan dari bank lain	452.454	92.500	359.954	-	-	-	*Deposits from other banks*
Pinjaman subordinasi	200.000	-	-	-	-	200.000	*Subordinated loan*
Jumlah liabilitas keuangan	**24.543.227**	**23.272.583**	**1.070.644**	**-**	**-**	**200.000**	***Total financial liabilities***
Jumlah selisih penilaian bunga	**(1.765.243)**	**(13.781.024)**	**3.085.891**	**2.285.066**	**3.281.090**	**3.363.734**	***Interest repricing gap***

45. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN INDONESIA (lanjutan)

k. Manajemen risiko (lanjutan)

III. Profil risiko (lanjutan)

2) Risiko pasar (lanjutan)

Risiko suku bunga (lanjutan)
Dari *repricing gap profile* ini dapat diukur pengaruh perubahan suku bunga terhadap pendapatan bunga bersih dan/atau modal ekonomis Bank, sehingga jika terjadi perubahan suku bunga yang mungkin dapat mempengaruhi kinerja Bank, maka Bank akan dapat segera merestruktur aset dan liabilitas yang dimiliki, baik *repricing date*-nya ataupun jenis suku bunganya (*fixed* atau *floating*).

Manajemen risiko tingkat suku bunga berdasarkan perspektif pendapatan bunga, dilakukan dengan mengukur sensitivitas aset dan liabilitas keuangan Bank terhadap berbagai skenario perubahan suku bunga baik standar dan non standar. Skenario standar yang dilakukan mencakup kenaikan atau penurunan paralel pada semua kurva imbal hasil.

Tabel berikut menunjukan sensitivitas terhadap kemungkinan perubahan dalam tingkat suku bunga untuk *banking book*, dengan semua variabel lain yang dimiliki adalah konstan, terhadap laporan laba rugi dan penghasilan komprehensif lain Bank:

45. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN FINANCIAL ACCOUNTING STANDARDS (continued)

k. Risk Management (continued)

III. Risk profile (continued)

2) Market risk (continued)

Interest rate risk (continued)
By this repricing gap profile can be measured the effects of changes in interest rate on net interest income and/or capital economical Bank, hence if there is a change in interest rate that may affect the Bank's performance, the Bank will be able to restructure it's assets and liabilities immediately, including the repricing date or the type of interest rate (fixed or floating).

The management of interest rate risk based on earning perspective is provided by measuring the sensitivity of the Bank's financial assets and liabilities against various standard and non standard interest rate changes scenarios. Standard scenario that is conducted based on increase or decrease of interest rate changes in parallel shift to the return on investment curve.

The following table shows the sensitivity to a possible change in interest rates for the banking book, with all other variables are held constant, to the statement of profit or loss and other comprehensive income of the Bank:

	IDR		USD	
Tahun/ *Year*	**Kenaikan/ (penurunan) dalam basis poin/ *Increase (decrease) in basis points***	**Dampak terhadap laporan laba rugi dan penghasilan komprehensif lain sebelum pajak/ *The impact on the statement profit or loss and other comprehensive income before tax***	**Kenaikan/ (penurunan) dalam basis poin/ *Increase (decrease) in basis points***	**Dampak terhadap laporan laba rugi dan penghasilan komprehensif lain sebelum pajak/ *The impact on the statement profit or loss and other comprehensive income before tax***
2025	100	(35.613)	100	(5.019)
	(100)	35.613	(100)	5.019
2024	100	(41.263)	100	(4.124)
	(100)	41.263	(100)	4.124

45. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN INDONESIA (lanjutan)

k. Manajemen risiko (lanjutan)

III. Profil risiko (lanjutan)

2) Risiko pasar (lanjutan)

Risiko nilai tukar
Selama tahun berjalan, dalam mengelola risiko nilai tukar yang merupakan bagian dari risiko pasar, Bank telah melakukan langkah-langkah sebagai berikut:

a) Pengawasan aktif dari Dewan Komisaris dan Direksi, melalui:
   (1) Responsif terhadap Laporan Profil Risiko Pasar terkait Risiko Nilai Tukar dan perkembangan kondisi makro yang disampaikan oleh Satuan Kerja Manajemen Risiko (SKMR) secara periodik;
   (2) Kebijakan untuk mengambil posisi konservatif terhadap eksposur yang terkena risiko nilai tukar sesuai dengan ketentuan yang berlaku dengan mengutamakan prinsip kehati-hatian (*prudent banking*).

b) Pengendalian atas posisi risiko dengan penetapan *limit* transaksi, *limit* risiko dan *limit* per fungsional.

c) Pembakuan kebijakan dan prosedur:

   (1) Memiliki dan melaksanakan Pedoman manajemen risiko pasar dan kebijakan/ prosedur internal lainnya yang berkaitan dengan risiko nilai tukar
   (2) Melakukan reviu dan penyempurnaan terhadap pedoman/ prosedur manajemen risiko pasar terkait risiko nilai tukar yang telah ditetapkan secara periodik

d) Melaksanakan proses Identifikasi, pengukuran, pemantauan dan pengendalian risiko nilai tukar dengan mengikuti ketentuan regulator (BI/OJK) dan *best practices* terkini, termasuk *stress testing* terhadap kemungkinan kondisi yang terburuk (*worst case scenario*) terhadap eksposur yang terkena risiko nilai tukar.

e) Melakukan pemantauan terhadap transaksi-transaksi pasar tertentu secara periodik untuk memitigasi risiko secara dini.

45. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN FINANCIAL ACCOUNTING STANDARDS (continued)

k. Risk Management (continued)

III. Risk profile (continued)

2) Market risk (continued)

Foreign exchange risk
During the year, in managing the foreign exchange risk, which is a part of its market risk, the Bank has performed the following steps:

a) Active monitoring from Boards of Commissioners and Directors, through:
   (1) Be a responsive to the Market Risk Profile Report related to Foreign Exchange Riskand macro condition developments which reported by the Risk management Unit (SKMR) periodically;
   (2) Policies for taking conservative position against the exchange rate risk exposure in accordance with the applicable regulations with emphasis on the prudential banking principle.

b) Control the risk position by setting the transaction limit, risk limit and limit perfunctional.

c) Standardization of policies and procedures:
   (1) Having and implementing market risk management guidelines and other internal policy/ procedures related to the foreign exchange risk.

   (2) Conduct a review and improvement of guidelines/ market risk related to foreign exchange risk management Procedures periodically.

d) Implementing the process of identification, measurement, monitoring and controlling of foreign exchange risk in accordance to regulator (BI/OJK) and recent best practices, including stress testing to the worst case scenario on exposure which has a sensitivity of foreign exchange risk.

e) Conduct monitoring on certain market transactions periodically to mitigate the risks in advance.

45. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN INDONESIA (lanjutan)

45. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN FINANCIAL ACCOUNTING STANDARDS (continued)

k. Manajemen risiko (lanjutan)

k. Risk Management (continued)

III. Profil risiko (lanjutan)

III. Risk profile (continued)

2) Risiko pasar (lanjutan)

2) Market risk (continued)

Risiko nilai tukar (lanjutan)
Dalam tahun berjalan, Bank telah melakukan pengembangan dan simulasi metodologi perhitungan kebutuhan modal internal yang diperlukan untuk mengatasi risiko pasar dengan menggunakan metode internal VaR (*Value at Risk*) yaitu metode *Variance co Variance* dan *Historical Simulation* melalui aplikasi *Market Risk Measurement* (MRM). Untuk pengelolaan risiko pasar, Bank difasilitasi melalui *Assets and Liabilities Committee* (ALCO).

Bank telah mengelola posisi mata uang asing untuk aset dan liabilitas keuangan yang dimiliki oleh Bank dengan memonitor Posisi Devisa Bersih (PDN). Pada tanggal 31 Desember 2025 dan 2024, PDN Bank telah diungkapkan dalam Catatan 45j.

Tabel di bawah ini mengikhtisarkan eksposur Bank atas risiko nilai tukar mata uang asing pada tanggal 31 Desember 2025 dan 2024. Termasuk di dalamnya adalah instrumen keuangan pada nilai tercatat, dikategorikan berdasarkan jenis mata uang:

Foreign exchange risk (continued)
During the year, the Bank has conducted development and simulation on methodology of internal capital requirements calculation to cover market risks using internal VaR (Value at Risk) which are the Variance co Variance and Historical Simulation methods through the application of Market Risk Measurement (MRM). In regard to market risk management, the Bank is facilitated through its Assets and Liabilities Committee (ALCO).

The Bank manages its foreign currency position for its financial assets and liabilities by monitoring the Bank's Net Open Position (NOP). As of December 31, 2025 and 2024, the Bank's NOP has been disclosed in Note 45j.

The table below summarises exposure to foreign currency exchange rate risk as of December 31, 2025 and 2024. Included in the table are financial instruments at carrying amounts, categorized by currencies:

	2025						
	Dolar Amerika Serikat/ *United States Dollar*	**Euro Eropa/ *European Euro***	**Dolar Singapura/ *Singapore Dollar***	**Dolar Australia/ *Australian Dollar***	**Lain-lain/ *Others***	**Jumlah/ *Total***	
Aset							***Assets***
Kas	40.467	3.281	15.708	1.319	3.307	64.082	*Cash*
Giro pada Bank Indonesia	83.359	-	-	-	-	83.359	*Current accounts with Bank Indonesia*
Giro pada bank lain	156.220	41.598	16.299	4.809	26.727	245.653	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	750.375	-	-	-	-	750.375	*Placements with Bank Indonesia and other bank*
Efek-efek	706.653	-	-	-	-	706.653	*Marketable securities*
Pendapatan bunga yang masih akan diterima	9.072	-	28	-	-	9.100	*Accrued interest receivables*
Kredit yang diberikan	97.655	9.270	-	-	-	106.925	*Loans*
Jumlah	1.843.801	54.149	32.035	6.128	30.034	1.966.147	*Total*
Liabilitas							***Liabilities***
Liabilitas segera	2.030	-	-	-	-	2.030	*Obligation due immediately*
Simpanan nasabah	1.867.871	39.320	25.130	4.463	11.871	1.948.655	*Deposits from customers*
Bunga masih harus dibayar	1.342	39	-	-	-	1.381	*Accrued interest payables*
Liabilitas lain-lain	1.233	-	-	-	-	1.233	*Other liabilities*
Jumlah	1.872.476	39.359	25.130	4.463	11.871	1.953.299	*Total*
Laporan posisi keuangan – bersih	**(28.675)**	**14.790**	**6.905**	**1.665**	**18.163**	**12.848**	***Statement of financials position – net***

45. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN INDONESIA (lanjutan)

45. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN FINANCIAL ACCOUNTING STANDARDS (continued)

k. Manajemen risiko (lanjutan)

k. Risk Management (continued)

III. Profil risiko (lanjutan)

III. Risk profile (continued)

2) Risiko pasar (lanjutan)

2) Market risk (continued)

Risiko nilai tukar (lanjutan)
Tabel di bawah ini mengikhtisarkan eksposur Bank atas risiko nilai tukar mata uang asing pada tanggal 31 Desember 2025 dan 2024. Termasuk di dalamnya adalah instrumen keuangan pada nilai tercatat, dikategorikan berdasarkan jenis mata uang: (lanjutan)

Foreign exchange risk (continued)
The table below summarises exposure to foreign currency exchange rate risk as of December 31, 2025 and 2024. Included in the table are financial instruments at carrying amounts, categorized by currencies: (continued)

	2024						
	Dolar Amerika Serikat/ *United States Dollar*	**Euro Eropa/ *European Euro***	**Dolar Singapura/ *Singapore Dollar***	**Dolar Australia/ *Australian Dollar***	**Lain-lain/ *Others***	**Jumlah/ *Total***	
Aset							***Assets***
Kas	380.328	1.595	11.504	1.771	1.140	396.338	*Cash*
Giro pada Bank Indonesia	76.435	-	-	-	-	76.435	*Current accounts with Bank Indonesia*
Giro pada bank lain	155.734	2.759	25.399	2.990	31.995	218.877	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	450.660	-	-	-	-	450.660	*Placements with Bank Indonesia and other bank*
Efek-efek	483.816	-	-	-	-	483.816	*Marketable securities*
Pendapatan bunga yang masih akan diterima	2.696	-	38	-	-	2.734	*Accrued interest receivables*
Kredit yang diberikan	241.941	-	12.928	-	-	254.869	*Loans*
Jumlah	1.791.610	4.354	49.869	4.761	33.135	1.883.729	*Total*
Liabilitas							***Liabilities***
Liabilitas segera	994	-	-	-	-	994	*Obligation due immediately*
Simpanan nasabah	1.779.698	75	31.515	4	17.978	1.829.270	*Deposits from customers*
Bunga masih harus dibayar	3.184	-	(67)	-	-	3.117	*Accrued interest payables*
Liabilitas lain-lain	894	-	-	-	-	894	*Other liabilities*
Jumlah	1.784.770	75	31.448	4	17.978	1.834.275	*Total*
Laporan posisi keuangan – bersih	**6.840**	**4.279**	**18.421**	**4.757**	**15.157**	**49.454**	***Statement of financials position – net***

45. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN INDONESIA (lanjutan)

45. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN FINANCIAL ACCOUNTING STANDARDS (continued)

k. Manajemen risiko (lanjutan)

k. Risk Management (continued)

III. Profil risiko (lanjutan)

III. Risk profile (continued)

2) Risiko pasar (lanjutan)

2) Market risk (continued)

Risiko nilai tukar (lanjutan)
Tabel di bawah ini menggambarkan posisi mata uang asing atas aset dan liabilitas moneter yang tidak diperdagangkan pada tanggal 31 Desember 2025 dan 2024 dimana Bank memiliki risiko terhadap arus kas masa depan. Analisis tersebut menghitung pengaruh dari pergerakan wajar mata uang asing yang memungkinkan terhadap Rupiah, dengan seluruh variabel lain dianggap konstan, terhadap laporan laba rugi dan penghasilan komprehensif lain (akibat adanya perubahan nilai wajar aset dan liabilitas moneter yang tidak diperdagangkan yang sensitif terhadap nilai tukar) dan ekuitas (akibat adanya perubahan nilai wajar atas aset dan liabilitas keuangan yang termasuk kategori nilai wajar melalui komprehensif lain).

Foreign exchange risk (continued)
The table below indicates the foreign currencies position of non-trading monetary assets and liabilities as of December 31, 2025 and 2024 which shows that the Bank has risk exposure in expected cash flows. The analysis calculates the effect of a reasonably possible movement of the currency rate against the Indonesian Rupiah, with all variables held constant, on the statement of profit or loss and other comprehensive income (due to change in the fair value of currency sensitive non-trading monetary assets and liabilities) and equity (due to change in the fair value of fair value through other comprehensive income financial assets and liabilities).

	2025		
	Kenaikan/ (penurunan) dalam basis poin/ ***Increase/ (decrease) in basis points***	**Sensitivitas dalam laporan laba rugi/** ***Sensitivity of profit or loss***	
Mata uang			***Currency***
Dolar Amerika Serikat	10/(10)	5,09/(5,09)	*United States Dollar*
Poundsterling Inggris	10/(10)	3,07/(3,07)	*Great Britain Poundsterling*
Euro Eropa	10/(10)	5,54/(5,54)	*European Euro*

	2024		
	Kenaikan/ (penurunan) dalam basis poin/ ***Increase/ (decrease) in basis points***	**Sensitivitas dalam laporan laba rugi/** ***Sensitivity of profit or loss***	
Mata uang			***Currency***
Dolar Amerika Serikat	10/(10)	0,48/(0,48)	*United States Dollar*
Poundsterling Inggris	10/(10)	4,24/(4,24)	*Great Britain Poundsterling*
Euro Eropa	10/(10)	3,66/(3,66)	*European Euro*

3) Risiko likuiditas

3) Liquidity risk

Risiko likuiditas adalah risiko akibat ketidakmampuan Bank untuk memenuhi kewajiban yang jatuh tempo dari sumber pendanaan arus kas dan/atau dari aset likuid berkualitas tinggi yang dapat diagunkan, tanpa mengganggu aktivitas dan kondisi keuangan Bank.

Liquidity risk is risk due to the inability of the Bank to meet obligations due from cash flow funding sources and/or from high quality liquid assets that can be pledged, without disrupting the activities and financial condition of the Bank.

45. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN INDONESIA (lanjutan)

k. Manajemen risiko (lanjutan)

III. Profil risiko (lanjutan)

3) Risiko likuiditas (lanjutan)

Kunci pengukuran yang digunakan oleh Bank untuk mengelola risiko likuiditas adalah dengan menggunakan analisis *gap* dan rasio-rasio likuiditas seperti rasio aset likuid terhadap dana pihak ketiga, rasio deposan inti, Rasio Intermediasi Makroprudensial (RIM), serta dengan memantau posisi bersih arus kas dalam jangka waktu 1 hari sampai dengan 3 bulan ke depan dan aktivitas pendanaan antar bank. Bank melakukan pemantauan atas pengelolaan risiko likuiditas melalui perkembangan profil risiko likuiditas setiap bulan yang dilaporkan kepada Direksi dan Komite Pemantau Risiko.

Beberapa langkah telah diambil dalam mengelola risiko likuiditas, seperti dari sisi aset, strategi pembelian instrumen keuangan yang berkualitas tinggi dan berisiko rendah untuk posisi *trading book*, *available for sale* dan *hold to maturity*, memelihara posisi aset likuid, dan menjaga saldo Giro Wajib Minimum (GWM) sesuai ketentuan Bank Indonesia. Sementara di sisi kewajiban, strategi memelihara komposisi *Current Account Savings Account* (CASA) terhadap total deposito dan melakukan analisis terhadap jenis-jenis liabilitas dan jangka waktunya.

Langkah yang diambil oleh Bank sehubungan dengan *mismatch* antara aset dan liabilitas moneter yang jatuh tempo antara 1 (satu) sampai dengan 6 (enam) bulan adalah meningkatkan pelayanan kepada nasabah, memantau perpanjangan simpanan, mencari nasabah baru serta menawarkan produk dan bunga yang menarik kepada nasabah, untuk menjaga stabilitas dan kontinuitas jumlah simpanan.

Di samping itu, Bank juga mengintensifkan usaha penagihan kepada debitur bermasalah, penjualan agunan yang diambil alih (AYDA) dan menempatkan kelebihan dana pada surat-surat berharga yang memiliki pasar yang likuid sehingga dapat dicairkan setiap saat apabila Bank membutuhkan dana.

45. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN FINANCIAL ACCOUNTING STANDARDS (continued)

k. Risk Management (continued)

III. Risk profile (continued)

3) Liquidity risk (continued)

The key measurement used by the Bank to manage liquidity risk is to use gap analysis and liquidity ratios such as the ratio of liquid assets to third party funds, core depositors' ratio, macroprudential intermediation ratio (RIM), and by monitoring the net position of cash flows within a period 1 day to the next 3 months and interbank funding activities. The Bank monitors liquidity risk management through the development of a liquidity risk profile every month that is reported to the Directors and Risk Monitoring Committee.

Several steps have been taken in managing liquidity risk, such as in terms of assets, purchasing strategies of high quality and low-risk financial instruments for trading book positions, available for sale and hold to maturity, maintaining liquid asset positions, and maintaining the Statutory Reserves (GWM) in accordance with Bank Indonesia regulations. While on the liability side, the strategy maintains the composition of the Current Account Savings Account (CASA) of total deposits and analyzes the types of liabilities and their time periods.

The steps taken by the Bank in connection with the mismatch between monetary assets and liabilities with maturities between 1 (one) to 6 (six) months are to improve service to customers, monitor the extension of deposits, find new customers and offer attractive products and interest to customers, to maintain stability and continuity in the amount of deposits.

In addition, the Bank also intensified collection efforts for troubled debtors, foreclosed collateral sales (AYDA) and placed excess funds in securities that have a liquid market so that they can be disbursed at any time if the Bank needs funds.

45. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN INDONESIA (lanjutan)

45. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN FINANCIAL ACCOUNTING STANDARDS (continued)

k. Manajemen risiko (lanjutan)

k. Risk Management (continued)

III. Profil risiko (lanjutan)

III. Risk profile (continued)

3) Risiko likuiditas (lanjutan)

3) Liquidity risk (continued)

	2025							
	Jumlah/ *Total*	**Kurang dari 1 bulan/ *Less than 1 mon***	**1 bulan sampai dengan 3 bulan/ *1 month until 3 months***	**3 bulan sampai dengan 1 tahun/ *3 months until 1 year***	**1 tahun sampai dengan 2 tahun/ *1 year until 2 years***	**2 tahun sampai dengan 5 tahun/ *2 years until 5 years***	**Lebih dari 5 tahun/ *More than 5 years***	
Aset								***Assets***
Kas	480.015	480.015	-	-	-	-	-	*Cash*
Giro pada Bank Indonesia	2.311.415	2.311.415	-	-	-	-	-	*Current accounts with Bank Indonesia*
Giro pada bank lain	270.593	270.593	-	-	-	-	-	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	2.445.816	2.445.816	-	-	-	-	-	*Placements with Bank Indonesia and other banks*
Efek-efek	8.940.084	509.553	294.767	2.406.435	1.254.524	2.127.591	2.347.214	*Marketable securities*
Wesel ekspor	-	-	-	-	-	-	-	*Export bills*
Efek-efek yang dibeli dengan janji dijual kembali	147.462	147.462	-	-	-	-	-	*Securities purchased under agreement to resell*
Tagihan derivatif	332	332	-	-	-	-	-	*Derivative receivables*
Pendapatan bunga yang masih akan diterima	272.255	272.255	-	-	-	-	-	*Accrued interest receivables*
Kredit yang diberikan	9.792.435	303.706	607.552	3.629.859	459.613	1.890.870	2.900.835	*Loans*
Aset lain-lain: Setoran jaminan dan tagihan	226.583	-	-	-	226.583	-	-	*Other assets: Guarantee deposits and receivables*
Jumlah	24.886.990	6.741.147	902.319	6.036.294	1.940.720	4.018.461	5.248.049	*Total*
Liabilitas								*Liabilities*
Liabilitas segera	240.572	240.572	-	-	-	-	-	*Obligations due immediately*
Simpanan nasabah	22.652.514	19.013.794	2.850.756	787.964	-	-	-	*Deposits from customers*
Simpanan dari bank lain	147.764	83.764	44.000	20.000	-	-	-	*Deposits from other banks*
Liabilitas derivatif	340	340	-	-	-	-	-	*Derivative liabilities*
Bunga masih harus dibayar	37.710	37.710	-	-	-	-	-	*Accrued interest payables*
Liabilitas lain-lain	375.870	-	-	-	-	-	375.870	*other liabilities*
Jumlah	23.454.770	19.376.180	2.894.756	807.964	-	-	375.870	*Total*
Aset (liabilitas) bersih	**1.432.220**	**(12.635.033)**	**(1.992.437)**	**5.228.330**	**1.940.720**	**4.018.461**	**4.872.179**	***Net assets (liabilities)***

45. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN INDONESIA (lanjutan)

45. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN FINANCIAL ACCOUNTING STANDARDS (continued)

k. Manajemen risiko (lanjutan)

k. Risk Management (continued)

III. Profil risiko (lanjutan)

III. Risk profile (continued)

3) Risiko likuiditas (lanjutan)

3) Liquidity risk (continued)

	2024							
	Jumlah/ *Total*	**Kurang dari 1 bulan/ *Less than 1 mon***	**1 bulan sampai dengan 3 bulan/ *1 month until 3 months***	**3 bulan sampai dengan 1 tahun/ *3 months until 1 year***	**1 tahun sampai dengan 2 tahun/ *1 year until 2 years***	**2 tahun sampai dengan 5 tahun/ *2 years until 5 years***	**Lebih dari 5 tahun/ *More than 5 years***	
Aset								***Assets***
Kas	769.354	769.354	-	-	-	-	-	*Cash*
Giro pada Bank Indonesia	3.024.920	3.024.920	-	-	-	-	-	*Current accounts with Bank Indonesia*
Giro pada bank lain	349.519	349.519	-	-	-	-	-	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	2.177.464	2.177.464	-	-	-	-	-	*Placements with Bank Indonesia and other banks*
Efek-efek	8.502.776	753.310	623.460	4.333.464	1.346.060	1.066.004	380.478	*Marketable securities*
Wesel ekspor	166.681	-	-	166.681	-	-	-	*Export bills*
Efek-efek yang dibeli dengan janji dijual kembali	976.065	976.065	-	-	-	-	-	*Securities purchased under agreement to resell*
Tagihan derivatif	48	48	-	-	-	-	-	*Derivative receivables*
Pendapatan bunga yang masih akan diterima	253.265	253.265	-	-	-	-	-	*Accrued interest receivables*
Kredit yang diberikan	10.605.479	416.020	175.912	3.676.200	939.006	2.215.086	3.183.255	*Loans*
Tagihan akseptasi	166.682	-	-	166.682	-	-	-	*Acceptance receivables*
Penyertaan saham	6	-	-	-	-	-	6	*Investment in shares of stock*
Aset lain-lain:								*Other assets:*
Setoran jaminan dan tagihan	21.858	-	-	-	21.858	-	-	*Guarantee deposits and receivables*
Jumlah	27.014.117	8.719.965	799.372	8.343.027	2.306.924	3.281.090	3.563.739	*Total*
Liabilitas								*Liabilities*
Liabilitas segera	115.621	115.621	-	-	-	-	-	*Obligations due immediately*
Simpanan nasabah	23.890.773	20.238.163	2.643.275	1.009.335	-	-	-	*Deposits from customers*
Simpanan dari bank lain	452.454	452.454	-	-	-	-	-	*Deposits from other banks*
Liabilitas akseptasi	166.682	-	-	166.682	-	-	-	*Acceptance liabilities*
Bunga masih harus dibayar	35.100	35.100	-	-	-	-	-	*Accrued interest payables*
Liabilitas lain-lain	312.446	-	-	-	-	-	312.446	*Other liabilities*
Jumlah	24.973.076	20.841.338	2.643.275	1.176.017	-	-	312.446	*Total*
Aset (liabilitas) bersih	**2.041.041**	**(12.121.373)**	**(1.843.903)**	**7.167.010**	**2.306.924**	**3.281.090**	**3.251.293**	***Net assets (liabilities)***

Selanjutnya, Bank juga telah melakukan *stress testing* dalam beberapa analisis skenario dengan perkiraan kondisi terburuk yang mungkin terjadi dan analisis *Contingency Funding Plan* secara periodik.

Furthermore, the Bank has conducted stress testing in some scenario analysis by estimating of the worst case scenario and analysis of Contingency Funding Plan periodically.

Pemantauan harian maupun secara periodik terhadap transaksi-transaksi yang berkaitan dengan risiko likuiditas telah dilakukan Bank secara konsisten untuk terwujudnya tata kelola perusahaan yang baik.

Daily and periodically monitoring of the transactions relating to the Bank's liquidity risk has been performed consistently to establish good corporate governance.

45. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN INDONESIA (lanjutan)

k. Manajemen risiko (lanjutan)

III. Profil risiko (lanjutan)

4) Risiko operasional

Risiko operasional adalah risiko akibat ketidakcukupan dan/atau tidak berfungsinya proses internal, kesalahan manusia, kegagalan sistem, dan/atau adanya kejadian-kejadian eksternal yang mempengaruhi operasional Bank.

Bank menerapkan manajemen risiko operasional dengan sasaran memastikan bahwa Bank telah melakukan proses manajemen risiko yang meliputi identifikasi risiko, penilaian risiko, evaluasi risiko, mitigasi risiko serta dilakukan pemantauan dan pelaporan atas pelaksanaannya. Hal tersebut dilakukan dengan tujuan akhir memaksimalkan manfaat dari suatu produk/layanan atau proses transaksi/aktivitas dengan potensi risiko operasional yang telah diperhitungkan.

Pencatatan data kerugian dan potensi kerugian berperan penting dalam pengelolaan dan kalkulasi risiko operasional. Bank telah melakukan pengelolaan pencatatan data kerugian dan potensi kerugian yang terjadi pada Satuan Kerja Operasional (*Risk taking unit*) secara periodik melalui aplikasi *Operational Risk Management* (ORM) yang telah diimplementasikan secara online di seluruh cabang dan unit kerja.

Pengelolaan data kerugian tersebut sebagai salah satu data input dalam penilaian parameter Profil Risiko Operasional yang dipetakan sesuai frekuensi kejadian dan dampaknya.

Pemantauan terhadap perkembangan Profil Risiko Operasional dilakukan melalui identifikasi faktor-faktor penyebab kerugian operasional yang terjadi dan memberikan rekomendasi kepada Satuan Kerja Operasional terkait dalam memitigasi kejadian risiko tersebut di masa mendatang.

Pengawasan oleh Dewan Komisaris dan Direksi Bank atas Profil Risiko Operasional dan pelaksanaan manajemen risiko dilakukan melalui rapat Komite Manajemen Risiko dan Komite Pemantau Risiko yang dilakukan secara berkala sesuai dengan kebutuhan Bank.

45. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN FINANCIAL ACCOUNTING STANDARDS (continued)

k. Risk Management (continued)

III. Risk profile (continued)

4) Operational risk

Operational risk is the risk due to inadequate and/or failed internal processes, human error, system failure, and/or the existence of external events affecting the Bank's operations.

The Bank implements operational risk management with the objective to ensure that Bank has performed a risk management process that includes risk identification, risk assessment, risk evaluation, risk mitigation, and monitoring and reporting on the implementation. It is perform with the ultimate goal to maximize the benefits of a product/service or transaction/activity process with the potential operational risks that have been calculate.

Recording of data loss and potential loss plays an important role in the operational risk management and calculation. The Bank has conducted data loss records management and the potential loss that occurred in the Operations Unit (Risk taking unit) periodically through Operational Risk Management (ORM) *applications, which have been implemented online in all branches and unit.*

Management of data loss is one of the input data in the assessment of Operational Risk Profile parameters which is mapped in accordance to its frequency of occurrence and impact.

Monitoring the development of Operational Risk Profile through the identification of the causal factors operating losses incurred and provide recommendations to the Risk taking units relating to mitigate risk events in the future.

Monitoring by the Bank's Boards of Commissioners and Directors on the Operational Risk Profile and risk management is conducted through Risk management Committee and Risk Monitoring Committee meetings that are conducted periodically based on the Bank's needs.

45. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN INDONESIA (lanjutan)

k. Manajemen risiko (lanjutan)

III. Profil risiko (lanjutan)

4) Risiko operasional (lanjutan)

Bank telah melakukan pengukuran risiko operasional selama tahun berjalan dengan menggunakan metode Basic Indicator Approach (BIA) dengan berpedoman kepada Peraturan Otoritas Jasa Keuangan Nomor 11/PJOK.03/2016 tentang Kewajiban Penyediaan Modal Bank Umum dan Surat Edaran Bank Indonesia No. 6/SEOJK.03/2020 tentang Perhitungan Aset Tertimbang Menurut Risiko (ATMR) untuk Risiko Operasional dengan menggunakan Standar bagi Bank Umum.

Selain kebijakan dan metode tersebut di atas, Bank juga telah menerapkan upaya yang terus menerus dikembangkan untuk membangun lingkungan budaya risiko yang mendukung pelaksanaan manajemen risiko operasional. Hal tersebut dilakukan melalui penguatan pada tiga lini pertahanan *(three lines of defense)* yaitu pemberdayaan unit bisnis sebagai lini pertahanan pertama, pembentukan fungsi manajemen risiko operasional sebagai lini pertahanan kedua dan koordinasi kerja dengan Internal Audit sebagai lini pertahanan ketiga.

5) Risiko reputasi

Risiko reputasi adalah risiko akibat menurunnya tingkat kepercayaan pemangku kepentingan *(stakeholder)* yang bersumber dari persepsi negatif terhadap Bank.

Kegagalan Bank dalam menjaga reputasinya di mata masyarakat dapat menimbulkan pandangan maupun persepsi negatif masyarakat terhadap Bank. Apabila risiko ini dihadapi oleh Bank, maka dalam waktu singkat dapat terjadi penurunan atau hilangnya kepercayaan nasabah terhadap Bank yang pada akhirnya akan memberikan dampak negatif terhadap pendapatan usaha dan volume aktivitas Bank.

Corporate Secretary Bank setiap hari melakukan *monitoring* terhadap pemberitaan media untuk memantau publikasi negatif atau keluhan nasabah yang muncul di media. Sedangkan monitoring secara *Bank wide* atas keluhan nasabah yang disampaikan langsung ke Bank dilakukan oleh SubDit *Service Quality* untuk kemudian ditindaklanjuti penyelesaiannya melalui cabang terkait sesuai ketentuan yang berlaku. Untuk pemberitaan negatif dan keluhan nasabah yang muncul di media selanjutnya dibuatkan klarifikasi dan tanggapan sesuai dengan langkah terbaik yang ditempuh Bank.

45. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN FINANCIAL ACCOUNTING STANDARDS (continued)

k. Risk Management (continued)

III. Risk profile (continued)

4) Operational risk (continued)

The Bank has measured operational risk during the current year using the Basic Indicator Approach (BIA) method with reference to the Financial Services Authority Regulation Number 11/PJOK.03/2016 concerning Capital Adequacy Requirements for Commercial Banks and Bank Indonesia Circular Letter No. 6/SEOJK.03/2020 concerning Calculation of Risk-Weighted Assets (RWA) for Operational Risk using Standards for Commercial Banks.

In addition to policies and methods above, the Bank has also implemented an ongoing effort to build a cultural environment that support the implementation of operational risk management. This is done through the strengthening of the three lines of defense such as empower the business unit as a first line of defense, the establishment of operational risk management function as a second line of defense and coordination with Internal Audit as a third line of defense.

5) Reputation risk

Reputation risk is the risk related to the decreasing level of stakeholders' confidence arising from the negative perception on the Bank.

The Bank's failure in proctecting its reputation in the public's perception may result in negative view as well as perception by the public towards the Bank. If the Bank faces this risk then in the short run, the Bank may lose the customer's trust that will ultimately result in a negative impact to the Bank's income and volume of activities.

The Bank's Corporate Secretary monitors the news media on a daily basis for any negative publicity or customer complaints that appeared in the media. While monitoring the Bank's wide customer complaints submitted directly to the Bank is conducted by SubDit Service Quality to be followed-up through the related branch in accordance with the relevant regulations. For negative reporting and customer complaints that appear in the media would be clarified and responded in accordance with the best effort taken by the Bank.

45. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN INDONESIA (lanjutan)

k. Manajemen risiko (lanjutan)

III. Profil risiko (lanjutan)

5) Risiko reputasi (lanjutan)

Upaya mitigasi risiko reputasi juga dilakukan saat Bank meluncurkan produk/layanan/program baru dengan menganalisis risiko reputasi yang mungkin timbul dan strategi mengantisipasi risiko tersebut. Demikian pula, untuk informasi yang material atau yang penting untuk diketahui oleh nasabah, *Corporate Secretary* juga menyiapkan panduan untuk para *frontliner* dan *spokespersons* agar mereka bisa menjelaskan informasi tersebut secara benar dan proporsional kepada nasabah Bank.

6) Risiko hukum

Risiko hukum adalah risiko akibat tuntutan hukum dan/atau kelemahan aspek yuridis. Kelemahan aspek yuridis tersebut antara lain disebabkan adanya ketiadaan peraturan perundang-undangan yang mendukung atau kelemahan perikatan seperti tidak dipenuhinya syarat sahnya kontrak dan pengikatan dokumen yang tidak sempurna.

Sebagai sebuah perusahaan yang berdiri dalam yuridiksi hukum Indonesia, Bank harus selalu tunduk terhadap segala peraturan hukum yang dikeluarkan oleh Bank Indonesia dan Otoritas Jasa Keuangan selaku regulator industri perbankan di Indonesia dan instansi berwenang lainnya terkait dengan Bank. Selain itu, Bank juga harus mengikuti segala bentuk peraturan perundangan yang berlaku di masyarakat baik yang terkait secara langsung maupun tidak langsung dengan kegiatan usaha Bank. Kegagalan Bank dalam mengikuti peraturan hukum yang berlaku dapat mengakibatkan pada timbulnya tuntutan hukum yang akan ditujukan kepada Bank.

Apabila tuntutan-tuntutan hukum yang diajukan kepada Bank memiliki nilai yang material, maka hal tersebut dapat memberikan dampak secara langsung terhadap kinerja keuangan Bank.

45. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN FINANCIAL ACCOUNTING STANDARDS (continued)

k. Risk Management (continued)

III. Risk profile (continued)

5) Reputation risk (continued)

Efforts to mitigate reputational risk is also done when the Bank launched new products/ services/ program by analyzing reputational risks that may arise and how to anticipate risk. Similarly for the material or important information to be known by the customer, Corporate Secretary also prepared a guide to the frontliner and spokespersons for them to explain the information correctly and proportional to its customers.

6) Legal risk

Legal risk is the risk related to legal claims and/or weakness in the legal aspect. Such weakness in legal aspect is caused, among others, by the lack of the supporting legislation or weakness of the contracts such as incomplete requirements for a valid contract and imperfect document contract.

As a company that established under the jurisdiction of the laws of Indonesia, the Bank shall always be subject to all regulations issued by Bank Indonesia and Financial Services Authority as the regulator of the banking industry in Indonesia and others authorities related to the Bank. In addition, the Bank also must apply any rules and laws applicable in society that relevant either directly or indirectly to the business activities of the Bank. Incompliance to the law and regulation may result in lawsuits that will be addressed to the Bank.

When lawsuits that are filed to the Bank have material impact, then they can provide a significant affect on the financial performance of the Bank.

45. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN INDONESIA (lanjutan)

k. Manajemen risiko (lanjutan)

III. Profil risiko (lanjutan)

6) Risiko hukum (lanjutan)

Untuk memitigasi risiko hukum yang mungkin timbul akibat tuntutan hukum atau kelemahan aspek yuridis, Bank memiliki Biro Hukum. Biro tersebut memiliki peranan antara lain:

a) Melakukan analisa hukum atas produk dan/atau aktivitas baru serta membuat standar dokumen hukum yang terkait dengan produk dan/atau aktivitas tersebut;
b) Memberikan analisis/advis hukum kepada seluruh pegawai pada setiap jenjang organisasi;
c) Memberikan advis atas eksposur hukum akibat perubahan ketentuan atau peraturan;
d) Memeriksa segala perjanjian yang akan dibuat antara Bank dengan pihak ketiga;
e) Melakukan pemeriksaan berkala atas perjanjian yang telah dibuat; dan
f) Memantau risiko hukum yang ada di seluruh cabang dan unit kerja Bank.

Dengan adanya biro tersebut, maka Bank memiliki kebijakan hukum dan standar dokumen hukum baku yang terkait dengan produk atau fasilitas perbankan yang ditawarkan oleh Bank kepada masyarakat, dimana kebijakan hukum dan standar dokumen hukum dimaksud dibuat dengan mengacu kepada ketentuan peraturan perundangan yang berlaku serta memperhatikan kepentingan aspek yuridis dari Bank. Selain itu, Biro Hukum Bank juga memiliki fungsi litigasi yang salah satu tugasnya adalah menangani setiap permasalahan hukum yang terkait dengan litigasi agar risiko hukum yang mungkin timbul dapat diminimalisasi.

Pengelolaan risiko hukum dilakukan dengan memantau perkembangan kasus-kasus hukum yang terjadi dan mengambil *lesson learnt* dari kasus-kasus tersebut. Penanganan kasus hukum yang dilakukan pada Bank senantiasa memperhitungkan potensi kerugian baik atas penyelesaian kasus secara musyawarah mufakat/damai ataupun melalui jalur pengadilan. Bank juga memberikan perhatian khusus atas kasus hukum yang berpotensi menimbulkan kerugian secara signifikan.

7) Risiko kepatuhan

Risiko kepatuhan merupakan risiko akibat Bank tidak mematuhi dan/atau tidak melaksanakan peraturan perundang-undangan dan ketentuan yang berlaku.

45. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN FINANCIAL ACCOUNTING STANDARDS (continued)

k. Risk Management (continued)

III. Risk profile (continued)

6) Legal risk (continued)

To mitigate the legal risks that may arise from lawsuits or juridical weakness, the Bank has the General Legal Division. This Division has roles among others:

a) Performing legal analysis on the new products and/or activities as well as create a standard legal documents related to the products and activities;
b) Providing analysis/legal advice to all employees at every level of the organization;
c) Providing advice on the legal exposure due to changes in rule or regulation;
d) Checking any agreements that will be made between the Bank and third parties;
e) Performing periodic inspections on the agreement that has been made; and
f) Monitoring the legal risks in the overall Bank's branches.

Through this division, the Bank has legal policies and standard legal documents related to the product or banking facilities offered by the Bank to public, where such legal policy and standard documents are created with reference to the provisions of applicable Laws and considering the aspects jurisdiction interest of the Bank. In addition, the Bank's Legal Division has the litigation function by handling all legal issues related to litigation in order to minimize legal risks that may arise.

The legal risk is also conducted by monitoring the development of legal cases and take 'lessons learnt' principle from those cases. The management of legal cases conducted by the Bank at all time calculating potential loss, either through settlement or court. The Bank also pays special attention to legal cases which potentially may create significant loss to the Bank.

7) Compliance risk

Compliance risk is the risk resulting from the failure of the Bank in fulfilling and/or implementing the prevailing laws and regulations.

45. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN INDONESIA (lanjutan)

k. Manajemen risiko (lanjutan)

III. Profil risiko (lanjutan)

7) Risiko kepatuhan (lanjutan)

Dalam menjalankan kegiatan usaha pada industri perbankan, Bank diwajibkan untuk selalu tunduk terhadap peraturan perbankan yang diterbitkan baik oleh Bank Indonesia, Otoritas Jasa Keuangan maupun Pemerintah. Selain itu, Bank juga wajib tunduk kepada beberapa ketentuan lainnya seperti: peraturan yang mengatur Penjaminan Simpanan, Perseroan Terbatas, Perpajakan dan peraturan di bidang pasar modal (Otoritas Jasa Keuangan dan Bursa Efek).

Pada umumnya, risiko kepatuhan melekat pada sebuah perseroan terbatas yang terkait erat pada peraturan perundang-undangan dan ketentuan lain yang berlaku, yang mengatur kewajiban Bank sebagai sebuah lembaga perbankan, seperti: risiko kredit terkait dengan ketentuan Kewajiban Penyediaan Modal Minimum (KPMM); Kualitas Aktiva Produktif; Pembentukan Cadangan Kerugian Penurunan Nilai (CKPN); Batas Maksimum Pemberian Kredit (BMPK); penerapan tata kelola yang baik (GCG); dan risiko lain yang terkait dengan ketentuan tertentu. Ketidakmampuan Bank untuk mengikuti dan mematuhi seluruh peraturan perundangan yang terkait dengan kegiatan usaha Bank dapat berdampak buruk terhadap kelangsungan usaha Bank.

Bank melakukan identifikasi dan pengelolaan risiko kepatuhan sejak awal dengan memberikan advis kepada unit bisnis dan unit operasional dalam hal pengembangan produk dan/atau aktivitas baru dan secara aktif melakukan penilaian terhadap kebijakan Pedoman dan Prosedur Internal yang dimiliki oleh Bank untuk memastikan bahwa seluruh peraturan eksternal telah diakomodasi sedemikian rupa dan selanjutnya untuk dipatuhi dalam pelaksanaannya.

Bank memantau perkembangan eksposur risiko kepatuhan setiap bulan dan menyampaikannya kepada Dewan Komisaris dan Direksi melalui Laporan Profil Risiko Bank. Bank juga menetapkan strategi mitigasi risiko atas setiap kejadian risiko kepatuhan yang perlu mendapat perhatian khusus.

Selanjutnya, Bank memiliki perangkat media *online* untuk menyampaikan sosialisasi semua peraturan yang berlaku kepada seluruh jajaran Bank, sehingga setiap unit kerja terkait dapat melaksanakan tugas dan tanggung jawabnya sesuai dengan peraturan Bank.

45. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN FINANCIAL ACCOUNTING STANDARDS (continued)

k. Risk Management (continued)

III. Risk profile (continued)

7) Compliance risk (continued)

In engaging in the banking industry services, the Bank is required to always comply with the banking regulations issued by Bank Indonesia, Financial Service Auhority and the Government. In addition, the Bank is also required to comply with several other rules such as; regulation on Deposit Guarantee Program, Limited Liability Company, Taxation and Capital Market regulations (Financial Services Authority and Stock Exchange).

In general, the compliance risk is embedded in the limited liability company which is related to the prevailing laws and regulations and other regulations, which regulate the Bank's responsibility as a banking institution, such as: credit risk related to Capital Adequacy Ratio (CAR) regulations; Earning Assets Quality; Allowance for Impairment Losses (CKPN); Legal Lending Limit (LLL); Good Corporate Governance (GCG); and other risks related to certain regulations. The inability of the Bank to follow and comply with all laws and regulations related to the Bank's business activities may affect the continuity of the Bank.

The Bank identifies and manages compliance risk early by providing assistance to the business units and operational units in developing new products and/or activities and actively performs an assessment of Internal Guidelines and Procedures owned by the Bank to ensure that all external regulations have been applied properly in such manner and subsequently adhered to in practice.

The Bank monitors compliance risk exposure progress monthly and submits it to the Boards of Commissioners and Directors through the Bank's Risk Profile Report. The Bank also sets a risk mitigation strategy for each event of compliance risks that need special attention.

Furthermore, the Bank has the tools of online media to socialize all the rules applied to all levels in the Bank, hence each related unit can carry out its duties and responsibilities in accordance to the Bank's regulations.

45. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN INDONESIA (lanjutan)

k. Manajemen risiko (lanjutan)

III. Profil risiko (lanjutan)

8) Risiko stratejik

Risiko stratejik adalah risiko akibat ketidaktepatan dalam pengambilan dan/atau pelaksanaan suatu keputusan stratejik serta kegagalan dalam mengantisipasi perubahan lingkungan bisnis.

Ketidakmampuan Bank dalam melakukan penyusunan strategi yang tepat dapat menimbulkan kegagalan bisnis Bank di masa yang akan datang.

Bank melakukan identifikasi dan kuantifikasi risiko stratejik sejak awal penyusunan rencana bisnis Bank dengan berpedoman pada visi, misi, strategi dan kemampuan Bank.

Bank mengelola risiko stratejik melalui proses pertimbangan dan pengambilan keputusan secara kolektif dan komprehensif di lingkungan Komite Manajemen untuk disampaikan ke Direksi, yang turut mempengaruhi dan berdampak pada langkah-langkah bisnis yang akan diambil dalam kerangka kebijakan dan arah yang telah ditetapkan.

Selanjutnya, Bank memantau perkembangan eksposur risiko stratejik setiap bulan dan menyampaikan kepada Dewan Komisaris dan Direksi melalui Laporan Profil Risiko Bank. Terhadap kejadian risiko stratejik yang perlu mendapat perhatian khusus, telah ditetapkan strategi mitigasi risikonya oleh Bank.

l. Manajemen modal

Tujuan manajemen permodalan Bank adalah untuk mempertahankan posisi modal yang kuat untuk mendukung pertumbuhan bisnis dan mempertahankan investor, deposan, dan kepercayaan pasar, memastikan struktur permodalan yang efisiensi dan memenuhi ketentuan permodalan yang ditetapkan oleh regulator. Dalam pengelolaan permodalan, Bank mempertimbangkan faktor-faktor seperti pengembalian modal yang optimal pada pemegang saham dan keamanan yang diberikan oleh posisi modal yang sehat.

45. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN FINANCIAL ACCOUNTING STANDARDS (continued)

k. Risk Management (continued)

III. Risk profile (continued)

8) Strategic risk

Strategic risk is the risk due to inappropriateness in the decision and/or execution of a strategic decision and failure to anticipate changes in the business environment.

Inability of the Bank to undertake the preparation of a proper strategy may result in the failure of the Bank's business in the future.

The Bank identifies and quantifies strategic risk from the beginning of business plan preparation based on its vision, mission, strategy and capability.

The Bank manages strategic risk through the process of considerations and collective decision-making and comprehensive in the Management Committee to be submitted to the Directors, that influence and impact the business steps to be taken in the policy framework and direction that has been set.

Furthermore, the Bank monitors the development of strategic risk exposure monthly and submits it to the Boards of Commissioners and Directors through the Bank's Risk Profile Report. On the event of strategic risk that need special attention, the Bank has set up the related risk mitigation strategy.

l. Capital management

The Bank's capital management objectives is to maintain a strong capital position to support business growth and to sustain investors, depositors, and market confidence, to ensure the efficiency of the capital structure and meet the capital requirements set by regulators. In managing its capital, the Bank considers factors such as providing optimal capital rate of return to shareholders and safety provided by a sound capital position.

45. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN INDONESIA (lanjutan)

l. Manajemen modal (lanjutan)

Bank menyusun Rencana Permodalan berdasarkan penilaian dan penelaahan atas kebutuhan kecukupan permodalan yang dipersyaratkan dan mengkombinasikannya dengan tinjauan perkembangan ekonomi terkini dan hasil dari metode *stress test*. Bank senantiasa akan menghubungkan tujuan keuangan dan kecukupan modal terhadap risiko melalui proses perencanaan modal dan *stress test*, begitu pula dengan usaha yang didasarkan pada permodalan dan persyaratan likuiditas Bank.

Kebutuhan permodalan Bank juga direncanakan dan didiskusikan secara rutin yang didukung dengan data analisis.

Rencana Permodalan disusun oleh Direksi sebagai bagian dan Rencana Bisnis Bank dan disetujui oleh Dewan Komisaris. Perencanaan ini diharapkan akan memastikan tersedianya modal yang cukup dan terciptanya struktur permodalan yang optimal.

Dalam perhitungan kecukupan modal, Bank mengacu pada POJK No. 11/POJK.03/2016 tentang Kewajiban Penyediaan Modal Minimum Bank Umum yang diubah oleh POJK No. 34/POJK.03/2016 dan POJK No. 27/POJK.03/2022.

Untuk perhitungan Aset Tertimbang Menurut Risiko (ATMR), Bank menggunakan Pendekatan Standar yang mengacu kepada Basel III Reforms (Standardized Approach) untuk Risiko Kredit, Risiko Pasar dan Risiko Operasional.

Manajemen menggunakan rasio permodalan yang diwajibkan oleh regulator untuk memantau permodalan Bank. Pendekatan OJK untuk pengukuran ini terutama didasarkan pada pemantauan hubungan antara profil risiko Bank dengan ketersediaan modal. Bank wajib menyediakan modal minimum sesuai profil risiko.

Penyediaan modal minimum sebagaimana dimaksud ditetapkan sebagai berikut:
1) 8% dari ATMR untuk bank dengan profil risiko peringkat 1
2) 9% sampai dengan kurang dari 10% dari ATMR untuk bank dengan profil risiko peringkat 2
3) 10% sampai dengan kurang dari 11% dari ATMR untuk bank dengan profil risiko peringkat 3
4) 11% sampai dengan 14% dari ATMR untuk bank dengan profil risiko peringkat 4 atau peringkat 5

Bank telah mematuhi semua persyaratan modal yang ditetapkan oleh regulator sepanjang periode pelaporan, khususnya berkenaan dengan perhitungan KPMM dan ATMR.

45. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN FINANCIAL ACCOUNTING STANDARDS (continued)

l. Capital management (continued)

The Bank undertakes Capital Planning based on assessment and review of the capital situation in terms of the legal capital adequacy requirement, combined with assessment of economic outlooks and stress test result. The Bank will continue to link financial and capital adequacy goals to risk appetite through the capital planning process and stress testing method as well as assess the businesses based on the Bank's capital and liquidity requirements.

The capital adequacy of the Bank are also discussed and managed on a routine basis supported by data analysis.

Capital requirement is prepared by Board of Directors as part of Bank's business plan and is approved by the Board of Commissioners. This requirement to ensure minimum capital and an optimum of capital structure.

In calculating capital adequacy, the Bank refers to POJK No. 11/POJK.03/2016 regarding Minimum Capital Adequacy Requirement for Commercial Banks, as amended by POJK No. 34/POJK.03/2016 and POJK No. 27/POJK.03/2022.

For the calculation of Risk-Weighted Assets (RWA), the Bank employs Standardized Approach in accordance with Basel III Reforms (Standardized Approach) for Credit Risk, Market Risk, and Operational Risk.

Management uses capital ratio required by the regulator to monitor the Bank's capital. OJK approach to measurement is based primarily on monitoring the relationship between the risk profile of the Bank by the adequacy of capital. Banks are required to provide the appropriate minimum capital risk profile.

The capital adequacy minimum referred defined as follows:
1) 8% of RSA for banks with a risk profile rating of 1
2) 9% to less than 10% of RSA for banks with a risk profile rating of 2
3) 10% to less than 11% of RSA for banks with a risk profile rating of 3
4) 11% to less than 14% of RSA for banks with a risk profile rating of 4 or 5

Bank has complied with all capital requirements set by the regulator during the reporting period, specially with regard to the calculation of CAR and RWA.

45. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN INDONESIA (lanjutan)

45. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN FINANCIAL ACCOUNTING STANDARDS (continued)

l. Manajemen modal (lanjutan)

l. Capital management (continued)

Kewajiban penyediaan modal Bank dengan memperhitungkan risiko kredit, risiko operasional dan risiko pasar pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

The Bank's capital adequacy ratio with consideration for credit, operational and market risk as of December 31, 2025 and 2024 are as follows:

	2025	2024	
Komponen modal			*Capital component*
Modal inti			*Core capital*
Modal inti utama (CET 1)	3.437.834	3.591.911	*Common equity tier (CET 1)*
Modal inti tambahan (AT 1)	-	-	*Additonal tier (AT 1)*
Jumlah modal inti	3.437.834	3.591.911	*Total core capital*
Modal pelengkap	333.409	373.786	*Supplementary capital*
Jumlah modal (Catatan 45j)	3.771.243	3.965.697	*Total capital (Note 45j)*
Aset tertimbang menurut risiko untuk risiko kredit	12.241.707	13.902.911	*Risk weighted assets for credit risk*
Aset tertimbang menurut risiko untuk risiko operasional	1.161.572	1.036.269	*Risk weighted assets for operational risk*
Aset tertimbang menurut risiko untuk risiko pasar	179.129	105.898	*Risk weighted assets for market risk*
Rasio kewajiban penyediaan modal minimum untuk risiko kredit dan risiko operasional	28,14%	26,55%	*Capital adequacy ratio (CAR) with credit and operational risk*
Rasio kewajiban penyediaan modal minimum untuk risiko kredit, risiko operasional dan risiko pasar	27,76%	26,35%	*Capital adequacy ratio (CAR) with credit, operational and market risk*
Rasio KPMM			*CAR ratio*
Rasio CET 1	25,31%	23,87%	*CET 1 ratio*
Rasio AT 1	25,31%	23,87%	*AT 1 ratio*
Rasio AT 2	2,45%	2,48%	*AT 2 ratio*
Rasio total	27,76%	26,35%	*Total ratio*
Rasio minimum tier 1	6,00%	6,00%	*Tier 1 minimum ratio*
Rasio minimum CET 1	4,50%	4,50%	*CET 1 minimum ratio*
KPMM minimum berdasarkan profil risiko	9,34%	9,37%	*Minimum CAR based risk profile*

m. Informasi penting lainnya

m. Other important information

	2025	2024	
Rasio aset tetap terhadap modal	64,73%	53,54%	*Fixed assets to capital ratio*
Rasio kredit yang diberikan terhadap dana pihak ketiga (LDR)	43,23%	44,39%	*Loan to deposit ratio (LDR)*
Rasio kredit yang tergolong *non-performing loans* (NPL) terhadap total kredit	0,85%	0,77%	*Non-performing loans (NPL) to total loans ratio*
Rasio beban operasional terhadap pendapatan operasional (BOPO)	124,31%	90,32%	*Operating expenses to operating income ratio*
Rasio aset produktif bermasalah terhadap total aset produktif	0,93%	0,98%	*Non-performing earning assets to earning assets ratio*
Rasio laba setelah pajak terhadap rata-rata aset (ROA)	(1,85%)	0,55%	*Return on assets (ROA) ratio*
Rasio laba setelah pajak terhadap rata-rata ekuitas (ROE)	(15,86%)	4,23%	*Return on equity (ROE) ratio*
Net Interest Margin (NIM)	2,78%	4,07%	*Net interest margin (NIM)*

46. PERISTIWA SETELAH PELAPORAN

Setelah tanggal pelaporan, Bank telah melakukan penyelesaian atas aset yang diambil alih (AYDA) melalui penjualan dan pengalihan kepada pihak ketiga sebesar Rp548.388 sampai tanggal 30 Maret 2026.

46. SUBSEQUENT EVENT

After the reporting date, the Bank has settled the foreclosed assets (AYDA) through sales and transfers to third parties amounting to Rp548,388 until March 30, 2026.

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