

2025 Annual
Report



Maybank

STRENGTHENING THE CORE, ACCELERATING FORWARD



Humanising
Financial Services

PT Bank Maybank Indonesia Tbk

Strengthening the Core, **Accelerating Forward**

Amid liquidity pressures, moderating demand, and intense interest rate competition, Maybank Indonesia closed 2025 with resilient performance. Profit Before Tax (PBT) increased compared to 2024, the M25+ strategic agenda was completed, the core banking project progressed as planned, and the success of cost efficiency program strengthened Maybank Indonesia's operational and financial foundations to support future growth acceleration.

Theme Continuity



2021

GROWING WITH YOU

Amidst the challenges, Maybank Indonesia's commitment to grow and benefit all stakeholders has never wavered. Driven by ingenuity, creativity, and resilience, Maybank Indonesia has continued to grow as a business entity together with communities. The growth is founded upon environment, social, and governance principles that are increasingly important for a world that is more equitable, prosperous, and more sustainable



2022

ONE BANK IMPACTING MANY

The theme for the 2022 report reflects Maybank Indonesia's position as a financial institution that continues to create a positive impact on customers, communities and the environment. Efforts that are manifested include through digital banking innovations according to changes in customer preferences, a commitment to implementing sustainable finance, and a focus on Environmental, Social and Governance (ESG) aspects in banking operations. The theme also represents the spirit of 'One Maybank', an initiative to maximise synergies between Maybank Group entities in Indonesia in order to present a more comprehensive financial solution service for service users, as a differentiating strategic factor that provides added value to Maybank Indonesia in the long term.

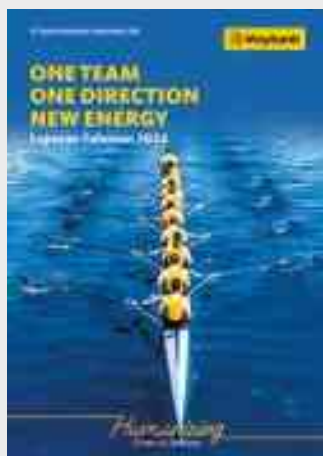


2023

EXCEEDING EXPECTATIONS

"Exceeding Expectations" can be an appropriate expression to describe Maybank Indonesia's presence in the Indonesian banking market and industry to date. The expression manifests itself, for example, when Maybank Indonesia innovates to provide "great" rather than just "good" products and services, or when Maybank Indonesia looks to be a trendsetter and leader in certain fields. "Exceeding Expectations" also describes Maybank Indonesia's commitment to creating added value for shareholders, Maybankers, society, and the community by maintaining excellent levels of growth and financial performance, ensuring work-life balance for Maybankers, and delivering a long-term positive impact for customers, the community, and the environment.

By 'Exceeding Expectations', Maybank Indonesia will be able to remain relevant in the future as one of the leading banks in Indonesia.



2024

ONE TEAM, ONE DIRECTION, NEW ENERGY

The spirit of Maybank Indonesia's "One Team, One Direction, New Energy" reflects a shared desire to unify our vision, pool our strengths, and instill new motivation and innovation into every aspect of our business. Collaboration is the key to achieving unity and sustainable growth in various fields. With one clear goal, all Maybankers move in one rhythm, allowing us to adapt to market dynamics and the increasingly challenging Indonesian financing industry.

"One Team, One Direction, New Energy" encapsulates the work culture transformation that emphasises togetherness, common goals, and renewed energy. These three pillars are the foundation for growing sustainably and presenting a financial experience where human values always come first. It is the persona that Maybank Indonesia embraces to face future challenges and gain a competitive advantage in the banking industry.



2025

STRENGTHENING THE CORE, ACCELERATING FORWARD

Amid liquidity pressures, moderating demand, and intense interest rate competition, Maybank Indonesia closed 2025 with resilient performance. Profit Before Tax (PBT) increased compared to 2024, the M25+ strategic agenda was completed, the core banking project progressed as planned, and the success of cost efficiency program strengthened Maybank Indonesia's operational and financial foundations to support future growth acceleration.

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The content structure of the Maybank Indonesia Annual Report refers to the Annual Report writing guidelines and regulations that prevail in Indonesia.

Referring to the Integrated Report framework recently issued by International Integrated Reporting Council (IIRC), which suggests that an annual report shall refer to 6 (six) capitals namely Financial, Manufactured, Intellectual, Human, Relationship & Social and Natural, then principally, Maybank Indonesia's 2025 Annual Report has covered discussion on the referred six capitals.

Below is Maybank Indonesia Annual Report's content when viewed under the 6-capital scheme suggested by IIRC for an annual report writing.

Annual Report Maybank Indonesia	Integrated Report Capital
Main Highlights	Summary of 6 capital
Management Report	Summary of 6 capital
Company Profile	Manufactured, Intellectual & Relationship
Management Discussion and Analysis	Financial, Intellectual & Manufactured
Functional Review	Manufactured, Human & Intellectual
Corporate Governance Report	Relationship & Social
Corporate Social Responsibility	Relationship & Social
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Disclaimer and Limitation of Liability

The 2025 Annual Report of PT Bank Maybank Indonesia Tbk discloses the projections, plans, strategies, policies, and objectives of the Bank, which are classified as forward-looking statements in the implementation of the prevailing regulations, except for historical matters.

These statements involve potential risks, uncertainties, and may materially differ in their actual developments from those reported herein.

The prospective statements in this Annual Report are prepared on the basis of various assumptions regarding the current and future conditions of the Bank as well as the business environment in which the Bank conducts its business. The Bank does not guarantee that these documents whose validity have been ascertained will bring expected results.

The annual report contains the words "Bank," "Maybank Indonesia," and "Bank Maybank Indonesia" which are defined as PT Bank Maybank Indonesia Tbk engaged in the business activities of Commercial Banking/Banking Services. Often times the word "the Company" is also used for ease of reference to address PT Bank Maybank Indonesia Tbk in general.

Our Competitive Advantage

01

High Quality Services

The bank understands the diverse and evolving needs of commercial, affluent, and Islamic customers, and delivers tailored, need-based solutions through consistently high service standards.

02

Fast and Efficient Processes

The bank offers one of the most competitive turnaround times in SME and multi-finance services

03

Product Innovation and Comprehensive Solutions

The bank provides integrated, end-to-end financial solutions by leveraging the full ecosystem of Maybank's subsidiaries and sister companies, including multi-finance, securities, asset management, and insurance.

04

Regional Connectivity with Islamic Leadership

Maybank Indonesia is supported by a strong regional brand and extensive ASEAN network, with a distinctive leadership position in Islamic finance and Sharia-compliant wealth solutions.

Maybank Group Strategy

M25+: FROM GOOD TO GREAT

Maybank Group introduced an extensive suite of solutions, implemented through the 12 Strategic Programs, to help its customers and communities through unprecedented times. The M25+ strategy will direct the Group on a deeper purpose of becoming a “Values-Driven Platform, Powered by a Bionic Workforce that Humanises Financial Services”.



Infusing the principles of ethical banking (fairness, inclusivity, preservation of environment and exclusion of harmful activities to mankind) as a differentiator to drive economic value for the Group



Upskilling and equipping Maybankers with the right technological capabilities, further unlocking their potential

“WE ARE A VALUES-DRIVEN PLATFORM, POWERED BY A BIONIC WORKFORCE THAT HUMANISES FINANCIAL SERVICES”



Orchestrating digital ecosystems and integrating customer offerings across the region



Providing customers with hyper-personalised solutions to support them through their life journeys and serving the Community as the Force for Good

Maybank Indonesia’s M25+ is based on 5 key strategic thrusts as further articulated in the Uplift Indonesia program into 5 initiatives

KEY STRATEGIC THRUSTS IN MAYBANK INDONESIA’S M25+

Building on the foundation laid by the M25 plan, M25+ will reinforce the push for more meaningful differentiation across five key strategic thrusts and create firmer foundational capabilities for long-term sustainable growth.



01

Intensify Customer-centricity
All agile and iterative Minimum Viable Product (MVP) approach, through customer journeys and imagining the end-state model



02

Accelerate Digitalisation and Technology Modernisation
End-to-end STP platform that integrates with ecosystems within and beyond banking



03

Strengthen Maybank’s position beyond Malaysia
Regionalisation of business and product solutions, and technological platforms and applications, with clear leadership in Malaysia



04

Drive Leadership in Sustainability Agenda
Expanded scope to embrace ethical banking principles, deepening social impact and execution of decarbonisation strategy



05

Achieve True Global Leadership in Islamic Banking
Global Islamic wealth management (IWM), Singapore as hub and Middle East/ASEAN countries as spoke

12 STRATEGIC PROGRAMMES (SPs)

SP1

Reshape wholesale target operating model

To enhance group-wide coverage model and build deeper sector expertise, offering tailored solutions.

SP2

Build a regional transaction banking proposition

Establish cross-country target operating model for regional trade, payments, and financial supply chain and cash management.

SP3

Reimagine the consumer banking customer journey

Reimagine customer journey across key growth milestones and beyond banking while orchestrate within select digital ecosystems.

SP4

Reimagine the SME banking customer journey

Reimagine SME journey across key growth milestones and beyond banking while orchestrate within select digital ecosystems.

SP5

Build global Islamic banking leadership

Establish global IWM hub in Singapore and Middle East/ASEAN countries as spoke; establish as-a-service offering to expand into new markets.

SP6

Become a regional leader in Insurance

Strengthen Life coverage in core markets, scale and expand regionally, and deliver customer-centricity via STPs and analytics.

SP7

Uplift Indonesia

Continue to strengthen fundamentals, differentiate and grow through expansion of select key levers.

SP8

Redefine our International footprint

Refocus Maybank's global footprint, redesign target operating model for select markets, and optimise investment portfolio.

SP9

Be the Sustainability leader in SEA

Build segment-specific business strategies and develop a sustainability integrated target operating model.

SP10

Elevate Maybankers

Initiate strategic workforce planning, reimagine the employee value proposition, enhance performance management and institutionalise Agile@Scale.

SP11

Drive hyper personalisation through advanced analytics

Develop platforms that enable hyper-personalisation experiences for customers.

SP12

Build Next-Gen Technology capabilities

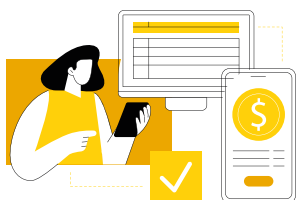
Build a digital-ready architecture, implement an operating model that drives seamless collaboration and prioritisation of initiatives.

5 Initiative Programmes Uplift **Indonesia**



01 Global Banking

Providing seamless regional financing, tailored client expertise, operational excellence, and innovative regional trade platform to enhance transaction banking services and premium services for top-tier clients.



02 SME

Empowering SMEs with tailored digital financing, value-added services via integrated platforms, and seamless loan channelling distribution for enhanced growth and operational excellence.



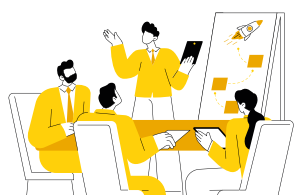
03 Retail Consumer

Delivering enhanced branch productivity, omni-channel experiences, integrated offerings for NTB acquisition, payroll solutions, and tailored wealth services to engage customers and target affluent segments effectively.



04 Shariah Acceleration

Providing tailored Shariah wealth solutions, specialised services for Islamic organisations, comprehensive halal ecosystem offerings, and innovative regional Islamic Banking-as-a-Service with Sharia-compliant products.



05 Enablers

Driving growth through ecosystem partnerships, seamless digital integration, streamlined operations, enhanced risk management, data-driven insights, and a unified culture of "One Team, One Direction, New Energy".

5 Pillars Uplift Indonesia

In achieving the ‘Uplift Indonesia’ strategy, the Bank has developed five pillars consisting of 5 strategic pillars, namely Global Banking, SME, Consumer, Sharia Acceleration, and Enablers. These strategic pillars and capabilities position Maybank as a regional bank that continues to grow financially, becoming the customers’ first choice for transactions and consistently meeting customer expectations for the finest digital-based experience.

Uplift Indonesia’s five strategic pillars and capabilities (enablers) include strengthening current businesses and launching the M25+ transformation strategy, which will assist the Bank in meeting its ambitions for 2025.



Strategic Policies (Strategic Thrust) 'Uplift Indonesia'

STRATEGIC POLICIES AND RESULTS ACHIEVED IN 2025

01 Global Banking

Throughout 2025, the Bank strengthened its Global Banking franchise by delivering more relevant and integrated solutions to corporate clients, including:

- Enhanced client engagement approaches via dedicated client coverage team to foster deeper and more sustainable relationships
- Streamlined supplier financing processes to improve service speed and overall customer experience
- Launched a new trade platform equipped with key services such as Bank Guarantees, Letters of Credit (L/C), and trade financing facilities

02 SME

The Bank continued to expand its support SMEs through digital innovation and strategic collaboration, including:

- Increased the distribution of digital financing to MSMEs through strengthened digital lending solutions
- Launched a one-stop SME microsite to centralise product information, services, and digital tools for easier customer access
- Expanded dealer financing through collaboration with Maybank Finance
- Provided beyond banking solutions such as accounting, human resources, legal, tax, and halal certification services

03 Consumer Retail

To reinforce its presence in Indonesia's retail market, the Bank implemented several customer-centric initiatives, including:

- Introduced tailored customer journey programs for new customers to enhance financial literacy
- Strengthened wealth solutions through regional product offerings and synergies with Maybank Securities Indonesia and Maybank Asset Management Indonesia for affluent customers
- Expanded digital partnership channels through the development of Open API capabilities
- Improved mortgage process to enhance the overall retail customer experience

04 Shariah Acceleration

To reinforce its leadership in Islamic banking, the Bank advanced a range of Sharia initiatives in 2025, including:

- Expanded partnerships with Islamic organisations and community-based institutions
- Launched a waris calculator and Sharia estate-planning consultation services to support customer financial planning
- Strengthened Sharia wealth management engagement and marketing
- Developed community-based financing initiatives in collaboration with mosques and digital donation platforms
- Launched Hajj financing program in collaboration with WOM Finance
- Launched 1st Sharia Restricted Investment Account (SRIA) transaction in Indonesia to strengthen our position in Sharia corporate solution space

05 Enablers

To support business growth and deliver better customer experiences, the Bank continued to strengthen its internal capabilities through:

- Rolled out branch service transformation initiatives to enhance service quality and customer convenience
- Improved sales productivity through the use of digital sales tools and strengthened digital marketing support

STRATEGIC POLICIES FOR 2026 AND IN THE COMING YEARS

For the period from 2026 through the next five years, the Bank has established **ROAR30 Strategy** with core mission as Humanising Financial Services through: (1) Deliver Exceptional Experience, (2) Impact Society Positively, and (3) Power the Real Economy.



To support the achievement of this mission, the Bank has set five strategic themes:

1. Uphold Sharia values for fair, inclusive, sustainable growth:

- Expand inclusive Sharia financing and wealth solutions
- Strengthen partnerships within the halal and community ecosystem
- Enhance digital access and connectivity for Sharia customers

2. Serve as the regional partner of choice through integrated regional solutions:

- Deliver integrated and tailored corporate solutions with regional collaboration
- Expand capital market and investment capabilities
- Support clients across regional and value chain networks through transaction banking

3. Empower entrepreneurs through integrated wealth and business solutions:

- Accelerate SME and business growth across priority sectors
- Provide integrated business and wealth solutions
- Expand sustainable and mobility financing offerings

4. Deliver the best banking experience through digital, data and AI solutions:

- Simplify and digitise customer journeys
- Strengthen mobile and digital banking capabilities for both retail and non-retail
- Improve operational efficiency and service productivity

5. Enabled through Whole-of-Maybank conglomeration, future-ready talent, and high-performance New Maybank culture

Key Achievement 2025

2025 marked a year of strengthened profitability and improved fundamentals for the Bank, reflecting disciplined execution of its strategic priorities amid market uncertainty.

HOW WE USE OUR CAPITAL

FINANCIAL

Total Loans and Shariah Financing (Loans)

Rp **123.6** trillion

Total Equity

Rp **33.1** trillion

Total Deposits

Rp **116.2** trillion

- Total loans were recorded at Rp123.6 trillion.
- Global Banking registered loans of Rp36.5 trillion, down 18.4% due to portfolio rebalancing.
- Total Community Financial Services (CFS) loans stood at Rp87.2 trillion compared to Rp82.9 trillion in the previous year, growing 5.2%.
- Total assets of the Shariah Business Unit (UUS) grew 2.7% to Rp44.1 trillion in December 2025. It represented 24.7% of Maybank Indonesia's total assets as of December 2025.
- Maybank Finance financed approximately 46 thousand car units with total financing of Rp8.5 trillion in 2025, 6.7% higher than Rp7.9 trillion in 2024.
- WOM Finance financed about 182 thousand motorcycle units with a total financing of Rp6.7 trillion in 2025.

INTELLECTUAL

Innovation in Digital Services

M2U ID offers a comprehensive investment solution through a fully STP online system, enabling customers to seamlessly open and access a wide range of investment products, including Fixed Deposits, Mutual Funds, Bonds & Gold which are available in both Conventional & Sharia. All of which can be managed conveniently through 360 Digital Wealth Feature.

MANUFACTURED Focus on IT Development IT Development Funding Initiatives in Operational Development Office Network Channel	The Bank's IT strategic plan consists of four pillars: Focus on Connectivity, Infrastructure Enhancement through Modernisation & Cyber Defence Capability, Utilisation of Business Processes for Productivity and Efficiency, and Improvement of the Working Environment. Investment on IT development reached Rp489 billion in 2025 compared to previous year of around Rp600 billion. There are a total of 79 initiatives divided into four main categories, namely Productivity Improvement, Strengthening Internal Controls, Enhancement of Services & Business Support, and Regulatory Compliance. • 1 Non-Operational Head Office, 10 Regional Offices, 79 Main Branch Offices, 175 Sub-Branch Offices. • The Bank has 17 Shariah Branch Offices and 3 Shariah Sub-Branch Offices. • For overseas banking services, the Bank also has 1 Branch Office in Mumbai, India. • The Bank is also supported by 22 units of KCP Mobile for comprehensive services, especially in remote areas. 661 ATMs (including 26 Cash Recycle Machines)
HUMAN Employees Corporate Culture	6,635 Employees Maybank continues to strengthen its organisational culture to successfully adopt digital transformation of TEAMWORK, INTEGRITY, GROWTH, EXCELLENCE & EFFICIENCY, RELATIONSHIP BUILDING. In 2025, the ratio of education funds realised by the Bank in 2025 reached 6.11% of the total gross salary in 2024.
RELATIONSHIP & SOCIAL Cooperation with Government CSR Programs	• The Bank's Macprudential Inclusive Financing Credit (PIM as of 2025 amounted to Rp26.1 trillion or 24.80% of the Bank's total credit (Bank only). • In order to support the government and regulators' efforts to increase financial inclusion and drive non-cash payment transactions, Maybank Indonesia has been proactive in conducting socialisation while running various promotional programs to increase customer activities in the Digital Banking platform, especially through the Bank's M2U ID App. Financial Literacy and Inclusion Activities: • Financial literacy and inclusion reaching 40,752 individuals across 16 provinces in Indonesia. The initiatives engaged a broad spectrum of beneficiaries, including students, employees and professionals, communities, teachers, MSMEs, housewives, and the wider public. These numbers represent a doubling compared to 2024. Notably, 52% of total beneficiaries were reached through Shariah financial programmes. Community Empowerment Programs: • Reach Independence and Sustainable Entrepreneurship (R.I.S.E.), which aims to improve entrepreneurial knowledge, the capabilities of micro-businesses for disabled & marginalised MSMEs, and create an independent society through business development.

NATURAL

CSR Initiatives

- “Jejak Hijau” Desa Sanding Program: Towards a Carbon-Neutral Future is a development of the Eco-Village: Gianyar Maggotpreneur, a community empowerment program through the establishment of organic waste management facilities. This expansion directly benefits 40 operators and indirectly impacts 3,433 residents to accelerate the transition toward environmentally resilient village.
- The mangrove planting that has been carried out in the Mangrove Arboretum Park, Tanjung Benoa, Bali, is part of the Maybank Marathon Bali 2025 implementation initiative. Since 2023, Maybank Indonesia has planted 4,945 mangroves. The trees are currently growing well, and their progress continues to be monitored to ensure healthy growth.

Financing for sustainable business initiatives

- Energy efficiency sector: Rp901 billion
- Sustainable Management of Living Natural Resources and Land Use Sector: Rp1.8 trillion
- Green Buildings that Meet National, Regional, or International Standards or Certifications: Rp352 billion
- Environmentally Friendly Transportation: Rp797 billion
- Renewable Energy: Rp335 billion
- MSME activities: Rp17.1 trillion

Policy initiatives on Green Loans

- Implementation of POJK 51/2017
- Implementation of Green Taxonomy Indonesia
- Implementation of Risk Acceptance Criteria (RAC)
- Published ESG Risk Management Framework
- Published Maybank Group’s Sustainable Product Framework (SPF)
- Published Maybank Group’s Transition Finance Framework (TFF)
- Issued ESG Deposit Guidelines
- Published Sustainability-Linked Loan Product Guidelines
- Published SOP for the Classification and Validation of Maybank Indonesia’s Sustainable Finance

CUSTOMERS

Number of Debtors and Depositors

Number of debtors of 718 thousand customers in 2025 and depositors of 1.2 million customers in 2025.

Responsibility to the Consumer

The overall customer experience is measured by satisfaction levels using the NPS (Net Promoter Score) methodology performed by external parties.

Service Quality Improvement Program

- Commitment to Protect Deposits and Customer Data Confidentiality
- Provision of a Center for Complaints and Customer Complaints Handling
- Provision of Product and Service Information

New Products and Activities

- Digital Credit Card and Personal Loan (KTA) application feature
- Personal Loan top-up feature for existing Personal Loan customers.
- M2U QR Pay transaction with Maybank Credit Card funding sources
- QRIS Without Face-to-Face Transaction

INVESTORS

Market Capitalisation

Rp **15.7** trillion

- Profit Before Tax (PBT) registered at Rp2.2 trillion, an increase of 38.9% compared to the previous year, supported by continuously decreasing provision costs and better cost management.
- Net Interest Income (NII) increased by 1.6%, supported by the implementation of disciplined risk-based pricing, as well as a shift towards efficient funding composition.
- Non-interest income also grew by 8.1%, mainly supported by Global Markets revenue, which improved to Rp441 billion, as well as income contributed from asset recovery and Wealth Management.

EMPLOYEES

- In 2025, the ratio of education funds realised by the Bank reached 6.11% of the total gross salary in 2024. This percentage reflects the Bank's commitment to implementing strategic plans in sustainable employee development.
- Implement talent and successor development programs based on the principle of 70% (experiential-based): 20% (relationship-based): 10% (formal learning) which can be adapted to dynamic business goals
- Fulfilling human capital competency is focused on fostering a culture of self-learning via a digital learning platform and continually improving Future Ready Skills to ensure the bank's resilience in the digital age.

REGULATORS

The results of the governance self-assessment at the Bank individually and in a consolidated basis (including the subsidiaries of WOM & Maybank Finance) each resulted in a score of 2 with a rating of "Good". The rating reflects that the Management of the Bank and its Subsidiaries have implemented good corporate governance.

COMMUNITIES

Maybank Indonesia organised the Maybank Cycling Series II Festino 2025 as part of its support for the values of sportsmanship, sustainability, and community empowerment. This activity was verified by the Indonesia Cycling Federation (ICF), a member of the International Cycling Union. Inspired by the Giro d'Italia, this event features two race categories: the 137 km Grand Fondo and the 87 km Medio Fondo.

ENVIRONMENT

- The Bank has identified that at least Rp4.2 trillion loans portfolio has met the Environmentally Friendly Business Activities (EFBA) category according to OJK classification.
- Maybank Indonesia implements various efforts in energy efficiency and emission reduction, resulting 30.8% emission Scope 1 and 2 reduction against 2019 baseline.
- Energy efficiency enhancement through the upgrade of air conditioning (AC) systems to more energy-efficient technologies and the installation of solar panels at branch offices to support the use of renewable energy.

Overview of Sustainability Performance 2025



Economic Aspect Performance

19.55%

Sustainable Business Activity Category (SBAC) financing to total credit (Bank only)

3.84%

Environmentally Friendly Business Activities (EFBA) financing to total credit (Bank only)

15.70%

Micro Small Medium Enterprises (MSME) category financing to total credit (Bank only)

24.80%

Macroprudential Inclusive Financing Ratio (RPIM)

Rp8.24 trillion

Mobilising Sustainable Finance Based On Maybank Sustainable Product Framework (SPF)

Description	Unit	2025	2024	2023
Economic Performance - Consolidated				
Operating Income after Provision	Rp billion	2,123	1,589	2,348
Profit After Tax and Minority Interest (PATAMI)	Rp billion	1,657	1,116	1,743
Customer Deposits	Rp billion	116,194	119,004	115,503
Total Loans	Rp billion	123,637	127,581	116,002
Spending to Local Suppliers	Rp billion	356	441	704
Number of Local Suppliers	Supplier	1,124	1,270	1,064
Economic Performance Related to Sustainability - Bank Only				
Sustainable Business Activity category (SBAC) Financing	Rp billion	21,234	22,095	21,846
Environmentally Friendly Business Activities (EFBA) financing	Rp billion	4,175	4,972	3,971
Micro, Small and Medium Enterprises (MSME) category financing	Rp billion	17,060	17,122	17,875
Percentage of Loans under Sustainable Business Activity category (SBAC) to Total Loans	%	19.55	19.44	21.34
Environmentally Friendly Business Activities (EFBA) financing to total credit	%	3.84	4.37	3.88
Micro, Small and Medium Enterprises (MSME) category financing to total credit	%	15.70	15.07	17.46
Macroprudential Inclusive Financing Ratio (RPIM)	%	24.80	27.00	27.27



Environmental Performance



3,311

Total trees planted



Description	Unit	2025	2024	2023
Energy Usage Intensity	GJ/Employee	13.39	15.26	15.46
GHG Emissions Scope 1	Tonnes of CO ₂ e	2,148	2,778	2,377
GHG Emissions Scope 2	Tonnes of CO ₂ e	25,505	29,266	29,861
GHG Emission Intensity	Tonnes of CO ₂ e/Employee	2.84	3.14	3.16
Water Usage	Megaliters	112.34	104.24	117.89
Paper Usage	Million Sheet	27.83	27.48	38.56

* Scope 1 GHG Emissions Calculation includes the calculation of emissions from fuel sources of Generator Sets, Fire Extinguishers (APAR), and Refrigerants for Air Conditioners.



Social Aspect Performance

Reach Independence & Sustainable Entrepreneurship (R.I.S.E.)

2,225

Differently Abled Individuals and the Marginalised as beneficiary

Cahaya Kasih – Gerakan Literasi Negeri di Awan (2024 – 2025)

134

Reading Parks

427

Schools

8,535

Children

4,257

Parents and Teachers

HERPower

1,084

Women Entrepreneur

Financial Inclusion and Literacy

40,752

Participants

Description	Unit	2025	2024	2023
Women in Board of Commissioners and Board of Directors position	%	23.53	20.00	13.95
Customer Satisfaction Survey	Score	45	36	38



Governance-related Performance

Obtaining

ISO 37001:2016

Anti-Bribery Management System Certification

Renewal of

ISO 27001:2022

Information Security Management System Certification

2-Good

Rating

Governance Composite Assessment

Financial Integrity Rating

Very Good

Rating

Score above the National Average, Financial Services Provider/Banking

99%

Employees

Participated in the Anti-Fraud awareness, Anti-Bribery, and Corruption training and e-learning

100%

Employees

Participated in the Code of Conduct training



Maybank Indonesia's Performance towards Maybank Group Sustainability Commitments

COMMITMENT 1

Mobilised Rp17.31 trillion in Sustainable Finance accumulated since 2021 up to 2025.

COMMITMENT 2

Improved the lives of 400,349 households in Indonesia since 2021 up to 2025.

COMMITMENT 3

Achieved 30.84% emission reduction for Bank's Scope 1 and 2 against 2019 baseline.

COMMITMENT 4

Achieved 388,651 hours on sustainability in Maybank Indonesia throughout 2025.



Economic Empowerment Training Programme for the People with Disabilities Community: R.I.S.E. (Reach Independence and Sustainable Entrepreneurship)



Winners of the children's painting competition at the Global CR Day event – The Next Chapter of Negeri di Awan: Green Literacy

Initiatives and Digital Performance Achievements

01

M2U's Financial Transaction volume keeps growing

11.6%
YoY

growth in transaction volume with more than Rp146.8 trillion in 2025.

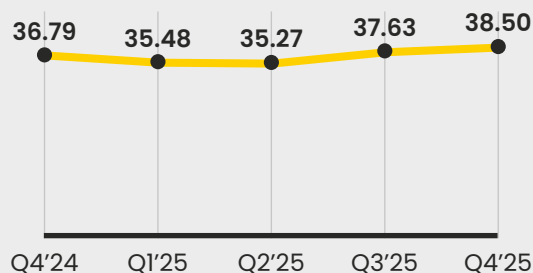
23.4%
YoY

M2U financial transaction reached more than 30.6 million in 2025.

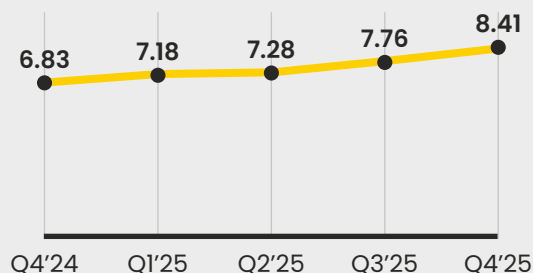
191.5 thousand
saving accounts

More than 191.5 thousand saving accounts have been opened digitally through M2U in 2025.

01 M2U Transaction Volume (Rp trillion)



02 M2U Transaction Frequency (million)



02

QR Pay Transaction Growth

101.2%
YoY

M2U QR Pay & QR Cardless Withdrawal transaction volume in 2025 and reach more than Rp1.72 trillion.

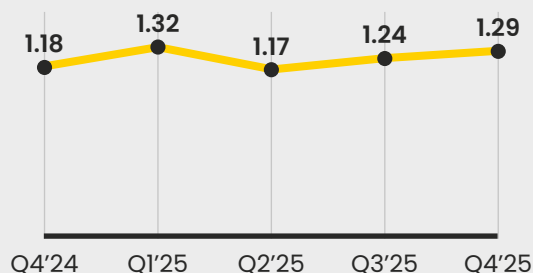
03

M2E

11.7%
YoY

Total financial transaction frequency in 2025 reach more than 5.02 million with current account balance of M2E users in 2025 reached more than Rp35.7 trillion, grow by more than 19.7% YoY.

03 M2E Transaction Frequency (million)



ALL IN M2U ID APP

Digital Wealth in M2U ID App supports customers' long-term financial aspirations by providing seamless access to Mutual Funds, Bonds, Gold and Bancassurance through a single digital platform, enabling portfolio diversification and efficient wealth management.



Mutual Funds

Mutual funds on M2U ID App allow customers to invest from Rp100,000, including Sharia-compliant options, through a seamless digital experience.



Bonds

Government bonds on M2U ID App provide access to retail and Sharia-compliant securities in Rupiah or foreign currencies, backed by the Government of Indonesia.



Gold

M2U ID App enables customers to buy and manage gold easily and securely anytime, anywhere, enhancing access to gold investment opportunities.



Bancassurance

M2U ID App offers MyProtection Simple & MyProtection Cash insurance, providing reliable coverage for both life and health protection.

Main Highlights

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TEMUKAN KEKUATAN BERSAMA KOMUNITAS

Maybank mendukung semua
potensi yang Anda miliki.



Humanising
Financial Services

Financial Highlights

in million Rupiah

CONSOLIDATED STATEMENT OF FINANCIAL POSITIONS	2025	2024	2023	2022	2021
Total assets	193,717,633	197,179,822	171,803,070	160,813,918	168,712,977
Loans ¹⁾	123,637,221	127,581,015	116,002,006	107,815,087	101,770,531
Loans – net ¹⁾	120,328,393	123,561,591	112,479,905	104,456,619	98,502,884
Financial investments – net					
Marketable securities	38,959,714	39,956,998	30,584,181	28,429,318	29,102,397
Investment in shares	196,443	195,182	167,793	170,369	172,312
Allowance for impairment losses	(4,509)	(1,015)	(397)	(4,391)	(5,453)
Total financial assets – net	39,151,648	40,151,165	30,751,577	28,595,296	29,269,256
Earning assets – net	174,044,804	175,014,964	153,315,630	141,563,727	153,576,899
Deposits from customers	116,194,096	119,003,891	115,502,508	105,706,302	114,898,775
Deposits from other banks	9,129,697	6,020,257	4,782,896	3,165,693	5,162,363
Borrowings	14,041,657	14,426,809	7,744,928	9,949,742	6,917,309
Total liabilities (excluding minority interest)	160,634,150	165,971,431	141,007,036	131,279,968	139,826,538
Total equity	33,083,483	31,208,391	30,796,034	29,533,950	28,886,439

AVERAGE CONSOLIDATED STATEMENT OF FINANCIAL POSITIONS	2025	2024	2023	2022	2021
Total assets	195,448,728	184,491,446	166,308,494	164,763,448	170,951,506
Loans ¹⁾	125,609,118	121,791,511	111,908,547	104,792,809	103,520,931
Loans – net ¹⁾	121,944,992	118,020,748	108,468,262	101,479,752	100,272,219
Financial investments – net					
Marketable securities	39,458,356	35,270,590	29,506,750	28,765,858	26,601,058
Investment in shares	195,813	181,488	169,081	171,341	173,040
Allowance for impairment losses	(2,762)	(706)	(2,394)	(4,922)	(6,088)
Total financial assets – net	39,651,407	35,451,371	29,673,437	28,932,276	26,768,010
Earning assets – net	174,529,884	164,165,297	147,439,679	147,570,313	156,097,775
Deposits from customers	117,598,994	117,253,200	110,604,405	110,302,539	114,950,911
Deposits from other banks	7,574,977	5,401,577	3,974,295	4,164,028	6,699,245
Borrowings	14,234,233	11,085,869	8,847,335	8,433,526	6,479,466
Total liabilities (excluding minority interest)	163,302,791	153,489,234	136,143,502	135,553,253	142,835,530
Total equity	32,145,937	31,002,213	30,164,992	29,210,195	28,115,976

Note:

¹⁾ Include consumer financing receivables

in million Rupiah

CONSOLIDATED STATEMENTS OF INCOME	2025	2024	2023	2022	2021
Net interest income and sharia	7,221,902	7,105,410	7,233,623	6,977,850	7,117,279
Other operating income	2,326,767	2,152,198	2,034,625	1,760,278	2,090,320
Allowance for impairment losses on financial instruments and provision for possible losses on non-earning assets	(976,266)	(1,369,376)	(1,115,060)	(1,266,220)	(1,540,064)
Other operating expenses	(7,425,723)	(7,668,968)	(6,920,360)	(6,681,934)	(6,987,873)
Operating income - net	2,122,946	1,588,640	2,347,888	2,056,194	2,219,726
Non operating income/(expenses) - net	99,847	11,673	6,786	(15,968)	(17,064)
Income before tax expense	2,222,793	1,600,313	2,354,674	2,040,226	2,202,662
Tax expense - net	(520,598)	(401,670)	(536,924)	(507,015)	(501,734)
Income/(loss) for the year	1,702,195	1,198,643	1,817,750	1,533,211	1,700,928
Income/(loss) for the year attributable to:					
Equity holders of the parent company	1,657,366	1,115,963	1,743,406	1,471,070	1,666,316
Non-controlling interest	44,829	82,680	74,344	62,141	34,612
Total comprehensive income/(loss) for the year - net of tax	2,346,270	1,219,342	1,869,253	1,151,472	1,794,195
Total comprehensive income/(loss) for the year attributable to:					
Equity holders of the parent company	2,292,827	1,133,078	1,793,756	1,087,721	1,755,903
Non-controlling interest	53,443	86,264	75,497	63,751	38,292
Basic earnings/(loss) per share	22	15	23	19	22
Shares data:					
The amount of shares issued and paid-up (thousands)	76,215,196	76,215,196	76,215,196	76,215,196	76,215,196

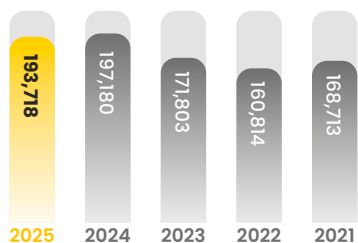
FINANCIAL RATIOS	2025	2024	2023	2022	2021
Capital					
Capital Adequacy Ratio (Ratio CAR Total), Including ATM figures	27.31%	25.55%	27.74%	26.65%	27.10%
Fixed assets to capital	16.53%	18.34%	17.64%	18.02%	18.73%
Asset Quality					
Non performing earnings assets to earnings assets	1.47%	1.82%	2.08%	2.49%	2.32%
Non Performing Earning Asset Assets and Non Performing Non-Productive Assets to Total Earning Asset Assets and Non-Productive Assets	1.08%	1.36%	1.55%	1.88%	2.71%
Non performing loan (NPL) ¹⁾	2.17%	2.68%	2.92%	3.46%	3.69%
Non performing loan - net (NPL - net) ¹⁾	1.31%	1.42%	1.88%	2.34%	2.56%
Allowance for impairment losses on financial assets to earning assets	1.97%	2.35%	2.36%	2.45%	2.18%
Fullfillment of required allowance for possible losses	118.71%	108.37%	123.03%	110.56%	95.59%
Rentability					
Return on assets (ROA)	1.16%	0.85%	1.41%	1.25%	1.34%
Return on equity (ROE)	5.54%	3.93%	6.20%	5.44%	6.36%
Net interest margin (NIM)	4.31%	4.37%	4.96%	4.89%	4.69%
Operating expenses to operating revenues (BOPO)	86.33%	89.56%	83.13%	83.10%	82.69%
Net interbank taking to Tier I Capital	20.53%	10.46%	8.00%	2.30%	-33.81%
Liabilities to total equity	4.86	5.32	4.58	4.45	4.84
Liabilities to total assets	0.83	0.84	0.82	0.82	0.83
Cost to Income Ratio (CIR)	68.52%	69.02%	63.84%	63.25%	59.62%
Liability					
Loans to Deposits (LDR) ²⁾	90.31%	89.84%	84.25%	86.92%	76.28%
Compliance					
Percentage of violations and exceedances of the Maximum Credit Limit (BMPK), including the amount and quality of provision or distribution of funds to related parties.	0.00%	0.00%	0.00%	0.00%	0.00%
Minimum Statutory Reserves (GWM) Rupiah					
Primary ²⁾	5.07%	8.33%	7.12%	8.47%	4.13%
Macprudential Liquidity Buffer (PLM) ²⁾	23.07%	20.40%	26.98%	26.78%	26.78%
Minimum Statutory Reserves (GWM) Foreign Currency ²⁾	4.37%	4.38%	4.58%	4.45%	4.47%
Net Open Position (NOP) ²⁾	4.67%	5.70%	4.61%	2.61%	3.38%

Note:

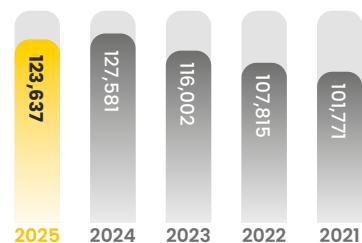
1) Include consumer financing receivables

2) Bank only

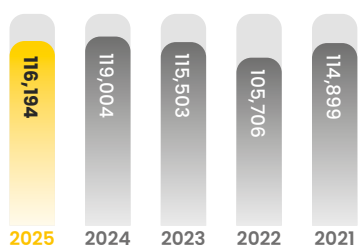
Total Assets (in billion Rupiah)



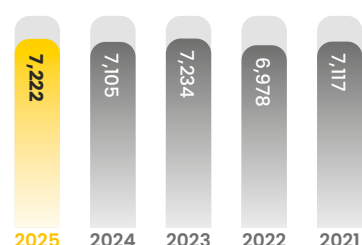
Loans (in billion Rupiah)



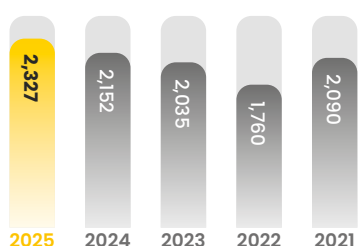
Customers' Deposits (in billion Rupiah)



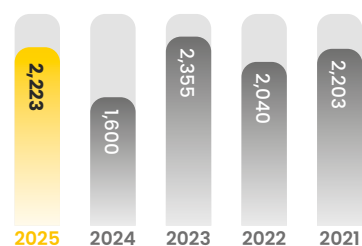
Net Interest Income (in billion Rupiah)



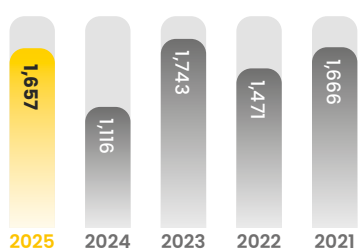
Non-Interest Income (in billion Rupiah)



Profit Before Tax (in billion Rupiah)



Profit After Tax and Minority Interest (PATAMI) (in billion Rupiah)



Operational Highlights

OPERATIONAL HIGHLIGHTS

Description	2025	2024	2023	2022	2021
1. Total Employees	6,635	6,992	6,965	6,922	6,803
2. Total Branch Offices	97	97	97	97	98
3. Total Sub Branch Offices	181	217	240	248	258
4. Total ATMs	635	721	739	869	1,033
5. Total Cash Recycle Machines (CRM)	26	26	26	26	-
6. KCP Mobile	22	22	22	22	22
7. Digital Transaction (Rp Billion)	126,778	141,121	129,632	114,626	95,264

GLOBAL BANKING SEGMENT

Rp Trillion

Description	2025	2024	2023	2022	2021
Deposits from Customer	30.1	29.8	31.4	24.3	34.9
Current Account	11.9	12.2	11.5	9.4	12.0
Saving Account	-	-	-	-	-
Time Deposits	18.2	17.6	19.9	14.9	22.9
Total Loans	36.5	44.7	41.7	40.6	38.0

CFS NON-RETAIL SEGMENT

Rp Trillion

Description	2025	2024	2023	2022	2021
Deposits from Customer	46.4	44.0	38.3	38.6	36.2
Current Account	29.2	23.7	20.0	20.4	18.9
Saving Account	0.7	0.7	0.7	0.7	0.7
Time Deposits	16.5	19.5	17.6	17.4	16.6
Total Loans	38.8	36.9	30.8	28.2	29.5

CFS RETAIL SEGMENT

Rp Trillion

Description	2025	2024	2023	2022	2021
Deposits from Customer	39.7	45.2	45.7	42.8	43.8
Current Account	3.2	3.7	4.2	2.6	1.5
Saving Account	21.9	22.6	22.5	21.2	21.2
Time Deposits	14.6	18.9	19.0	19.1	21.1
Total Loans	48.4	46.0	43.5	39.0	34.3

Shares Highlights

INITIAL PUBLIC OFFERING

Maybank Indonesia is one of the leading private banks in Indonesia, part of the Malayan Banking Berhad (Maybank) group, one of the largest financial services provider groups in ASEAN. Previously Maybank Indonesia was known as PT Bank Internasional Indonesia Tbk (BII), which was founded on 15 May 1959, obtained its license as foreign exchange bank in 1988 and listed its shares as a public company in Jakarta and Surabaya Stock Exchange (now merged into the Indonesia Stock Exchange) in 1989.

SHARE PRICE PERFORMANCE

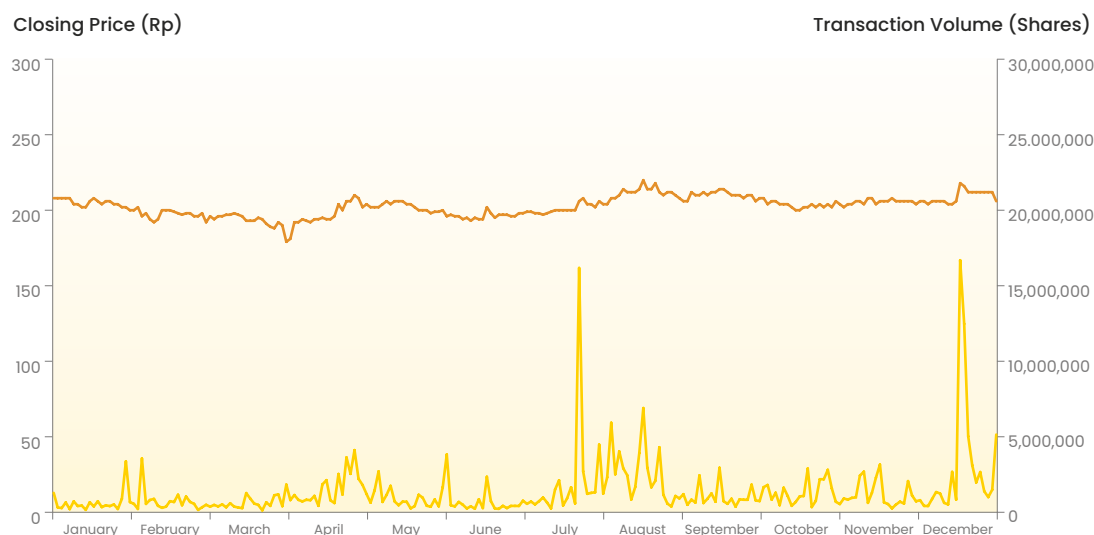
Year	Quarter	Price			Transaction Volume	Total Shares Outstanding	Market Capitalisation (Rupiah)
		Highest (Rupiah)	Lowest (Rupiah)	Closing (Rupiah)			
2025	I	208	188	190	32,985,100	76,215,195,821	14,480,887,205,990
	II	210	179	202	56,507,500	76,215,195,821	15,395,469,555,842
	III	220	195	208	103,696,000	76,215,195,821	15,852,760,730,768
	IV	218	200	206	109,164,600	76,215,195,821	15,700,330,339,126
2024	I	272	240	258	121,178,800	76,215,195,821	19,663,520,521,818
	II	262	199	208	69,309,500	76,215,195,821	15,852,760,730,768
	III	258	208	232	225,427,400	76,215,195,821	17,681,925,430,472
	IV	232	206	208	56,387,600	76,215,195,821	15,852,760,730,768

BANK STOCK TRADING IN THE LAST 2 YEARS

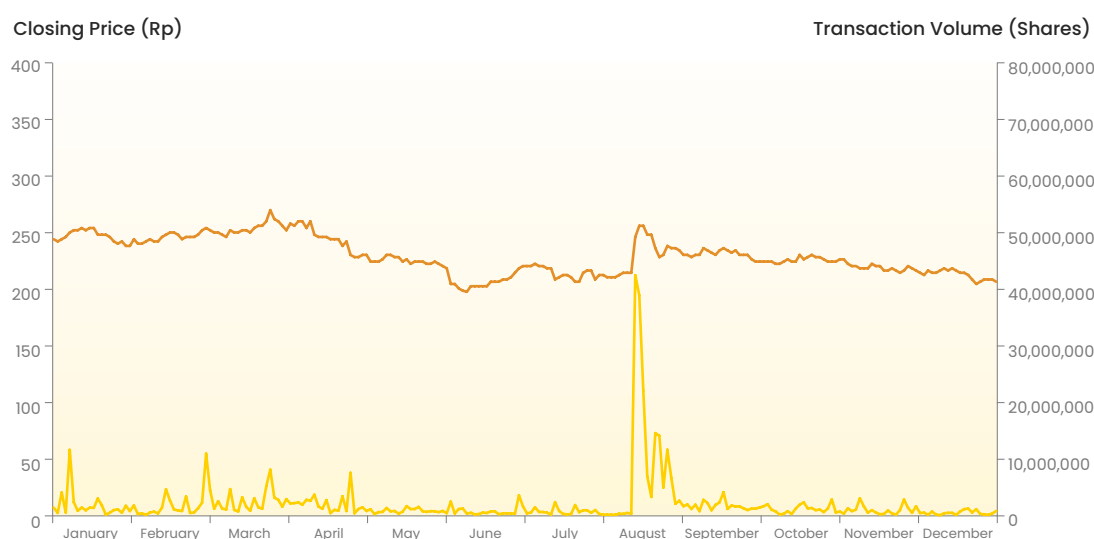
Description	2025	2024
Highest Price (in Rupiah)	220	272
Lowest Price (in Rupiah)	179	199
Closing Price (in Rupiah)	206	208
Market Capitalisation (in billion Rupiah)	15,700	15,853
Net Income per Share (in Rupiah)	21.75	14.64
Book Value per Share (in Rupiah)	434	409
P/E (x)	9.47	14.07
P/BV (x)	0.47	0.50

SHARES PERFORMANCE

2025



2024



CORPORATE ACTIONS

Through 31 December 2025 and 31 December 2024, Maybank Indonesia did not undertake any corporate actions resulting in alterations to its shares, such as stock splits, reverse stock combinations, stock dividends, bonus shares, changes in par value of shares, issuance of convertible securities, and capital increases and decreases.

SUSPENSION AND/OR DELISTING

Throughout 2025 and 2024, Maybank Indonesia was not subjected to any stock trading sanctions, including temporary suspension of stock trading (suspension) or removal from stock listing (delisting) on the stock exchange.

Bond Highlights

OUTSTANDING BONDS IN THE PAST TWO YEARS

Bond Series	Nominal Amount (in Millions Rupiah)	Interest Rate	Tenor (year)	Rating	Date of Issue	Date of Listing on the Exchange	Maturity Date	Payment Status
Shelf Registered Bonds IV Bank Maybank Indonesia Tranche I Year 2022								
Series B	300,000	6.25%	3	idAAA (Pefindo)	8 July 2022	11 July 2022	8 July 2025	Paid
Series C	300,000	6.80%	5	idAAA (Pefindo)	8 July 2022	11 July 2022	8 July 2027	Not Paid Off
Shelf Registered Bonds III Bank Maybank Indonesia Tranche I Year 2019								
Series C	68,000	8.70%	5	idAAA (Pefindo)	3 July 2019	4 July 2019	3 July 2024	Paid
Shelf Registered Bonds II Bank Maybank Indonesia Tranche I Year 2017								
Series B	300,000	8.50%	7	idAAA (Pefindo)	11 July 2017	12 July 2017	11 July 2024	Paid
Series C	100,000	8.65%	10	idAAA (Pefindo)	11 July 2017	12 July 2017	11 July 2027	Not Paid Off

Corporate Ratings

No	Rating Agencies	Rating Date	Criteria	Rating
1	PEFINDO	March 2026	Corporate Rating	idAAA, Stable Outlook
			Shelf Registered Bond IV/2022	idAAA
			Shelf Registered Bond II/2017	idAAA

Event Highlights in 2025



11-12
January

Maybank Indonesia Presents: Sharing Experience Event CONNE3CT

The Experience Sharing Event CONNE3CT was held on 11-12 January at Istora Senayan, Jakarta, with Maybank Indonesia Shariah Business Unit as the main sponsor. Building on the success of CONNECT'2024, the event featured an interactive, collaborative format and welcomed international scholars, including Mufti Menk, alongside prominent national figures.

Maybank Indonesia Drives Sustainable Shariah Economy through Shariah Thought Leaders Forum

Maybank Indonesia is strengthening the Shariah economy by integrating sustainability into its core financial services. Beyond improving service delivery, the Bank is embedding ESG principles across all operations. To champion this transition, the Maybank Shariah Thought Leaders Forum 2025 was convened, focusing on shifting Sharia finance "From Niche to Mainstream" for a resilient financial future.



13
January



21
January

Maybank Indonesia Hosts Sales Service Summit Awards 2025

Maybank Indonesia hosted the Sales Service Summit Awards 2025 in Bandung on 21 January. This annual event aligns branch offices with the Bank's strategic vision while honoring top-performing Maybankers. Under the theme "Raise the Bar", the summit celebrates excellence and reinforces teamwork, signaling that Maybankers remain resilient and ready to overcome any challenge to achieve future targets.

Maybank Indonesia, Muhammadiyah, and LP POM MUI Join Forces to Facilitate MSME Halal Certification

Maybank Indonesia, through its Sharia Business Unit, is partnering with Muhammadiyah and LPPOM MUI to facilitate halal certification for 1,500 MSMEs across Jakarta, Surabaya, and Yogyakarta. This initiative reinforces Maybank's role as a growth partner, empowering businesses beyond funding by providing essential halal education and expanded market access for Indonesian entrepreneurs.



27
February

Maybank Indonesia and Allianz Life Launch MyProtection Future Insurance

Maybank Indonesia and Allianz Life Indonesia have launched MyProtection Future, a joint insurance product tailored to diverse customer needs. The launch, attended by Allianz Life Indonesia Country Manager & President Director Alexander Grenz and Maybank Indonesia Director Bianto Surodjo, strengthens their partnership in providing versatile protection options within the bank's financial service ecosystem.

4
March



11
April

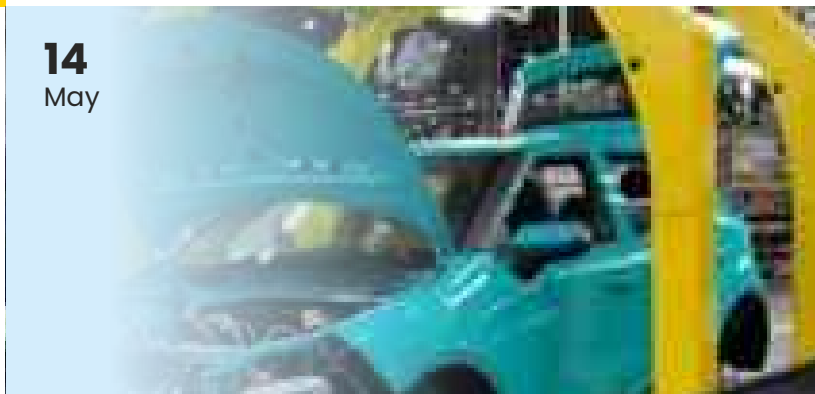
Maybank Indonesia Holds 2025 Annual General Meeting of Shareholders (AGMS)

Maybank Indonesia held its 2025 AGMS on 11 April, approving eight agendas, including the 2024 financial statements. The meeting reappointed Dato' Khairussaleh Ramli as President Commissioner and authorised a dividend distribution of 40% of net profit, with the remaining 60% designated as retained earnings to support the Bank's future growth.

Maybank Indonesia Provides Syndicated Loan for VinFast Assembling Plant

Maybank Indonesia and BNI signed a Rp1.85 trillion (US\$110 million) syndicated loan agreement, plus an \$80 million accordion facility, for VinFast's electric vehicle assembly plant in Subang, West Java. This funding supports VinFast's global expansion and production capabilities, underscoring the manufacturer's strong reputation and growth potential among major financial partners in Indonesia.

14
May



17
June

Maybank Indonesia and Indonesia Eximbank Establish Strategic Partnership

Maybank Indonesia and Indonesia Eximbank (LPEI) have signed a multicurrency revolving credit facility in IDR and USD to bolster national export growth. The ceremony was attended by LPEI Acting Managing Director Anwar Harsono and Maybank Indonesia Director of Global Banking Ricky Antariksa, marking a strategic commitment to strengthening Indonesia's trade sector.


14
July

Maybank Indonesia Partners with Asuransi Umum Mega Syariah to Launch Shariah Fire Insurance Product

The Shariah Banking Unit of Maybank Indonesia and Asuransi Umum Mega Syariah have agreed to partner in the launch of a Shariah Fire Insurance product. Maybank Indonesia's Head of Shariah Product Management, Baginda Saumar, said the collaboration supports Maybank's Shariah First strategy and offers Shariah-compliant financial protection for its customers.

Maybank Marathon 2025 Concludes Successfully

Maybank Indonesia hosted the 14th iteration of Maybank Marathon in Gianyar, Bali, on 24 August. As an Elite Label race, it drew 13,600 runners from 52 countries, with 11% being foreign nationals. Featuring 12 international elite runners and a Rp2.7 billion prize pool for 102 winners, the event further cemented its status as a world-class marathon.

24
August

3
September

Maybank Indonesia & Nanobank Syariah Sign MoU on SRIA

Maybank Indonesia and Nanobank Syariah have agreed to form a strategic partnership through the implementation of Shariah Restricted Investment Account (SRIA) transactions. The signing of the SRIA Facility Agreement (Mudharabah Muqayyadah) was conducted by the President Director of Maybank Indonesia, Steffano Ridwan, and the President Director of Nanobank Syariah, Halim.

Maybank Indonesia Partners with Etiqa to Launch Travel 360 Insurance

Maybank Indonesia, together with Asuransi Etiqa International Indonesia, a member of the Maybank Group, officially launched a comprehensive travel insurance product called Travel 360 Insurance. This product is expected to meet the needs of people who are increasingly active in travel, both domestically and abroad. The launch was attended by the President Director of Maybank Indonesia, Steffano Ridwan, and the President Director of Asuransi Etiqa International Indonesia, Mochamad Reza.

17
September


Maybank Indonesia Disburses Sustainability-Linked IMBT Syndicated Facility for PLN Batam Project

PT PLN Batam signed a Sustainability-Linked IMBT Syndicated Financing agreement with Maybank Indonesia, CIMB Niaga, and Sarana Multi Infrastruktur. This innovative funding supports the construction of the 120 MW Batam Gas and Steam Power Plant. Led by Maybank, the deal aligns with their strategy to promote energy independence and long-term sustainability.

16

October

PENANDATANGANAN FASILITAS SINDIKASI IMBT
BERBASIS KEBERLANJUTAN SENILAI Rp3.300.000.000.000

PT PLN Batam (Pembekal Tenaga Listrik) dengan PT Bank Maybank Indonesia Tbk (Bank Indonesia), PT Bank CIMB Niaga Tbk (Bank Syariah), dan PT Sarana Multi Infrastruktur (SMI) pada 16 Oktober 2025.



10

November

Maybank Indonesia Appointed as Custodian of KIK EBA Syariah

Maybank Indonesia was appointed by BRI Investment Management as the custodian bank for the BRI-MI Jakarta Lingkar Barat Satu Sharia Asset-Backed Securities (KIK EBA). This historic first sharia-compliant KIK EBA issuance in Indonesia reinforces Maybank's commitment to driving innovation and strengthening sharia financial capabilities across its business.

30

November

Maybank Indonesia Hosts Maybank Cycling Series II Festino 2025

Maybank Indonesia successfully hosted the Maybank Cycling Series II Festino 2025, an initiative that underscores the bank's commitment to sportsmanship, sustainability, and community empowerment. Sanctioned by the Indonesian Cycling Federation (ICF) under International Cycling Union (UCI) standards, the event drew inspiration from the Giro d'Italia, offering two competitive categories: the 137 km Gran Fondo and the 87 km Medio Fondo.



1

December

Maybank Indonesia Partners with UGM to Drive Sharia Financial Ecosystem Growth

Universitas Gadjah Mada (UGM) and Maybank Indonesia signed an MoU to enhance collaboration in education, research, and community service while advancing the shariah financial ecosystem. Maybank Indonesia Shariah Banking Director Romy Buchari noted Maybank's position as ASEAN's largest shariah institution, emphasising that its Rp200 trillion assets and global scale bolster inclusive financial solutions.



Maybank Marathon Sustainability Day 2025





Awards and Certifications



INTERNATIONAL

- **Sustainable Finance Awards 2025**
Category
Best Bank in Sustainable Finance in Indonesia
Organiser
Global Finance
- **Global SME Banking Innovation Awards 2025**
Category
Best SME Bank – Indonesia
Organiser
The Digital Banker
- **Euromoney Private Banking Awards 2025**
Category
• Indonesia's Best for Digital Solutions
• Indonesia's Best for High Net Worth
Organiser
Euromoney
- **Euromoney Awards for Excellence 2025**
Category
• Best SME Bank – Indonesia
• Best Bank for ESG – Indonesia
Organiser
Euromoney
- **Euromoney 1st Transaction Banking Awards**
Category
Best Trade Finance Deal 2025 – Indonesia
Organiser
Euromoney
- **Mastercard Forum 2025: Driving Tomorrow – Innovation in Action**
Category
Best Personalized Card – Maybank White Card
Organiser
Mastercard

REGIONAL

- **Islamic Finance News (IFN) Awards 2025**
Category
Most Innovative Islamic Bank
Organiser
REDmoney
- **Employee Experience Award 2025**
Category
• Best HR Digital Transformation & Strategy Category Silver
• Best HR Communication Strategy – Category Silver
• Best in House Candidate Experience – Category Silver
• Best Talent Sourcing and Attraction Strategy – Category Bronze
• Best Holistic Leadership Development Program
Organiser
Human Resources Online
- **Chief Human Resources Officer (CHRO) Awards 2025**
Category
• Best Place to Work – Maybank Indonesia
• Chief Human Resources Officer of the Year 2025 – Irvandi Ferizal
Organiser
HR Asia
- **Asian Banking & Finance Retail Banking Awards 2025**
Category
• Wealth Management Platform of the Year – Indonesia
• Islamic Banking Initiative of the Year – Indonesia
• SME Digital Innovation of the Year – Indonesia
• Sustainability Initiative of the Year – Indonesia
Organiser
Asian Banking & Finance
- **J.P. Morgan**
Category
• 2025 Elite Quality Recognition Award US Dollar Clearing MT 202 100%
• 2025 Elite Quality Recognition Award US Dollar Clearing MT 103 99.76%
• 2025 Elite Quality Recognition Award Euro Clearing MT 103 99.26%
Organiser
J.P. Morgan
- **JCB Indonesia Awards 2026**
Category
• Best New Card Acquisition in Platinum Products in Indonesia 2025
• Best Total Sales Volume in Platinum Products in Indonesia 2025
Organiser
JCB
- **ASEAN Corporate Governance Conference & Awards 2025**
Category
ASEAN Assets Class Public Listed Company
Organiser
ASEAN CGCA



NATIONAL

- **Contact Center Service Excellence Award (CCSEA) 2025**
Category
 • 1st Rank Correspondent Email
 • 2nd Rank Regular Credit Card
 • 3rd Rank Platinum Credit Card
 • 4th Rank Regular Banking
Organiser
 CARRE
- **Infobank Satisfaction, Loyalty, Engagement (SLE) Award 2025**
Category
 • The 3rd Most Outstanding KBMI 3 Bank in Satisfaction, Loyalty, and Engagement
 • The 3rd Best KBMI 3 Bank in Customer Loyalty
 • The 3rd Best KBMI 3 Bank in Marketing Engagement
 • The 3rd Best KBMI 3 Bank in Engagement
 • The 3rd Most Satisfying KBMI 3 Bank in Branch Office
 • The Best KBMI 3 Bank in Brand Interactivity
 • The Best KBMI 3 Bank in Customer Centricity
 • The Best KBMI 3 Bank in Customer Resilience
Organiser
 Infobank
- **14th Infobank & Isentia Digital Brand Awards 2025**
Category
 • The Best Deposits Conventional Bank KBMI 3 – Asset IDR150 to <IDR200 Trillion
 • The Best Internet Banking Conventional Bank KBMI 3 – Asset IDR150 to <IDR200 Trillion
 • The Best Debit Card Conventional Bank KBMI 3 – Asset IDR150 to <IDR200 Trillion
 • The Best Mobile Banking Conventional Bank KBMI 3 – Asset IDR150 to <IDR200 Trillion
 • The Best Savings Account Conventional Bank KBMI 3 – Asset IDR150 to <IDR200 Trillion
 • The Best Conventional Bank KBMI 3 – Asset IDR150 to <IDR200 Trillion
 • The 2nd Best Credit Card Conventional Bank KBMI 3 – Asset IDR150 to <IDR200 Trillion
Organiser
 Infobank
- **Indonesia Human Capital Awards (IHCA) 2025**
Category
 Best Human Capital 2025 for Optimizing Productivity Through Innovative and Sustainable HR Management
Organiser
 Warta Ekonomi
- **Fortune Indonesia**
Category
 Fortune Indonesia 100 – Indonesia's Biggest Companies 2025 (Rank 77 in 2024 from 79 in 2023)
Organiser
 IDN Fortune
- **Baznas Award 2025**
Category
 Pengumpulan Zakat Karyawan Terbaik – Kategori Mitra Terbaik
Organiser
 Badan Amil Zakat Nasional Republik Indonesia
- **14th Infobank Sharia Financial Institution Award 2025**
Kategori
 The Excellence Performance Banking Sharia Business Unit 2025
 Penyelenggara
 Infobank
- **Asia Sustainability Reporting Rating (ASRRAT) 2025**
Category
 SILVER Rating
Organiser
 National Center for Corporate Reporting
- **Investing on Climate – Editors' Choice Awards 2025**
Category
 • Best Climate Financing
 • Best Social Impact
Organiser
 Investing on Climate
- **CXtraordinary Tech Executive Award 2025**
Category
 CXtraordinary Tech Executive Award 2025
Organiser
 Carre CX

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MEWARISKAN NILAI BERMAKNA

Raih impian dengan nabung di
Maybank Tabungan/Tabungan iB



Humanising
Financial Services

Board of Commissioners' Report



Dato' Sri Khairussaleh Ramli
PRESIDENT COMMISSIONER

DEAR SHAREHOLDERS AND STAKEHOLDERS,

The Board of Commissioners commended the Board of Directors for maintaining the Bank's financial fundamentals amid evolving economic dynamics and a competitive industry landscape. Maybank Indonesia sustained healthy credit growth across its key segments in CFS Retail and Non-Retail while driving improvements in both interest-based and non-interest income through portfolio optimisation and enhanced customer service.

Throughout 2025, the national banking industry navigated a dynamic landscape shaped by global uncertainties, evolving geopolitical developments, and the monetary policy direction of advanced economies, which continued to draw market attention. Domestically, Indonesia's economy remained resilient, supported by solid domestic demand, well-contained inflation, and a relatively stable financial system. Within this context, Maybank Indonesia continued to safeguard sustainable performance by strengthening business fundamentals, consistently applying prudential principles, and enhancing customer service capabilities.

The Board of Commissioners viewed that throughout 2025, Maybank Indonesia demonstrated a strong commitment to improving performance and enhancing resilience through the implementation of its focused strategy, enhanced risk management, and disciplined adherence to sound corporate governance. The Bank also continued to advance its transformation agenda in alignment with the Maybank Group strategy, including accelerating digital initiatives and optimising synergies across business segments. The Board of Commissioners is confident that this solid foundation will enable Maybank Indonesia to continue creating long-term value for shareholders and all stakeholders in the years ahead.

BOARD OF DIRECTORS' PERFORMANCE ASSESSMENT

Throughout 2025, the Board of Commissioners carried out its strategic oversight role with a firm commitment to fostering strong governance founded on integrity and a clear focus on long-term value creation for stakeholders. We recognised that the global and domestic environment during the year was highly dynamic, ranging from geopolitical uncertainties affecting capital flows and trade to market pressures influencing credit demand and interest rate structures. Indonesia's economy, while recording solid growth in recent years, was not immune to structural challenges and external volatility. Within this context, we assessed that Maybank Indonesia was able to preserve its operational resilience and maintain solid financial performance amid these dynamics.

The Board of Commissioners further observed that, under the current leadership of the Board of Directors, Maybank Indonesia has implemented strategic initiatives aligned with the Maybank Group's transformation direction. Throughout 2025, the Board of Directors continued to strengthen synergies through the "One Maybank" approach, accelerated digitalisation efforts, and maintained a focus on quality credit composition supported by prudent risk management. The year 2025 also held strategic significance as the concluding phase of the M25+ strategy implementation, which has served as a critical foundation in strengthening the Bank's capabilities, enhancing competitiveness, and ensuring business relevance amid evolving customer needs and industry developments.

The Bank improved its financial fundamentals amid evolving economic dynamics and a competitive industry landscape. Maybank Indonesia sustained healthy credit growth across its key segments in CFS Retail and Non-Retail while driving improvements in both interest-based and non-interest income through portfolio optimisation and enhanced customer service. Productivity and cross-business unit collaboration has also improved as part of the implementation of Maybank Group's strategic programmes.

The Bank's profit before tax grew 38.9% in 2025, supported by better cost management and continued reduction in loan loss provisions in line with asset quality improvement.

In 2025, Net Interest Income (NII) rose 1.6% to reach Rp7.2 trillion in line with measured asset and liability management. Net Interest Margin (NIM) was at 4.31%.

Non-interest income also increased 8.1% reaching Rp2.3 trillion, reflecting positive contributions from various non-interest income sources, including fees from Global Markets transaction, asset recovery, and Wealth Management segment.

Total loans recorded a 3.1% decline to Rp123.6 trillion following portfolio rebalancing strategy in Global Banking segment. This decline was nevertheless mitigated by sound growth both in CFS Retail and Non-Retail segments.

Overall, the Board of Commissioners assessed that the Bank's performance throughout 2025 reflects strengthened fundamentals and disciplined execution, positioning Maybank Indonesia well for the next phase of growth.

Beyond financial performance, the Board of Commissioners also placed strong emphasis on strengthening technology governance and data security in line with the growing demand for digital services. Rigorous oversight continued to be exercised over cybersecurity policies, customer data protection, and the resilience of information technology infrastructure, ensuring they consistently met the highest standards and complied with applicable regulations. Through regular evaluations and periodic audits, the Board of Commissioners ensured that the Bank's digital transformation progressed securely and remained firmly customer-centric.

On the back of the many achievements in the financial performance and sound fundamentals, the Bank has also been recognised with several key awards that reflected Maybank Indonesia's success in delivering innovative financial solutions, particularly for the SME and non-retail segments. These recognitions underscored the Bank's success in strengthening its position as one of Indonesia's leading financial institutions, supported by the Maybank Group's regional network.

With consistent implementation of sound corporate governance, disciplined risk management, and internal controls, as well as a strong commitment to sustainability, the Board of Commissioners is confident that Maybank Indonesia is well-positioned to navigate future challenges while responsibly capturing growth opportunities.

Following the conclusion of M25+, Maybank Indonesia entered the next phase of its transformation through the ROAR30 aspiration, which focuses on building sustainable business growth supported by a scalable business model

to extend benefits in a measured manner, underpinned by the strengthening of the Bank's foundations encompassing governance, risk management, human capital, and infrastructure. This ensures that all strategies are executed consistently, resiliently, and with a long-term orientation. The Board of Commissioners remains optimistic that the Board of Directors will continue to advance the Bank's transformation agenda towards ROAR30 and deliver long-term value for all stakeholders.

RESULTS OF OVERSIGHT OF POLICIES AND MANAGEMENT BY THE BOARD OF DIRECTORS

Throughout 2025, the Board of Commissioners exercised active and continuous oversight over the policies and the conduct of the Bank's management by the Board of Directors. Oversight is conducted through Board of Commissioners meetings, joint meetings with the Board of Directors, and deliberations at the committee level. Within these forums, the Board of Commissioners carefully reviewed a wide range of strategic and operational matters, including financial performance, risk management, regulatory compliance, and the overall development of the Bank's business.

The Board of Commissioners assessed that the Board of Directors managed the Bank by upholding the principles of prudence, accountability, and compliance with applicable regulations. In responding to external dynamics and industry challenges throughout 2025, the Board of Directors proactively adjusted policies and management actions to safeguard performance stability, asset quality, and business sustainability. The Board of Commissioners also observed that the Board of Directors' decision-making processes were supported by adequate risk considerations and strengthened cross-functional coordination.

In addition, the Board of Commissioners consistently provided the Board of Directors with advice, guidance, and recommendations on strategic and operational matters requiring particular attention. The Board of Commissioners viewed that the working relationship between the Board of Commissioners and the Board of Directors throughout 2025 was constructive, professional, and aligned with the principles of good corporate governance, thereby supporting the overall effectiveness of the Bank's management.

OVERSIGHT OF THE BANK STRATEGY FORMULATION AND EXECUTION

Throughout 2025, the Board of Commissioners closely monitored the formulation and execution of the Bank's strategy, focusing on ensuring alignment among the strategic directions set by the Board of Directors, the Maybank Group's guidelines, and the continuously evolving macroeconomic and banking industry landscape. The Bank's primary strategic framework implemented during the year was M25+, the Maybank Group's five-year strategy that emphasises long-term growth through the strengthening of digital capabilities, the enhancement of the customer experience, the acquisition of growth segments, and the embedding of the Humanising Financial Services values. This strategy has served as a key foundation in developing initiatives that support quality and inclusive growth within Maybank Indonesia.

From an implementation perspective, the Board of Commissioners views that the Board of Directors has translated these strategic aspirations into measurable operational plans, particularly in strengthening priority business segments, advancing digital banking initiatives, and enhancing human capital capabilities to support execution. The Board of Commissioners' oversight also encompassed monitoring the progress of M25+ implementation in areas such as service digitalisation, process efficiency, and adaptive measures in response to changing customer needs and banking industry trends. The Board of Commissioners assessed that the Board of Directors' engagement in refining operational strategies demonstrated an adequate response to external challenges and market opportunities.

The outcomes of this oversight indicated that the Bank's strategy throughout 2025 was executed with an approach oriented towards sustainable value creation, while remaining mindful of prudent risk management and governance practices. The Board of Commissioners noted that, while certain areas may still require further optimisation in the short term, the strategic initiatives undertaken reflected the Board of Directors' strong commitment to enhancing the Bank's competitiveness and preparing a more robust foundation for future growth. This remains particularly relevant as the Maybank Group transitions from M25+ to the next phase of its medium-term strategy, ROAR30, which will commence in the subsequent period as an acceleration of growth and broader value creation towards 2030.

VIEW ON THE BANK'S BUSINESS PROSPECTS PREPARED BY THE BOARD OF DIRECTORS

Entering 2026, the Board of Commissioners carefully reviewed the business outlook for Maybank Indonesia, as formulated by the Board of Directors in the Bank's Business Plan (RBB) and the Sustainable Finance Action Plan (RAKB), with confidence, while remaining vigilant to evolving domestic and global economic dynamics. We assessed that the business outlook has been developed by duly considering a range of macroeconomic challenges, developments in the banking industry, potential forward-looking scenarios, as well as the strategic policy direction set out in the ROAR30 strategy roadmap, which represents a continuation and expansion of the M25+ foundation as the Maybank Group's medium-term strategy towards 2030. The ROAR30 strategy is anchored on three key pillars: (1) Reinforcing the Purpose of Humanising Financial Services through Value-Based Offerings; (2) Building Business at Scale; and (3) Strengthening Our Foundation.

From a macroeconomic perspective, Indonesia's economic outlook for 2026 is expected to remain stable, with moderate growth, supported by robust domestic activity, sustained consumption demand, and prudent fiscal and monetary policy. Bank Indonesia projects national GDP growth of 4.9–5.7% in 2026 and 5.1–5.9% in 2027, while banking credit growth is expected to remain below its optimal level at 8–12% in 2026 and 9–13% in 2027. This reflects significant growth potential for the domestic banking intermediation sector. In this context, the Board of Commissioners viewed that the realistic, risk-based growth strategy designed by the Board of Directors positions the Bank well to support broader credit recovery and business expansion across its key segments.

The Board of Commissioners assessed that implementing the ROAR30 strategy provides a clear framework for the Board of Directors to steer the Bank into a new phase of more resilient, sustainable growth. This plan aligns with the Maybank Group's aspiration to improve Return on Equity (ROE) to the range of 13%–14% by 2030 through the development of service models focused on superior customer experience, accelerated digital transformation, and the expansion of sustainable financing and innovative financial solutions. This creates opportunities for Maybank Indonesia to further enhance its contribution not only as a driver of national economic growth, but also as a regionally competitive banking institution.

We also support the Board of Directors in placing strategic emphasis on expanding loan segments and non-interest income, with realistic growth targets. For 2026, Maybank Indonesia has set credit growth targets within a prudent and achievable range, reflecting the Bank's commitment to grow faster than the national economy while supporting financing for MSMEs and other priority segments. These targets are aligned with credit demand prospects in a stable economy and remain consistent with the Bank's prudent risk management framework. In addition, the continued development of digital products and services, cross-business-unit synergies under the One Maybank approach, and enhancements to Wealth Management service capabilities are expected to contribute to income diversification and strengthen the Bank's market position.

Looking ahead, the Board of Commissioners is confident that Maybank Indonesia is well-positioned to face the challenges of 2026 by upholding the principles of prudence, disciplined risk management, and responsible capture of growth opportunities. The synergy between robust strategic planning, effective execution by the Board of Directors, and strong support for the ROAR30 strategy will be a key factor in strengthening the Bank's competitiveness, enhancing stakeholder value, and expanding positive contributions to the Indonesian economy and the wider community.

VIEW ON THE IMPLEMENTATION OF BANK GOVERNANCE

The Board of Commissioners believes that implementing Good Corporate Governance (GCG), now more broadly referred to as corporate governance, is a fundamental pillar for safeguarding the Bank's sustainability, protecting stakeholder interests, and ensuring compliance with prevailing laws and regulations. In this context, the Board of Commissioners is of the view that Maybank Indonesia has demonstrated a strong commitment to upholding corporate governance principles in accordance with established guidelines, while consistently enhancing GCG practices across all levels of the organisation.

The implementation of corporate governance at Maybank Indonesia is structured and guided by three key aspects: Governance Structure, Governance Process, and Governance Outcome. The Board of Commissioners assessed that strengthening effective governance structures and processes is a critical prerequisite for

achieving governance outcomes aligned with stakeholder expectations while supporting prudent, transparent, and accountable decision-making.

As a reflection of this consistency, Maybank Indonesia successfully maintained its self-assessment results on the implementation of GCG, both on an individual and consolidated basis, with a rating of “2” categorised as “Good” for the December 2025 assessment period. This self-assessment process involved the Board of Commissioners, the Board of Directors, independent parties, executive officers, and relevant independent units, thereby providing a comprehensive view of the quality of the Bank’s governance implementation.

Through this evaluation mechanism, the Board of Commissioners ensured that any findings and areas requiring further improvement were systematically followed up with measurable action plans. These efforts form part of the Bank’s ongoing commitment to continuously improve the quality of GCG implementation, strengthen public trust, and safeguard the long-term resilience and competitiveness of Maybank Indonesia.

The Bank also continues to implement the Maybank Indonesia Financial Conglomerate (KKMBI) on a sustainable basis by applying Integrated Governance in accordance with prevailing regulations and best practices of GCG implementation within the banking industry. As the Main Entity of KKMBI, Maybank Indonesia has actively implemented Integrated Governance within the Financial Conglomerate both before and since the issuance of the relevant regulations.

FREQUENCY AND PROCEDURES FOR GIVING ADVICE TO THE BOARD OF DIRECTORS

In carrying out its oversight and advisory functions, the Board of Commissioners consistently convened meetings as the primary forum for conveying views, strategic directions, and recommendations to the Board of Directors regarding the management of the Bank. Meetings of the Board of Commissioners were held on a scheduled basis at least once every two months. They may also be convened at any time as deemed necessary, either at the initiative of the President Commissioner, at the request of two or more members of the Board of Commissioners, the Board of Directors, or shareholders jointly representing at least one-tenth of the total shares with valid voting rights.

In accordance with the Company’s Articles of Association, the Board of Commissioners also held regular joint meetings with the Board of Directors at least once every four months. These joint meetings served as an important platform to strengthen communication, align understanding of the Bank’s strategic direction, and ensure that management policies and decisions consistently remained within the framework of prudential principles, good corporate governance, and the Company’s long-term interests.

All meetings of the Board of Commissioners, whether conducted internally or jointly with the Board of Directors, were duly documented in an orderly and accountable manner. Throughout 2025, the Board of Commissioners convened a total of three joint meetings of the Board of Commissioners and the Board of Directors, as well as 11 meetings of the Board of Commissioners, as part of its ongoing commitment to supporting sound, transparent, and integrity-driven management of the Bank.

PERFORMANCE ASSESSMENT OF OUR SUPPORTING COMMITTEES

The Board of Commissioners established various supporting committees that performed their duties independently and professionally to strengthen the execution of the oversight function and to ensure the effectiveness of the Bank’s management by the Board of Directors. These committees comprised the Audit Committee, Risk Monitoring Committee, Nomination and Remuneration Committee, and Integrated Governance Committee. In addition, in response to the increasing complexity of governance and the evolving risk landscape, the Board of Commissioners established the Whistleblowing Governance Committee and the Information and Technology Monitoring Committee to strengthen the strategic oversight framework.

Throughout 2025, the Board of Commissioners evaluated the performance of all committees through the Board of Commissioners Effectiveness Evaluation framework to assess the extent to which the committees under the Board of Commissioners had carried out their roles and responsibilities effectively, consistently, and in alignment with internal provisions and prevailing governance practices. Based on the results of this framework, the Board of Commissioners was of the view that all committees demonstrated a satisfactory level of effectiveness in supporting the execution of the Board of Commissioners’ oversight function.

The assessment of committee performance took into account several key aspects, including the effectiveness of the committees in providing constructive recommendations and views to the Board of Commissioners, the role and leadership of the Committee Chair in directing the execution of duties, as well as the quality of interaction and dynamics of deliberations in each committee meeting. These aspects are considered essential to ensure that oversight decision-making processes are conducted objectively, comprehensively, and in accordance with prudent principles.

The Board of Commissioners viewed that the contributions of the committees under the Board of Commissioners throughout 2025 delivered meaningful value by safeguarding the quality of governance and risk management and ensuring the Bank's compliance with regulatory requirements. More detailed information on the activities, duties, and responsibilities of each committee is presented separately in the Corporate Governance Chapter of this Annual Report.

VIEW ON THE IMPLEMENTATION OF THE WHISTLEBLOWING SYSTEM

The Board of Commissioners views the Whistleblowing System (WBS) as a vital instrument in strengthening a culture of integrity and accountability across all levels of the organisation. The system serves as a channel for reporting alleged violations and forms an integral part of the internal control mechanism to uphold compliance with applicable values, ethics, and regulations. In this context, the Board of Commissioners actively exercised its oversight role through regular monitoring, evaluations of the system's effectiveness, and close supervision of follow-up actions on every report received.

Throughout 2025, the Board of Commissioners received periodic reports on the implementation of the WBS, including the number of complaints received, the classification of reported violations, and the status of their resolution. Based on the reports reviewed, several cases related to alleged breaches of the code of ethics and standards of conduct. For each report, the Board of

Commissioners ensured that the handling process was carried out objectively and independently, grounded in prudent principles, and that confidentiality was upheld and whistleblowers protected. In 2025, a total of 39 whistleblowing reports were received and followed up on, all of which are related to breaches of the code of ethics.

The Board of Commissioners also ensured that any substantiated violations are addressed firmly and consistently in accordance with applicable internal provisions, including the Board of Directors' Regulation on Employee Disciplinary Actions and the Collective Labour Agreement (Perjanjian Kerja Bersama/PKB), as well as relevant laws and regulations. Beyond sanctions, attention is also given to systemic improvement efforts to address process weaknesses and mitigate the risk of similar violations in the future.

CHANGES TO THE COMPOSITION OF THE BOARD OF COMMISSIONERS

In 2025, the composition of the Board of Commissioners of Maybank Indonesia changed. Based on the Annual General Meeting of Shareholders held on 11 April 2025, the termination of the term of office of Achjar Iljas as Independent Commissioner of the Company was approved. The entire Board of Commissioners extends its highest appreciation and sincere gratitude for the dedication, contributions, and valuable service rendered by Achjar Iljas during his tenure in support of Maybank Indonesia's progress.

Accordingly, the composition of the Bank's Board of Commissioners, as of the date of this report, is as follows:

- Dato' Sri Khairussaleh Ramli as President Commissioner
- Edwin Gerungan as Commissioner
- Datuk Lim Hong Tat as Commissioner
- Dato' Zulkiflee Abbas Abdul Hamid as Commissioner
- Hendar as Independent Commissioner
- Putut Eko Bayuseno as Independent Commissioner
- Marina R. Tusin as Independent Commissioner
- Daniel James Rompas as Independent Commissioner

APPRECIATION AND CLOSING

The Board of Commissioners extends its highest appreciation to the Board of Directors and all employees of Maybank Indonesia for their dedication, professionalism, and strong commitment to executing the Bank's strategies throughout 2025. Amid an evolving industry landscape, the contributions of all Maybank Indonesia personnel have been instrumental in maintaining operational resilience, enhancing customer service quality, and driving sustainable performance. The Board of Commissioners also conveys its appreciation to shareholders, regulators, business partners, and all stakeholders for their continued trust and support of the Bank.

In closing this report, the Board of Commissioners is confident that Maybank Indonesia has a solid foundation to continue advancing its transformation agenda and strengthening its competitiveness going forward, in line with the strategic direction of the Maybank Group. Through the consistent implementation of good corporate governance, disciplined risk management and internal controls, and a strong commitment to sustainability principles, the Bank is well-positioned to navigate future challenges while capturing growth opportunities ahead. The Board of Commissioners remains optimistic that Maybank Indonesia will continue to create long-term value for shareholders and deliver positive contributions to the national economy and the wider community.

Jakarta, March 2026

On Behalf of the Board of Commissioners
PT Bank Maybank Indonesia Tbk



DATO' SRI KHAIRUSSALEH RAMLI
President Commissioner

BOARD OF COMMISSIONERS



DATO' ZULKIFLEE ABBAS ABDUL HAMID
Commissioner

PUTUT EKO BAYUSENO
Independent
Commissioner

MARINA R TUSIN
Independent
Commissioner

EDWIN GERUNGAN
Commissioner



HENDAR
Independent
Commissioner

DATO' SRI KHAIRUSSALEH RAMLI
President Commissioner

DATUK LIM HONG TAT
Commissioner

DANIEL JAMES ROMPAS
Independent
Commissioner

Board of Directors' Report



Steffano Ridwan
PRESIDENT DIRECTOR

DEAR SHAREHOLDERS AND STAKEHOLDERS,

Amid the market pressures and challenging economic conditions of 2025, Maybank Indonesia delivered solid performance across its core business lines, achieving positive year-over-year growth. Global Markets, SMEs, and automotive financing through subsidiaries demonstrated steady growth.

2025 was a dynamic and challenging period. In the external environment, the year was marked by persistent global uncertainty, coinciding with the increasingly heightened competition in the banking industry. Such a financial wave spilled over into the domestic landscape and manifested as significant pressures here, such as tightening liquidity in the first half, slowing credit demand across many sectors, and increasingly intense competition on interest rates, which have put margin pressures across various business segments.

In response to these conditions, we remained focused on strengthening business resilience and sustaining sustainable growth. We advanced both priorities by implementing adaptive strategies and policies aligned with evolving market dynamics; strengthening risk management and reinforcing disciplined internal controls; developing competent, agile, and performance-driven human resources; and accelerating secure, efficiency-driven digital and technology transformation to elevate the customer experience. The accomplishments realised during the year reflect our commitment to preserving the trust of our customers and stakeholders, while reinforcing a stronger foundation to navigate future challenges.

MACROECONOMIC AND BANKING INDUSTRY REVIEW IN 2025

The year 2025 presented significant challenges both globally and domestically. Elevated uncertainty persisted across the global economy, driven by escalating geopolitical tensions, including the ongoing Russia–Ukraine conflict in Europe and conflicts in the Middle East. The external environment was further pressured by shifts in international trade policy following the United States' decision to impose unilateral import tariffs on several major trading partners, including China, Canada, Mexico, and the European Union, which triggered broader global economic fragmentations. Geopolitical tensions and rising protectionist policies have weighed on global economic growth, as reflected in declining international trade volumes and increasingly complex supply chain disruptions.

Against this global backdrop, Indonesia's economy faced considerable challenges in the first half of 2025, as weakening demand and slowing activity weighed on overall performance. The environment was marked by intense competition for liquidity and pressure on interest rates. This dynamic contrasted somewhat with data released by the Central Statistics Agency (BPS), which reported steady economic growth of 5.11%, supported by resilient domestic demand. Household consumption remained a key growth driver amid contained inflation, although purchasing power had not yet fully recovered. On a positive note, the Government accelerated spending on priority programs, providing a meaningful boost to economic activity across multiple sectors.

A further reflection of macroeconomic stability was tame inflation. December saw a lower Consumer Price Index (CPI) inflation of 2.92% and a lower core inflation of 2.38%. The Rupiah exchange rate at year-end was recorded at Rp16,675 per US Dollar, depreciating 3.48% within the year from December 2024's figure of Rp16,466 per US Dollar.

Domestic liquidity conditions remained challenging in 2025, marked by intensified competition for funding following the Government's pro-growth policy of injecting liquidity into state-owned banks, which eventually altered the cost-of-funds structure. Although Bank Indonesia lowered its benchmark interest rate by a cumulative 125 bps throughout 2025, the cost of funds did not adjust immediately or proportionally, as banks sought to maintain deposit rates to preserve the stability of third-party funds. As a result, the decline in lending rates was relatively modest, decreasing by 39 basis points from 9.20% at the beginning of 2025 to 8.81% in December 2025.

From a banking industry perspective, national banking liquidity remained adequate. As of December 2025, the LA/TPF ratio was recorded at 28.57% and the Liquidity Coverage Ratio (LCR) at 200.97%, indicating loose liquidity conditions and ample room for credit expansion. Industry resilience is also reflected in the strong Capital Adequacy Ratio (CAR) of 25.89% in November 2025, as well as the low Non-Performing Loan (NPL) ratio of 2.05% (gross) and 0.79% (net).

Meanwhile, as of December 2025, banking industry credit growth reached 9.63%, driven primarily by strong expansion in investment loans, which grew 20.81%. In contrast, working capital and consumer loans posted more moderate growth of 4.52% and 6.58%, respectively. This trend reflects the banking sector's prudent lending stance amid credit demand that has yet to fully recover across all economic segments.

IMPLEMENTATION OF BANK STRATEGIES AND POLICIES

Amid the market pressures and challenging economic conditions of 2025, Maybank Indonesia delivered solid performance across its core business lines, achieving positive year-over-year growth. Global Markets, SMEs, and automotive financing through subsidiaries demonstrated steady growth, despite a decline in sales nationwide. The corporate segment, meanwhile, contracted in line with its rebalancing portfolio within the segment. The Board of Directors viewed that these results underscore the Bank's resilience in sustaining growth momentum, while highlighting opportunities to further enhance employee productivity and operational capabilities.

2025 also marked the final phase of the Maybank Group's transformation strategy, the M25+ agenda, whose emphasis was how to lay more solid organisation's foundations and develop and prepare future-ready capabilities. Through this strategy, the Bank prioritises investments in strengthening information technology infrastructure, modernising operational systems, and enhancing cybersecurity to address changing customer behavior and increasing digital risks.

Another key focus of our digital transformation was the execution of the M25+ strategy. The Bank continued to expand its digital service ecosystem through the M2U platform for retail segment and M2E for business and corporate segments, incorporating additional features such as investment services, tax transaction capabilities, and increasingly integrated banking solutions. Beyond enhancing the customer experience, this digitalisation drives operational efficiency, accelerates business processes, and strengthens our competitiveness in the evolving technology-driven financial industry.

In addition to advancing digital transformation, the M25+ strategy encompasses service network modernisation and branch operations optimisation. The Bank is strategically relocating branches to high-growth areas while enhancing operational efficiency. This strategy is reinforced by strengthening Relationship Managers' capabilities through a sales mobility program that leverages digital technology to deliver faster, more flexible, and higher-quality customer service. The Board of Directors views this initiative as a critical strategic investment, supporting sustainable growth in both the near and long term.

In line with the M25+ agenda, as part of its long-term growth strategy, Maybank Indonesia continues to strengthen its "One Maybank" approach, integrating banking services with its subsidiaries into a single integrated financial solutions ecosystem. This synergy encompasses collaboration between banking, multifinance, securities, asset management, and insurance services, enabling the Bank to provide comprehensive financial solutions for both individual and corporate customers.

Through this strategy, the Bank increases the effectiveness of cross-selling products and services between entities within the group, while strengthening long-term relationships with customers. This financial service bundling approach can provide more competitive, efficient, and integrated added value, in line with increasingly complex customer needs.

This strengthened synergy is also supported by the establishment of a strategic coordination forum and cross-entity committees that ensure strategic alignment, integrated risk management, and improved overall group governance. This step continues to strengthen Maybank Indonesia's position as a key part of the Maybank Group's regional network, providing collaboration-based financial solutions.

We also reaffirm Maybank Group's commitment, as one of the world's leading Islamic banking groups, to advancing Islamic business in Indonesia. Throughout the year, we have undertaken initiatives that include the launch of corporate Islamic products, the development of Islamic Wealth Management through collaborative approaches, and strategic partnerships with Islamic community organisations via our Islamic Banking Services.

Regarding the planned spin-off of the Sharia Business Unit (UUS), the Bank remains committed to full compliance with applicable laws and regulations and will make any required capital adjustments should the spin-off proceed. The Bank also continues to focus on expanding UUS assets while strengthening governance and sharia business capabilities to ensure a smooth and sustainable transition.

OUR ROLE IN THE FORMULATION OF STRATEGIES AND STRATEGIC POLICIES

Our role in this area is fundamental, as we work to devise the Bank's strategies and policies that remain consistent with the mandate set out in the Board Charter. This role involves establishing business priorities, strengthening governance, and ensuring that the Bank's strategies and policies remain responsive to industry dynamics and the rapidly evolving needs of our customers.

Our responsibility extends beyond formulating strategies and policies to ensuring their implementation across all levels of the organisation is effective. In each strategy formulation process, we would normally conduct a comprehensive analysis of the Bank's internal and external conditions to understand the business environment, identify challenges, and seize growth opportunities. We later use the results of this analysis to set the Bank's strategic objectives and to strengthen policy measures that can support healthy, prudent, and sustainable growth.

Throughout 2025, Maybank Indonesia advanced its M25+ strategy, entering its final phase with the implementation of Strategic Programme (SP) #7: Uplift Indonesia, aimed at enhancing the Bank's contribution to the domestic market. This initiative reinforces Maybank Indonesia's commitment to staying relevant and competitive by delivering comprehensive, integrated, and customer-centric financial solutions and services. The achievements and foundations established under M25+ provide a critical platform as the Bank progresses with its transformation agenda toward its ROAR30 aspirations.

PROCESSES UNDERTAKEN BY THE BOARD OF DIRECTORS IN IMPLEMENTING STRATEGY AND STRATEGIC POLICIES

To ensure the effective and well-directed implementation of the Bank's strategies and policies, the Board of Directors establishes various strategic initiatives, action plans, and measurable performance indicators as set out in the Bank's Business Plan (RBB) and the Sustainable Finance Action Plan (RAKB). The preparation of these two strategic documents is conducted comprehensively, taking into account prevailing economic dynamics, developments within the banking industry, the strategic direction of Maybank Group, and applicable regulatory requirements.

The RBB serves as the primary framework for translating the Bank's medium- and long-term strategies into annual operational targets, encompassing business growth, risk management, funding structure strengthening, as well as efficiency and profitability enhancement. Meanwhile, the RAKB provides guidance for integrating Environmental, Social, and Governance (ESG) principles into the Bank's business activities, including the development of a sustainable financing portfolio, environmental and social risk management, and the Bank's contribution to inclusive and sustainable economic development.

In its execution, the Board of Directors conducts periodic monitoring and evaluation through management forums and structured performance reporting mechanisms. This approach enables the Board to ensure that all business units execute strategies consistently, remain responsive to changes in the business environment, and operate in alignment with the Bank's defined risk appetite. Through disciplined and integrated strategic management processes, the Board of Directors is committed to ensuring that every strategic policy delivers long-term value for the Bank and all stakeholders.

2025 PERFORMANCE ACHIEVEMENTS

Throughout 2025, Maybank Indonesia was able to maintain resilient performance amid challenging global and domestic economic dynamics. The Bank's positive performance was supported by increasingly integrated synergy across all business lines, including close collaboration with subsidiaries and the broader Maybank Group ecosystem. Through a strong spirit of collective execution, the Bank sustained quality growth momentum while recording solid profitability improvement.

Consistency in executing business strategies focused on priority segments, alongside the strengthening of operational fundamentals, played a crucial role in maintaining stability. The Commercial, SME and automotive segments continued to serve as a significant contributor to business expansion. Overall, the Bank's performance achievements were reflected in selective intermediation growth, efficient funding structure, and well-maintained asset quality.

The Bank's Profit Before Tax (PBT) was up by 38.9% to reach Rp2.2 trillion. Profit After Tax and Minority Interest (PATAMI) rose 48.5% to Rp1.7 trillion, supported by continued reduction in loan loss provisions and better cost management.

From a financing perspective, CFS Non-Retail loans grew 5.2%, supported by the Bank's commercial loans (classified as Business Banking), which rose 11.6%. Loans for small and medium enterprises (SME+) increased 6.6%, while retail SME (RSME) loans declined 1.3%. CFS Retail loans also grew 5.2%, backed by growth in auto loans of 8.6%, followed by a 5.4% increase in unsecured loans (credit card & personal loans), while mortgage financing remained relatively flat at 0.2%.

Overall, the Bank's Retail and Non-Retail loans managed under the Community Financial Services (CFS) segment grew 5.2% to Rp87.2 trillion.

In December 2025, the Bank's total outstanding loans stood at Rp123.6 trillion, declining 3.1% following portfolio rebalancing in Global Banking (GB) loans, which recorded a decline of 18.4%. On a quarter-on-quarter basis, GB's Large Local Corporates (LLC) segment recorded growth of 13.1%. The Bank seeks to leverage the growth momentum in the LLC segment going forward.

In line with OJK's Sustainable Business Activity Classification (KKUB), the Bank's sustainable financing stood at Rp21.2 trillion, supported by growth in Eco-friendly Transportation financing, which increased 131%, and Renewable Energy financing, which rose 499% in 2025.

Asset quality remained well maintained through disciplined portfolio monitoring and adherence to prudential principles. The Bank continued to improve credit quality through accelerated recovery of non-performing loans and proactive identification of customers vulnerable to deterioration. As a result, the gross Non-Performing Loan (NPL) ratio stood at 2.17%, improving from 2.68% in the previous year. The Bank's Loan at Risk (LaR) ratio also improved to 6.67%, compared with 8.22% in the prior year, reflecting the effectiveness of strengthened credit risk management.

From a liquidity standpoint, the Bank maintained a strong and stable funding position. The Loan to Deposit Ratio (LDR) Bank-only was recorded at 90.31%, the Liquidity Coverage Ratio (LCR) Bank-only at 175.83%, and the Net Stable Funding Ratio (NSFR) Bank-only at 112.42%. All of these indicators remained above regulatory requirements, demonstrating the Bank's capacity to preserve liquidity resilience while supporting sustainable business growth.

Current Accounts and Savings Accounts (CASA) increased 6.3%, driven by a 12.0% increase in Current Account, partly reflected in the number of financial transactions, which rose 11.7% to more than 5 million via the M2E corporate platform. Savings Accounts eased 3.3%. Time Deposits decreased 12.1%, in line with the Bank's continued focus on optimising efficient funding. CASA ratio improved to 57.55% from 52.86% a year earlier. Total customer deposits stood at Rp116.19 trillion, declining 2.4%.

In terms of capital structure, the Bank maintained a solid capital position to support sustainable business expansion. The Capital Adequacy Ratio (CAR) stood at 27.31%, with total capital amounting to Rp32.3 trillion, reflecting the Bank's capacity to absorb potential risks and reinforce future credit growth.

Meanwhile, Sharia financing performance through the Sharia Business Unit (UUS) also showed positive growth, which recorded a 104.0% increase in PBT to Rp847 billion in 2025. Shariah financing stood at Rp30.5 trillion contributing 28.1% to the Bank's total financing portfolio (Bank-only). Shariah CASA increased 5.5%, supported by growth in Current Accounts of 13.8%, while Savings Accounts eased 1.8%. Time Deposits declined 29.9%, in line with the Bank's continued efforts to optimise funding composition. Sharia financing quality also improved, as reflected by a decline in the gross Non-Performing Financing (NPF) ratio to 2.17%, compared with 2.21% previously.

COMPARISON OF 2025 ACHIEVEMENTS AGAINST TARGETS

In formulating its Bank Business Plan (RBB), Maybank Indonesia consistently takes into careful consideration prevailing economic conditions and developments within the banking industry, as outlined in the preceding sections. The Bank also conducts a comprehensive assessment of its risk posture, as well as market targets and potential (including market sizing and addressable market), which serve as the foundation for defining its business strategy focus and for preparing financial projections and performance targets across each business segment.

In 2025, the Bank recorded Profit Before Tax (PBT) and Profit After Tax (PAT) at the Bank-only level of Rp1.7 trillion and Rp1.3 trillion, respectively. These achievements were below the Revised RBB targets by 7.5% and 3.2%, respectively. This condition is primarily driven by suboptimal interest and non-interest income. Nevertheless, the Bank remains committed to optimising performance sustainably by strengthening business strategies, improving operational efficiency, and implementing prudent risk management.

Amid rising cost of funds pressures, the Bank was nevertheless able to deliver growth in net interest income (NII). The Bank continued to manage its cost structure through disciplined efficiency initiatives under the Strategic Cost Management Program (SCMP), ensuring that cost growth remained aligned with revenue expansion. Throughout 2025, lending activities were conducted selectively, accompanied by improvements in the composition of earning assets toward a healthier portfolio mix. These developments were consistent with domestic consumption activity and the resilience of Indonesia's economy throughout the year.

The Bank also recorded growth in non-interest income, primarily driven by fees from treasury transactions, recovery income, and fees from wealth management service. Meanwhile, overhead expenses remained well controlled, increasing by 1.4% and staying below the Revised RBB target by 8.3%. This achievement reflects disciplined cost management and consistent efforts to enhance operational efficiency.

From a profitability perspective, the Bank's Net Interest Margin (NIM) stood at 3.27%, compared to 3.34% in the previous year, and 19 bps below the Revised RBB target. This decline was mainly attributable to sustained cost of funds pressures throughout the year, which remained a key factor in maintaining a prudent balance between business growth and profitability stability.

Description	2025 Realisation	2025 Target	2025 Target Achievement (%)
Profit Before Tax (PBT)	Rp1.7 trillion	Rp1.8 trillion	(7.5%)
Net Profit (PAT)	Rp1.3 trillion	Rp1.4 trillion	(3.2%)
Net Interest Margin (NIM) Ratio	3.27%	3.46%	(0.19%)

CHALLENGES FACED AND MITIGATION MEASURES UNDERTAKEN

Throughout 2025, Maybank Indonesia faced various challenges arising from global economic uncertainty, geopolitical dynamics, and increasingly intense competition within the banking industry. These conditions affected credit demand and prompted the Bank to recalibrate its strategic approach, including portfolio rebalancing efforts to ensure that growth remains within a healthy and sustainable corridor.

Maintaining quality credit growth became one of the Bank's primary challenges amid a still-selective market environment. In response, Maybank Indonesia upheld its prudent lending strategy by applying its risk appetite framework with discipline and focusing expansion on industry sectors deemed to have strong prospects. The Bank also continued to closely monitor its portfolio, strengthen customer engagement and support, and maintain an adequate risk posture to preserve asset quality.

At the same time, rising customer expectations for digital services encouraged the Bank to accelerate digital transformation and enhance operational efficiency. Strengthening risk management practices, internal controls, and ongoing portfolio monitoring became integral components of the Bank's mitigation efforts in navigating the evolving industry landscape.

Nevertheless, the Board of Directors affirms that, overall, the Bank's positive achievements in 2025 outweighed the areas requiring improvement. Supported by solid foundations, disciplined risk management, and an ongoing transformation agenda, Maybank Indonesia remains confident in strengthening its competitiveness and capturing sustainable growth opportunities in the years ahead.

DIGITAL BANKING DEVELOPMENT

Digital transformation has become one of the key pillars in strengthening Maybank Indonesia's business strategy and will continue to play a strategic role in the Bank's long-term agenda. In line with the mission of Humanising Financial Services, the Bank places customers at the center of every service development initiative, with digitalisation serving as the primary enabler in delivering enhanced banking experiences, expanding access to financial solutions, and supporting the improvement of customers' financial well-being across all segments.

In today's digital landscape, technology-driven banking services are essential for delivering fast, secure, and customer-centric solutions. Therefore, Maybank Indonesia continues to advance its digital capabilities, offering innovative solutions that meet the evolving needs of both Retail and Non-Retail segments, while driving market share growth through more efficient distribution channels and competitive product offerings.

For the Retail segment, the Bank continues to strengthen the M2U ID App as its primary Digital Banking platform. Through M2U, customers can access a wide range of financial products digitally, including Savings Accounts, Time Deposits, Mutual Funds, Bonds, and Gold Savings. The Bank also offers digital applications for Credit Cards and Personal Loans (KTA), complemented by transaction features such as QRIS payments, including the option to use credit cards as a funding source. Throughout 2025, bond transaction features within M2U were further enhanced to provide greater convenience for customers investing digitally.

These efforts to strengthen the digital ecosystem have yielded positive results. As of the end of 2025, M2U transaction volume grew by more than 23%, with QRIS transactions recording the highest growth at 101%, reflecting increasing public adoption of non-cash payment methods. The Bank also actively supports government and regulatory initiatives to promote financial inclusion through various promotional and outreach programs, including new customer acquisition, QRIS transactions, bill payments, e-money top-ups, and digital investment activities.

In line with the growth of digital transactions, Maybank Indonesia has also intensified customer education regarding cyber fraud risks. The Bank consistently disseminates preventive information and security tips through multiple communication channels, including email, push notifications, social media, and other media platforms, to safeguard transactions and reinforce customer trust.

In the business segment, Maybank Indonesia continues to develop the M2E platform, specifically designed for Corporate, Business Banking, and SME customers. M2E features are continuously expanded to support more comprehensive business transaction management, including payments, liquidity management, and other financial transactions. In 2025, M2E was enhanced with the FX Non-today transaction feature, facilitating foreign exchange transactions for customers. As of year-end 2025, M2E transaction volume recorded growth of 12%, reflecting increasing adoption of digital solutions among business customers.

Beyond M2U and M2E, the Bank has expanded its digital distribution channels through the development of API-based solutions, enabling integration of banking services with new business partners. These API solutions provide access to core banking functions such as account opening, balance inquiries, and payment processing. In 2025, Maybank Indonesia also launched partnerships utilising the API Account Binding solution, enabling customers to conduct payment transactions directly on partner platforms.

COMMITMENT TO AND IMPLEMENTATION OF ENVIRONMENTAL, SOCIAL, AND GOVERNANCE POLICIES

We position sustainability as one of our key strategic differentiators in conducting business activities. This commitment is realised through the development of five core sustainability pillars—People, Policy, Process, Platform, and Product—which serve as the framework for integrating Environmental, Social, and Governance (ESG) principles into the Bank's business strategy and operations. To strengthen internal awareness, Maybank Indonesia has established ESG Champions across business units and implemented continuous certification programs to enhance Maybankers' capabilities in supporting the sustainability agenda.

From a policy perspective, Maybank Indonesia applies responsible financing principles by incorporating environmental and social risk considerations, including avoiding sectors that are inconsistent with ESG principles. The Bank also continues to develop supporting platforms, such as a carbon calculator to accelerate emissions measurement within industrial sectors, while expanding its green financing product portfolio. In recognition of its consistent commitment, the Bank received several awards related to climate and green financing initiatives throughout 2025.

Maybank Indonesia also plays an active role in educating and assisting customers in transitioning toward more sustainable financing practices, while simultaneously strengthening sustainability awareness and knowledge among its employees. The implementation of sustainable finance continues across all operational lines, with ESG culture increasingly embedded as part of the organisation's DNA. As of 31 December 2025, the Bank has identified 19,6% or Rp21,2 trillion of its total loan portfolios as meeting ESG criteria. The Bank continues to monitor and is committed to gradually increasing this proportion, in alignment with its defined risk appetite.

As an integral part of the Maybank Group, Maybank Indonesia undertakes various strategic initiatives to expand its sustainable finance portfolio across all business segments, including Global Banking and Community Financial Services (CFS). The Bank also supports the Group's aspiration to achieve Carbon Neutral status for Scope 1 and 2 emissions by 2030 and Net Zero Carbon by 2050. Furthermore, Maybank Group continues to implement its Living Sustainability initiative, targeting one million employee volunteer hours per year dedicated to strategic projects aligned with the Sustainable Development Goals (SDGs).

As a banking institution operating in Indonesia, Maybank Indonesia ensures that sustainability principles are implemented in alignment with the eight Sustainable Finance Principles issued by the Financial Services Authority (OJK), the Indonesia Sustainable Finance Taxonomy, and the Maybank Group's ESG framework, with a focus on community empowerment and inclusive positive impact creation. ESG practices are also reflected in various corporate responsibility programs based on four CR principles — Community, Environment, Workplace, and Marketplace — including environmental preservation initiatives through energy efficiency and carbon footprint reduction.

The Bank's sustainability commitment has once again received industry recognition. In 2025, Maybank Indonesia was named "Best SME Bank – Indonesia" and "Best Bank for ESG – Indonesia" at The Euromoney Awards for Excellence 2025. These accolades further reinforce the Bank's position as a competitive financial institution committed to sustainable growth and long-term value creation.

OTHER PERFORMANCE

Organisational Structure

In order to enhance productivity, organisational effectiveness, and overall performance optimisation, Maybank Indonesia undertook an organisational transformation in 2025. This transformation encompassed the realignment of several key functions across the Bank to strengthen governance, foster cross-unit synergy, and ensure the sustainable achievement of the Bank's strategic objectives.

Within the Community Financial Services Directorate, organisational alignment was carried out to reinforce governance and risk management frameworks, while enhancing data-driven decision-making effectiveness. This initiative supports more prudent, integrated, and sustainability-oriented management of the retail business portfolio. Meanwhile, within the Global Banking Directorate,

structural adjustments were implemented to strengthen the corporate customer service model, enhance cross-segment collaboration, and optimise the management of large-scale financing, thereby increasing the Bank's competitiveness in delivering value-added financial solutions.

From a control and compliance perspective, Maybank Indonesia strengthened the Risk Management Directorate through structural refinements aimed at enhancing the quality, integrity, and transparency of risk management and reporting processes, in line with regulatory requirements and industry best practices. Adjustments were also made within the Legal, Compliance, Corporate Secretary & Anti-Fraud Directorate to reinforce the compliance framework, governance standards, and the protection of the Bank's interests in responding to evolving regulatory dynamics and increasingly complex non-financial risks.

To support sustainable financial stability and performance, organisational alignment within the Finance Directorate focused on strengthening integrated financial functions, including liquidity management, asset quality oversight, and financial risk control. In addition, within the IT & Digital Directorate, structural refinements were undertaken to accelerate digital transformation, enhance information technology capabilities, and ensure reliable, efficient digital services aligned with both business and customer needs.

Under the coordination of the President Director, Maybank Indonesia also reinforced key strategic support functions to ensure consistency in corporate communication, brand management, and cross-functional collaboration. This comprehensive organisational transformation reflects the Bank's commitment to building a more agile, integrated

organisation capable of delivering long-term value for all stakeholders.

Detailed information regarding Maybank Indonesia's organisational structure is presented in the Company Profile chapter of this Annual Report.

Core Activities and Types of Products and Services Offered

Maybank Indonesia conducts its core activities as a banking institution engaged in mobilising funds from the public and channeling them back into the economy through various financing and lending solutions to support national economic growth. In carrying out this intermediation function, the Bank consistently upholds prudential principles while offering competitive interest rates to deliver added value to customers and stakeholders.

As a customer-centric bank, Maybank Indonesia provides a comprehensive and integrated range of banking products and services, including lending facilities for micro, small, and medium enterprise (MSME) borrowers. The Bank also offers Sharia banking services through financing and deposit products structured in accordance with Sharia principles, thereby addressing the needs of a broader segment of society. Detailed information regarding the Bank's products and services is presented in the Company Profile chapter under the Products and Services section.

Interest Rates for Funding and Lending

In 2025, the interest rates applied by Maybank Indonesia for fund mobilisation and lending activities denominated in Rupiah were as follows:

Period	Prime Lending Rate						Interest Rate for Rupiah-Denominated Funds
	Non MSME		MSME		Mortgage/KPA	Non-Mortgage/Non-KPA	
	Corporation	Retail	Medium	Small			
March	7.81%	9.66%	9.66%	9.66%	9.64%	10.43%	1.14%-4.26%
June	7.56%	9.41%	9.41%	9.41%	9.39%	10.18%	1.10%-3.92%
September	7.56%	9.41%	9.41%	9.41%	9.39%	10.18%	1.08%-3.76%
December	7.56%	9.31%	9.31%	9.31%	9.39%	10.18%	1.03%-3.51%

Office Locations, Business Partners, and Service Network

In enhancing service effectiveness and strengthening competitiveness amid the dynamic banking landscape, Maybank Indonesia continuously undertakes adjustments and optimisation of its branch network. In line with the Bank's aspiration to become an increasingly integrated banking institution, Maybank Indonesia continues to advance toward an omni-channel service model. The Bank integrates all service channels — ranging from branch networks, ATMs, and call centers to internet banking and digital platforms — to ensure a consistent, connected, and accessible customer experience anytime and anywhere.

As of 31 December 2025, Maybank Indonesia operated 275 branches, including Sharia branches, across Indonesia, as well as one overseas branch located in Mumbai, India. The Bank is further supported by 22 Mobile Sub-Branches (KCP Mobile) and 661 ATM units, including 26 Cash Recycle Machines (CRM). The entire network is connected within the ATM PRIMA, ATM BERSAMA, ALTO, and CIRRUS networks, and is also linked to Maybank ATMs across Singapore, Malaysia, and Brunei. This extensive connectivity provides customers with convenient access to transaction services at both domestic and regional levels. Supported by a broad service network and ongoing digital transformation, Maybank Indonesia remains committed to delivering a secure, seamless, and innovative banking experience.

Throughout 2025, the Bank also continued to strengthen its business partnerships and service network as part of its efforts to enhance performance, efficiency, and competitiveness. Empowerment of branch and regional offices remains a key priority to ensure the delivery of optimal banking services, while also supporting the growth of business communities and local economies within the Bank's operational areas.

In achieving its defined business targets, Maybank Indonesia further promotes strong synergy across business units and within the broader Maybank Group. This synergy serves as the foundation for reinforcing the Bank's commitment to integrity, perseverance, and service excellence, with customer needs consistently positioned as the highest priority.

Significant Changes Affecting The Bank and Its Business Group

Throughout 2025, there were no significant changes affecting the Bank or the Bank's Business Group.

BUSINESS PROSPECTS, ECONOMIC DEVELOPMENTS, AND MARKET TARGETS

We anticipate that the challenges in 2026 will not be less demanding than those faced in 2025, amid ongoing global geopolitical tensions, a moderation in global economic growth, and various domestic policy developments that may impact the national economy and banking industry. Globally, the economy is projected to expand at a moderate rate of approximately 3.2% in 2026. However, global economic activity continues to be affected by rising international trade costs due to tariff policies, persistent geopolitical tensions in the Middle East and Eastern Europe, and increasingly limited fiscal and monetary policy space across many countries.

Domestically, Indonesia's economy is projected to grow at around 5.21% in 2026, supported by resilient domestic demand and the realisation of government expenditure on priority development programs. Bank Indonesia continues to foster a more supportive interest rate environment for economic expansion, while investment inflows and a sustained trade surplus are expected to underpin external resilience. Nevertheless, the Board of Directors notes that growth remains below its optimal potential, given global constraints affecting exports and foreign direct investment, as well as government spending realisation that has yet to reach its full momentum.

Priority government programs under the AstaCita agenda, including food and energy self-sufficiency, industrial downstreaming, infrastructure development, strengthening of MSMEs and cooperatives, and human capital development, are expected to generate greater multiplier effects as implementation strengthens in 2026. Amid these dynamics, the Rupiah is projected to have room for appreciation, supported by continued growth in foreign direct investment inflows, a consistent trade surplus, and downstreaming policies as well as Export Proceeds (DHE) regulations that reinforce Indonesia's external position.

Within the banking industry, credit growth is projected to increase moderately to approximately 8%-12% in 2026, in line with domestic economic activity and improving realisation of government development programs. Meanwhile, Third-Party Funds are expected to remain strong, supported by more accommodative system liquidity conditions, including the impact of government liquidity injection policies into the national banking system.

Based on the forward-looking economic and industry outlook, Maybank Indonesia has undertaken a comprehensive analysis in preparing its 2026 Bank Business Plan (RBB), deepening its strategic focus by identifying strengths, areas for improvement, opportunities, and potential risks to be anticipated. The Bank has implemented various initiatives to strengthen its position as one of the key players in the Indonesian market through the M25+ transformation strategy in 2025, which will transition into ROAR30 in 2026. The objective of this strategy is to maintain a strong customer-centric orientation across the organisation, enhance competitiveness, and create market differentiation through an approach aligned with the Bank's mission of Humanising Financial Services.

One specific initiative is SP7: Uplift Indonesia, designed to ensure that Maybank remains relevant and competitive in a dynamic market environment. Through this initiative, Maybank Indonesia is able to respond to evolving customer needs by providing sustainable, high-quality banking products and services, ultimately driving sustainable growth for the Bank and strengthening its position amid industry disruption and shifting customer expectations.

In achieving its defined market targets, the Board of Directors emphasises several key priorities, including strengthening fee-based income, proactively maintaining portfolio quality, enhancing productivity and cross-unit collaboration, and delivering the best banking experience as a key differentiator for customers. The Board believes that in an environment where banking products are increasingly comparable, service quality and customer experience will become decisive competitive factors.

In line with the Maybank Group's strategic transition, 2026 also marks the commencement of ROAR30, the five-year strategy extending to 2030. The successful implementation of M25+ provides a critical foundation for the Bank's transformation journey toward ROAR30. This strategy targets an improvement in Return on Equity (ROE) to 13–14% by 2030, while remaining firmly anchored to Maybank's core mission of Humanising Financial Services. ROAR30 is built upon three main pillars: strengthening value- and impact-driven propositions, building regionally scaled businesses through the strength of the ASEAN network, and reinforcing the Bank's internal foundations through investments in technology, data and Artificial Intelligence (AI), future talent development, as well as disciplined productivity and capital management.

ROAR30 represents a shared growth commitment among all Maybankers to continuously innovate, expand positive contributions to society, and support inclusive and sustainable real economic growth. Looking ahead, Maybank Indonesia remains optimistic about actively contributing to the realisation of ROAR30 aspirations and delivering long-term value for all stakeholders through 2030. Through disciplined strategy execution, the Bank is confident in sustaining its growth momentum and further strengthening its position as one of the leading financial institutions in Indonesia and the ASEAN region.

HUMAN CAPITAL DEVELOPMENT

Maybank Indonesia places Human Capital development as one of the key pillars in executing the Bank's strategy. To this end, the Bank implements a structured human capital development framework centered on three primary pillars. First, strengthening leadership capabilities through the integration of the SEARCH++ competency model with a future-oriented mindset and skillset, translated into comprehensive future leader development programs. Second, providing comprehensive training programs for all employees aligned with the Bank's strategic direction, encompassing modules such as General Induction, Human Centered Design, Effective Communication, Problem Solving & Decision Making, Manager as Coach, and Digital Leadership. Third, implementing a cultural transformation program to ensure that all employees internalise the core behaviors and practical habits expected by the organisation.

Throughout 2025, Maybank Indonesia continued to reinforce its continuous learning programs, professional certification initiatives, and work process transformation through automation and digitalisation to enhance employee productivity. Beyond strengthening technical competencies, the Bank also advanced its organisational culture transformation through the "One Team, One Direction, New Energy" work culture initiative. This cultural transformation aims to foster stronger cross-functional collaboration, enhance employee engagement through a speak-up culture, and drive innovation through the adoption of agile working methods. The implementation of this culture is reflected in increased employee participation in business initiatives and operational innovation that support overall organisational effectiveness.

To support this transformation, the Bank accelerated the digitalisation of human capital management, including the enhancement of the MyHR2U system, as well as the adoption of Agile practices such as Daily Stand Up (DSU), Kanban, and Retrospectives. The Bionic Squad's role was further strengthened as a key enabler of cross-functional collaboration, improving execution speed, elevating decision-making quality, and fostering innovation aligned with the Bank's evolving business needs.

In addition, Maybank Indonesia reinforces a high-performance work culture through the adoption of Critical Few Behaviors and Five Practical Habits, including Customer First, One Team + One Direction Powered by Integrity, the Three-Minute Early Rule, HOT Check-in, and Weekly Growth Synergy. These initiatives foster a growth mindset across all organisational levels, enhancing sustained productivity and supporting long-term performance resilience.

UTILISATION OF INFORMATION TECHNOLOGY

Maybank Indonesia continues to advance its Information Technology (IT) transformation with a primary focus on strengthening infrastructure, enhancing system resilience, and reinforcing cybersecurity capabilities. These efforts are undertaken in response to the increasingly digital banking landscape, evolving customer behavior, and the growing complexity of cyber threats. In executing these initiatives, Maybank Indonesia consistently coordinates with regulators to ensure that all IT developments are conducted in full compliance with prevailing regulations, while supporting the Bank's vision to provide reliable, secure, and accessible services to customers.

One of the Bank's strategic priorities in 2025 was to accelerate service digitalisation and system modernisation through the development of various applications and the enhancement of supporting infrastructure. By the end of 2025, the Bank had implemented several system enhancements, including the development of M2U Digital Personal Loan, iBaaS (Islamic Banking-as-a-Service), the M2U – Primary Bonds USD feature, and SP7 Marketing Automation through the Customer Engagement Platform. On the infrastructure and IT security front, the Bank also strengthened its capabilities through the implementation of Automation Helpdesk Process, DCO, and Control-M, aimed at improving operational efficiency and service stability.

In addition, Maybank Indonesia has accelerated its digital transformation with the deployment of an end-to-end Straight Through Processing (STP) platform, seamlessly integrated with both internal and external banking ecosystems. This platform enhances operational efficiency, accelerates transaction processing, and delivers a more seamless, responsive, and integrated customer experience. Through this modernisation, Maybank Indonesia ensures its banking services meet evolving digital-era customer expectations while maintaining the highest standards of security, speed, and convenience.

Beyond technological advancement, Maybank Indonesia places strong emphasis on developing IT human capital capabilities. The Bank conducts structured and periodic technical, non-technical, and leadership training programs, while also encouraging IT personnel to participate in professional certification programs to ensure competencies that meet national and international standards.

In its commitment to strengthening cyber resilience, Maybank Indonesia continuously enhances its technology security posture through comprehensive testing, including vulnerability- and scenario-based assessments. The Bank advances infrastructure modernisation, maintains disciplined, periodic controls over its Data Center (DC) and Disaster Recovery Center (DRC), and leverages automation to optimise data processing efficiency. Additionally, the Bank also proactively develops technology and cyber risk monitoring mechanisms to enable early detection and mitigation of potential threats.

IMPLEMENTATION OF BANK GOVERNANCE

The implementation of Good Corporate Governance (GCG) within the Bank is underpinned by human capital committed to creating value and serving the community through the mission of Humanising Financial Services. To further strengthen governance practices, Maybank Indonesia upholds four core pillars of corporate governance, namely Ethics, Transparency, Accountability, and Sustainability (ETAS). These four pillars serve as the foundation for building organisational discipline, accelerating balanced performance, and ensuring that the Bank's growth progresses in a responsible and sustainable manner.

Internally, the implementation of GCG is guided by three principal governance aspects: Governance Structure, Governance Process, and Governance Outcome. Through this framework, the Bank ensures that GCG practices are fully integrated into its day-to-day operational activities. These practices are carried out in alignment with the Bank's core values – Teamwork, Integrity, Growth, Excellence, Efficiency, and Relationship Building – collectively embodied in the TIGER culture.

As of December 2025, Maybank Indonesia has conducted a self-assessment of its GCG implementation and achieved a composite score of 2, reflecting that the Bank and its Subsidiaries have implemented governance practices and maintained substantial compliance with GCG principles. The Bank remains committed to continuously enhancing the quality of its GCG by addressing evaluation recommendations and aligning governance practices with both national and international regulatory standards.

In 2025, the Company achieved a key milestone in corporate governance with the establishment of a Transformation Committee, composed of Board members and subsidiary leaders. The Committee was created to enhance group-wide synergy and strengthen risk oversight across the organisation. The Board of Directors notes that governance practices in 2025 were more robust than the prior year, demonstrated by management's active engagement and the effective execution of committee mandates.

Regarding the Maybank Indonesia Financial Conglomerate (KKMBI), the Bank consistently applies Integrated Governance in accordance with prevailing regulations, including OJK Regulation No. 18/POJK.03/2014 concerning the Implementation of Integrated Governance for Financial Conglomerates, OJK Circular Letter No. 15/SEOJK.03/2015 concerning the Implementation of Integrated Governance for Financial Conglomerates, and OJK Regulation No. 30 of 2024 concerning Financial Conglomerates and Financial Conglomerate Holding Companies, as well as the financial industry's best practices. As the Main Entity of KKMBI, Maybank Indonesia has actively implemented Integrated Governance within the Financial Conglomerate both prior to and following the issuance of the relevant regulations.

INTERNAL CONTROL OVER FINANCIAL REPORTING

PT Bank Maybank Indonesia Tbk affirms that management is responsible for establishing and maintaining adequate Internal Control over Financial Reporting (ICoFR) in accordance with Financial Service Authority Regulation (POJK) Number 15 Year 2024 concerning the Integrity of Bank Financial Reporting.

These controls are designed to provide reasonable assurance regarding the reliability of financial reporting and the preparation of financial statements in accordance with applicable accounting standards.

Management remains committed to continuously strengthening the internal control framework to ensure transparency, accountability, and stakeholder confidence in the integrity of the Bank's financial reporting.

ASSESSMENT OF COMMITTEES UNDER THE BOARD OF DIRECTORS

In supporting the effective discharge of its duties and responsibilities, the Board of Directors is assisted by committees established under the Board, which play a critical role in ensuring that all of the Bank's operational activities are conducted in alignment with prudential principles and sound governance practices. In accordance with regulatory requirements, the Board of Directors is mandated to establish, at a minimum, a Risk Management Committee, a Credit Committee, a Credit or Financing Policy Committee, and an Information Technology Steering Committee. In addition to these mandatory committees, the Board of Directors has also established several other committees, including the Asset & Liabilities Committee (ALCO), Internal Audit Committee, Integrated Risk Management Committee, Credit Restructuring Committee, Human Capital Committee, Human Capital Disciplinary Committee, Transformation Steering Committee, and Joint Steering Committee.

These committees consistently provide strategic support through recommendations, second opinions, and relevant insights to serve as key considerations for the Board of Directors prior to making both tactical and strategic decisions. Throughout 2025, the Board of Directors assessed that all committees under its supervision have performed their respective functions, duties, and responsibilities effectively and in full compliance with prevailing regulations as well as the Bank's internal policies.

This assessment is based on several indicators, including the proper execution of committee mandates, performance achievements during the financial year, the competence of committee members, meeting attendance rates, and the quality of decisions and recommendations produced in each deliberation. Through their optimal contribution, the committees under the Board of Directors have become an integral part of supporting the prudent, effective, and sustainable management of the Bank, while reinforcing its long-term performance resilience.

CHANGES IN THE COMPOSITION OF THE BOARD OF DIRECTORS

Throughout 2025, there were no changes to the composition of the Board of Directors of Maybank Indonesia.

APPRECIATION AND CLOSING REMARKS

On behalf of the entire Board of Directors, we would like to express our deepest appreciation and sincere gratitude to all stakeholders for the continued trust and support extended to Maybank Indonesia throughout 2025. We convey our highest appreciation to the Board of Commissioners for their guidance, oversight, and strategic counsel, which have served as an essential foundation in safeguarding sound governance and strengthening the Bank's performance. The Board of Directors also extends its gratitude to our shareholders, regulators, business partners, and customers for their close collaboration and unwavering support in navigating the Bank's journey amid an evolving industry landscape.

In particular, the Board of Directors wishes to recognise and commend all Maybankers for their dedication, professionalism, and collaborative spirit demonstrated throughout the year. The disciplined execution of strategy, reinforcement of risk management practices, enhancement of service quality, and acceleration of digital transformation have been key enablers in maintaining operational resilience while generating sustainable growth.

Let us sustain this momentum with renewed energy, greater agility, and stronger alignment as we move forward together toward our shared aspirations — with the spirit of One Team, One Direction, New Energy.

Jakarta, March 2026

On behalf of the Board of Directors
PT Bank Maybank Indonesia Tbk



STEFFANO RIDWAN
President Director

BOARD OF DIRECTORS



BIANTO SUODJO
Director

RICKY ANTARIKSA
Director

IRVANDI FERIZAL
Director

STEFFANO RIDWAN
President Director

WIDYA PERMANA
Director



EFFENDI
Director

YESSIKA EFFENDI
Director

SHAIFUL ADHLI YAZID
Director

ROMY HARDIANSYAH
Director

BAMBANG ANDRI IRAWAN
Director

Sharia Supervisory Board Report

We sincerely hope that these steps can become part of efforts to promote harmony and cooperation in order to provide real solutions to people's needs.

BISMILLAHIRRAHMANIRRAHIM

ASSALAMU'ALAIKUM WA RAHMATULLAHI WA BARAKATUH.

All praise is for Allah, the Lord of all creation. Firstly, let us express our praise and gratitude to Allah SWT for His grace and blessing bestowed upon us. May peace and blessings always be bestowed upon the Prophet Muhammad Peace Be Upon Him and to all those who follow him with goodwill to the day of judgement.

Alhamdulillah, in 2025, the Sharia Supervisory Board (SSB) of Maybank Indonesia's Sharia Business Unit (SBU) continued to carry out its duties and responsibilities by ensuring that every business activity runs in accordance with Sharia principles and applicable regulations. We held 23 meetings and issued SSB Opinions regarding Sharia products and business activities, as well as providing other suggestions and recommendations needed to support the development of Maybank Indonesia's SBU business. Several important discussions regarding products and activities from a Sharia compliance perspective included:

- Maybank Global Access iB Savings Products
- Sharing Restricted Investment Account iB (SRIA)
- Fast Remittance Services
- Waqf Services
- Biller Services
- API (H2H) Credit Notification Services
- QR TUNTAS Services
- Waris Syariah (Islamic Inheritance) Calculator Services on Maybank Corporate Web
- Cross Border QR Services
- SNAP QRIS API Services
- And others



In relation to the Sharia Review, during the first and second semesters of this year, we conducted supervision and inspections in the form of:

- Testing of product samples and transactions taken randomly from branches throughout the region, including Sharia Branch Offices and Maybank Sharia Services
- Holding sharing sessions for all employees to provide enlightenment and deepen the meaning of Sharia aspects.

Sharia Supervisory Board has also reported its supervisory results semestery to the Financial Services Authority (OJK), with a copy sent to the Board of Commissioners and Board of Directors for follow-up in accordance with applicable regulatory provisions.

Throughout 2025, Maybank Indonesia's implementation of the Shariah First strategy and Leverage Business Model remains consistent. This has established Maybank Indonesia as an Innovative and Thought Leader in the Sharia banking industry, while also ensuring that the Bank's business and operations are always in line with Sharia principles.

This continues to be supported by the Bank's commitment to constantly strengthen the implementation of the Sharia Governance Framework (SGF) and the Sharia Compliance Policy (SCP) to all internal stakeholders, ensuring the fulfillment of Sharia compliance in the Bank's Sharia business activities. Sharia Supervisory Board, in collaboration with the Shariah Advisory & Assurance Unit (SAA), also held meetings and training related to Sharia compliance in general, in an effort to strengthen Sharia compliance within the Bank.

From the social perspective of Sharia banking, Maybank Indonesia's Sharia Business Unit has continued to reinforce its active role in the management of Benevolent Funds and Zakat. We note that the Sharia Supervisory Board is consistently consulted in both planning and implementation of benevolent fund distribution programs, thereby ensuring full alignment with the goal of delivering benefits and empowering people.

We also appreciate management's initiative to provide Sharia financial education in several universities and communities across Indonesia. We hope this concern can continue to be fostered with other community-based communities to significantly strengthen the socio-economic role of Sharia in the country.

In addition, we are grateful for management's growing enthusiasm to actively participate in the productive economic empowerment in collaboration with various institutions. We sincerely hope that steps like these can become part of efforts to promote harmony and cooperation in order to provide real solutions to people's needs.

Following our oversight throughout 2025, we are of the opinion that Maybank Indonesia Sharia Business Unit activities do not violate the DSN-MUI Fatwa, Sharia Supervisory Board opinions, applicable Sharia principles, or other related provisions. We hope that management in charge of Sharia activities will remain committed to adhering to Sharia principles as well as applicable laws and regulations. Furthermore, the implementation of the Shariah First Strategy in every offer made for all Maybank Indonesia banking products and propositions necessitates increased attention from all lines to ensure that the principles of prudence and reputation are consistently met when carrying out Sharia activities. We hope the implemented strategy will contribute significantly to the development of the national Sharia banking industry.

In closing, we would like to express our deepest gratitude and appreciation to management and all employees for the performance achievements of Maybank Indonesia Sharia Business Unit in 2025.

May Allah Ta'ala always provide taufik and guidance to all of us in carrying out Sharia banking activities so that we can achieve sustainable business growth in the future with full blessings.

Wassalamu'alaikum wa Rahmatullahi wa Barakatuh.

On behalf of the Sharia Supervisory Board



DR. KH. M. SAAD IH MA
Chairman

Statements of Responsibility for 2025 Annual Report by the Board of Commissioners of PT Bank Maybank Indonesia Tbk

We, the undersigned, hereby state that all information contained in the 2025 Annual Report of PT Bank Maybank Indonesia Tbk has been comprehensively presented and take full responsibility for the accuracy of the contents of the Company's Annual Report.

This statement is made truthfully.

Jakarta, March 2026

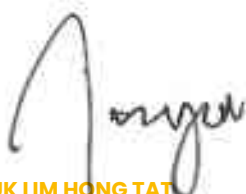
BOARD OF COMMISSIONERS



DATO' SRI KHAIRUSSALEH RAMLI
President Commissioner



EDWIN GERUNGAN
Commissioner



DATUK LIM HONG TAT
Commissioner



DATO' ZULKIFLEE ABBAS ABDUL HAMID
Commissioner



HENDAR
Independent Commissioner



PUTUT EKO BAYUSENO
Independent Commissioner



MARINA R. TUSIN
Independent Commissioner



DANIEL JAMES ROMPAS
Independent Commissioner

Statements of Responsibility for 2025 Annual Report by the Board of Directors of PT Bank Maybank Indonesia Tbk

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Jakarta, March 2026

BOARD OF DIRECTORS



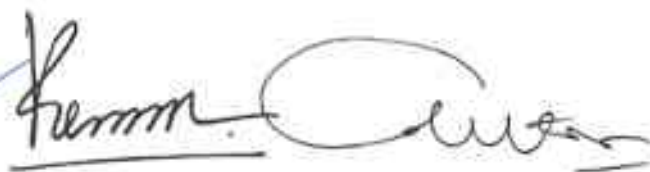
STEFFANO RIDWAN
President Director



IRVANDI FERIZAL
Director



EFFENDI
Director



WIDYA PERMANA
Director

RICKY ANTARIKSA
Director



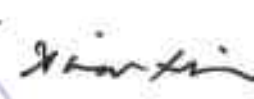
BAMBANG ANDRI IRAWAN
Director



YESSIKA EFFENDI
Director



ROMY HARDIANSYAH
Director



SHAIFUL ADHLI YAZID
Director



BIANTO SUODJO
Director

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UKIR PRESTASI & KESUKSESAN

Temukan solusi untuk mengembangkan usaha melalui pembiayaan Maybank SME



Humanising
Financial Services

General Bank Information

Company Name

PT Bank Maybank Indonesia Tbk

Nick Name

Maybank Indonesia

Date of Establishment

15 May 1959

Company Name Change Effective Date

PT Bank Internasional Indonesia Tbk changed to PT Bank Maybank Indonesia Tbk (Company name change has been effective as of 23 September 2015)

Business Field

Commercial Banks/Banking Services

Legal Basis of Establishment

- Business license as a Commercial Bank through Decree of the Minister of Finance of the Republic of Indonesia No.138412/U.M.II dated 13 October 1959, which was amended by Decree of the Financial Services Authority Commissioner Number 18/KDK.03/2015 dated 23 September 2015
- Business license as a Foreign Exchange Bank through Decree of the Board of Directors of Bank Indonesia No.21/11/Dir/UPPS 9 November 1988

Authorized Capital

Rp12,864,765,605,400 or 476,608,857,231 shares consisting of:

- Rp349,331,607,900 or 388,146,231 Class A shares nominal Rp900 per share
- Rp2,000,520,000,000 or 8,891,200,000 Class B shares nominal Rp225 per share
- Rp10,514,913,997,500 or 467,329,511,000 Class D shares nominal Rp22.50 per share

Issued and Fully Paid Capital

Rp3,855,908,223,675.50 or 76,215,195,821 shares consisting of:

- Rp349,331,607,900 or 388,146,231 Class A shares nominal Rp900 per share
- Rp2,000,520,000,000 or 8,891,200,000 Class B shares nominal Rp225 per share
- Rp1,506,056,615,775.50 or 66,935,849,590 Class D shares nominal Rp22.50 per share

Share Listing Date

21 November 1989

Stock Exchange

Indonesia Stock Exchange

Stock Code

BNII

ISIN Code

ID1000099302

Swift Code

IBBKIDJA

Composition of Shareholders

- Sorak Financial Holdings Pte.Ltd. 45.02%
- Maybank Offshore Corporate Services (Labuan) Sdn. Bhd 33.96%
- Vital Solution Fund 8.73%
- Public 12.29%

Head Office Address

Sentral Senayan III
Jl. Asia Afrika No. 8, Gelora Bung Karno
Jakarta 10270, Indonesia
T: (62-21) 2922 8888
F: (62-21) 2922 8799
E: customercare@maybank.co.id
W: www.maybank.co.id

Contact Center

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investorrelations@maybank.co.id
- 📘 www.facebook.com/MaybankIndonesia
- 📧 @MaybankID
- 📷 @maybankid
- ☎ 1500611 or +6221 78869811 (from overseas)

Subsidiaries

- PT Wahana Ottomitra Multiartha Tbk (67.49%)
- PT Maybank Indonesia Finance (99.99%)

Number of Employees

6,635 employees

Total Assets 2025

Rp193.7 trillion

Data Access and Corporate Information

Corporate Secretary

Sentral Senayan III
Jl. Asia Afrika No. 8
Gelora Bung Karno – Senayan
Jakarta Pusat 10270 Indonesia
T: +62 21 2922 8888
E: CorporateSecretary@maybank.co.id

Investor Relations

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Jakarta Pusat 10270 Indonesia
T: +62 21 2922 8888
E: InvestorRelations@maybank.co.id

Maybank Indonesia in Brief

Company Name Change Brief Information

DATE OF ESTABLISHMENT

15 May 1959

COMPANY NAME CHANGE

PT Bank Internasional Indonesia Tbk

changed its name to

PT Bank Maybank Indonesia Tbk

COMPANY NAME CHANGE EFFECTIVE DATE

23 September 2015

BASIS OF RATIFICATION

- Resolution of Extraordinary General Meeting of Shareholders (EGMS) of PT Bank Internasional Indonesia Tbk dated 24 August 2015
- Approval of Ministry of Law and Human Rights of Republic of Indonesia by means of Decree of Ministry of Law and Human Rights No. AHU-0941203. AH.01.02 Year 2015 dated 26 August 2015
- Decree of Board of Commissioners of Financial Services Authority No. 18/KDK.03/2015 dated 23 September 2015

Brief History

PT Bank Maybank Indonesia Tbk is one of Indonesia's leading national private banks and part of Malayan Banking Berhad (Maybank), which ranks amongst the largest financial services groups in the ASEAN region. Maybank Indonesia's presence in Maybank regional network has strengthened its capability in providing comprehensive financial solutions to various customer segments.

The Bank was founded on 15 May 1959, under the name PT Bank Internasional Indonesia Tbk (BII). As it was expanding, Maybank Indonesia obtained a license as a foreign exchange bank in 1988 and a year later, listed its shares as a public company in 1989 on the Jakarta Stock Exchange and the Surabaya Stock Exchange, which have now merged to form the Indonesia Stock Exchange. This milestone laid a crucial foundation for the Bank's growth and transformation into the solid and highly competitive banking institution it is today.

By the end of the 2025 financial year, Maybank Indonesia had 275 branches, including Sharia branches, spread across various regions in Indonesia and one overseas branch (Mumbai, India). Maybank Indonesia also had 22 mobile branch offices and 661 ATMs (including 26 Cash Recycling Machines) connected to ATMs within the ATM PRIMA, ATM BERSAMA, ALTO, and CIRRUS networks, and Maybank ATMs in Singapore, Malaysia, and Brunei. Maybank Indonesia also managed customer deposits of Rp116.2 trillion, with total assets reaching Rp193.7 trillion.

In 2008, Maybank acquired BII through its wholly owned subsidiaries, namely Maybank Offshore Corporate Services (Labuan) Sdn. Bhd. (MOCS) and Sorak Financial Holdings Pte. Ltd. (Sorak). Then, through the results of the Extraordinary General Meeting of Shareholders, PT Bank Internasional Indonesia Tbk dated 24 August 2015, the approval of the Minister of Law and Human Rights of the Republic of Indonesia through Decree of the Minister of Law and Human Rights No. AHU-0941203. AH.01.02 of 2015 dated 26 August 2015, and the Decision of the Board of Commissioners of the Financial Services Authority (OJK) No. 18/KDK.03/2015 dated 23 September 2015, BII changed its name to PT Bank Maybank Indonesia Tbk (Maybank Indonesia), confirming its identity as an integral entity that is inseparable from the Maybank Group and continuously striving to provide Humanising Financial Services to all stakeholders.

Maybank Indonesia provides a comprehensive range of banking products and services for both individual and corporate customers through its Community Financial Services line, which includes retail and non-retail banking, as well as Global Banking. This service portfolio is designed to meet the diverse financial needs of customers in an integrated and sustainable manner. In addition, the Bank also distributes financing in the automotive sector through its subsidiaries, namely WOM Finance for two-wheeled vehicle financing and Maybank Finance for four-wheeled vehicle financing. The presence of these subsidiaries strengthens Maybank Indonesia's financial services ecosystem, particularly in the consumer financing segment.

In line with the acceleration of digital transformation, the Bank is continuously developing digital banking capabilities and services through M2U platforms (App and Web) for retail customers, M2E for corporate customers, and various other digital channels. These initiatives reflect the Bank's commitment to improving service quality, operational efficiency, and customer experience amidst the dynamic demands of modern banking.

ASSOCIATION MEMBERSHIP LIST OF MAYBANK INDONESIA

Organisation Name	Membership Status
Inisiatif Keuangan Berkelanjutan Indonesia (IKBI)	Active
Perhimpunan Bank Nasional (PERBANAS)	Active
Asosiasi Sistem Pembayaran Indonesia (ASPI)	Active
Asosiasi Emiten Indonesia (AEI)	Active
Indonesian Corporate Secretary Association (ICSA)	Active

Corporate Logo and Identity

MAYBANK BRAND is not just a name, but is a unity of values and symbols as outlined in its visual identity so that it reflects.



MAYBANK TIGER is a symbol of noble and great power. A symbol that indicates Maybank's honest leadership and strength. The "friendly" typeface symbolises a down to earth human character. The letterings are designed uniquely and easily legible, refining the appearance of the dashing and mighty.

Our Journey

1959

Established on May 15, 1959 by eleven business players originating from Jakarta, Bandung, Magelang, Semarang and Surabaya.

1979

Merged with PT Bank Tabungan Untuk Umum 1895 Surabaya.

1988-1989

- Obtained license as a Foreign Exchange Bank.
- Listed its shares on Jakarta Stock Exchange and Surabaya Stock Exchange (now the Indonesia Stock Exchange). (sekarang Bursa Efek Indonesia).

1990

- Issued Visa and MasterCard kredit cards
- Became the first issuer of Mastercard Travelers Cheque

2003-2004

- The first local bank to provide Cash Deposit Machine (CDM) service.
- The first local bank to introduce multifunction syariah cards functioning as charge card, debit card and ATM.

2008

Acquired by Malayan Banking Berhad (Maybank) through a wholly owned subsidiary, MOCS.

2012

- The first bank in Indonesia to provide Paperless Account Opening System to reduce time in account opening service.
- Broke new records with total assets exceeding Rp100 trillion and net profit of more than Rp1 trillion.

2013

"The Best Bank in Service Quality" for four consecutive years according to Institute of Service Management Studies (ISMS) Trisakti.

2018

- Appointed as one of Hajj Funds Management Partners (BPS-BPIH) by Hajj Funds Management Agency (BPKH) and subsequently launched Hajj and Umrah savings account named MyArafah.
- Issued Shelf Registered Bonds II Tranche II and Tranche III at Rp645.5 billion and Rp379 billion respectively
- Completed Rp2 trillion rights issue.
- Provided Indonesia's first ever syariah hedging facility to corporate customers
- Undertook strategic partnership with PT Angkasa Pura II (Persero) ("AP II") by providing additional term loan facility of Rp3 trillion

2019

- Issued Shelf Registered Bond II Tranche IV and Shelf Registered Bond III Tranche I at Rp640.5 billion and Rp1 trillion respectively.
- Launched the new M2U Maybank App mobile banking application with a more modern and user-friendly appearance.
- Joined the Indonesian Sustainable Financial Initiative (IKBI) as a form of commitment to implement sustainable finance.
- Offered Cash Collection Solution facilities for the first time to corporate customers of PT Federal International Finance (FIF GROUP)

2020

- Allianz Life and Maybank Indonesia introduced downtime life insurance, SmartProtection and iB SmartProtection for the financing of both conventional and syariah products.
- Maybank took an active role in supporting the Government to fight COVID-19 outbreak through a series of social activities, including; donating personal protective equipment (PPE), providing basic groceries and food packages to the affected communities, including the disabled.
- DinMaybank was named "The World's Best Consumer Digital Banks 2020" for the Asia-Pacific region and the "Best Website Design" for the sub-category award.
- Maybank became the first bank in Indonesia to facilitate PT Bio Farma Inc, a state-owned producer and distributor of pharmaceutical products, in the response to COVID-19 through vaccine supply.
- Maybank was named "Best Digital Bank" in the 3rd Global Retail Banking Innovation Awards 2020 held by Digital Banker.

2021

- Presenting the U Savings, a savings solution that can accommodate and facilitate all daily financial needs which can be easily accessed digitally by using the M2U ID application.
- Distributing medical aid for COVID-19 Countermeasures to 25 government and private hospitals in partnerships with Good Seeds.
- Appointed by Bank Indonesia and the Central Bank of China as ACCD (Appointed Cross Currency Dealer) banks for Rupiah and Yuan Local Currency Settlement.
- Won the title of best workplace in Asia for six years in a row, organised by Business Media International, an Asian HR publisher.

2014

- Issued Subordinated Bonds of Rp1.5 trillion and Sukuk Mudharabah of Rp300 billion.
- Conducted Right Issue VII of Rp1.5 trillion.
- Launched the "Shariah First" strategy as Shariah products and service provider across business segments.
- Provided Musyarakah financing facility to Garuda Indonesia.

2015

- Announced the change of name of PT Bank Internasional Indonesia Tbk to PT Bank Maybank Indonesia Tbk, hence becoming one entity with Maybank Group.
- Achieved notable performance from Shariah Banking by taking the 5th position in Shariah Banking industry and the 1st position in the Shariah Business Unit in terms of assets.
- Launched internet-based mobile banking "Maybank2U"

2016

- Officially announced the Bank's new logo – Maybank Indonesia – that is in line with the Maybank Group corporate identity, hence providing added value to the customers.
- Issued Shelf Registered Subordinated Bonds II Bank Maybank Indonesia Tranche II Year 2016 with a nominal amount of Rp800 billion and Shelf Registered Sukuk Mudharabah I Bank Maybank Indonesia Tranche II Year 2016 with a nominal amount of Rp700 billion.
- Supported the National Infrastructure Development by providing shariah financing facility to PT Waskita Karya (Persero) Tbk and PT Jasa Marga (Persero) Tbk.

2017

- Signed a Memorandum of Understanding (MoU) with PT Railink to support a cashless transaction for payment system of Soekarno-Hatta International Airport train.
- Issued Shelf Registered Bonds II Tranche I amounting to Rp835 billion and Shelf Registered Sukuk Mudharabah II Tranche I amounting to Rp266 billion.
- Issued Negotiable Certificate of Deposits (NCD) amounting to Rp400 billion.

2022

- Issued Shelf Registered Bond IV Tranche I Year 2022 amounting to Rp1 trillion
- Launched the Customer Fund Account (RDN) facility to encourage customers in trading or investing in stock/securities instruments.
- Along with Maybank Group organised the 2022 Maybank Sustainability Day at Taman Bhagawan, Bali on August 27, 2022 to enhance awareness and encourage sustainability practices to the participants and the Bank's partners.
- Organised the Maybank Syariah entrepreneurship competition called ISYEFpreneur which is a collaboration between UUS Maybank Indonesia and Indonesian Islamic Youth Economic Forum (ISYEF).
- Launched a new feature in the M2U app for customers' financial management, namely 360 Digital Wealth, which is capable to consolidate all financial activities that customers conduct through the app.

2023

- Maybank Indonesia has launched a Gold Savings opening feature on M2U ID App to further enrich the choice of investment products that can be selected by customers.
- Maybank Indonesia Shariah Business Unit launched an integrated wealth management solution "Shariah Wealth Management (SWM)" which offers Shariah-based investment solutions covering financial, social and spiritual aspects.
- Development of new Shariah PAYDI life insurance products (development of unit-linked insurance to be marketed face-to-face or without face-to-face including but not limited to branch distribution channels with a referral business model.
- Maybank Indonesia successfully organised the first and only 'Elite' Label Road Race in Indonesia, Maybank Marathon with start and finish location at Bali Safari & Marine Park, Gianyar.
- Fulfillment of the 7.5% free float portion of shares in connection with the UBS AG London sales transaction of 13.95 billion shares (18.31%), and the Vital Solution Fund purchase transaction of 6.65 billion shares (8.73%)

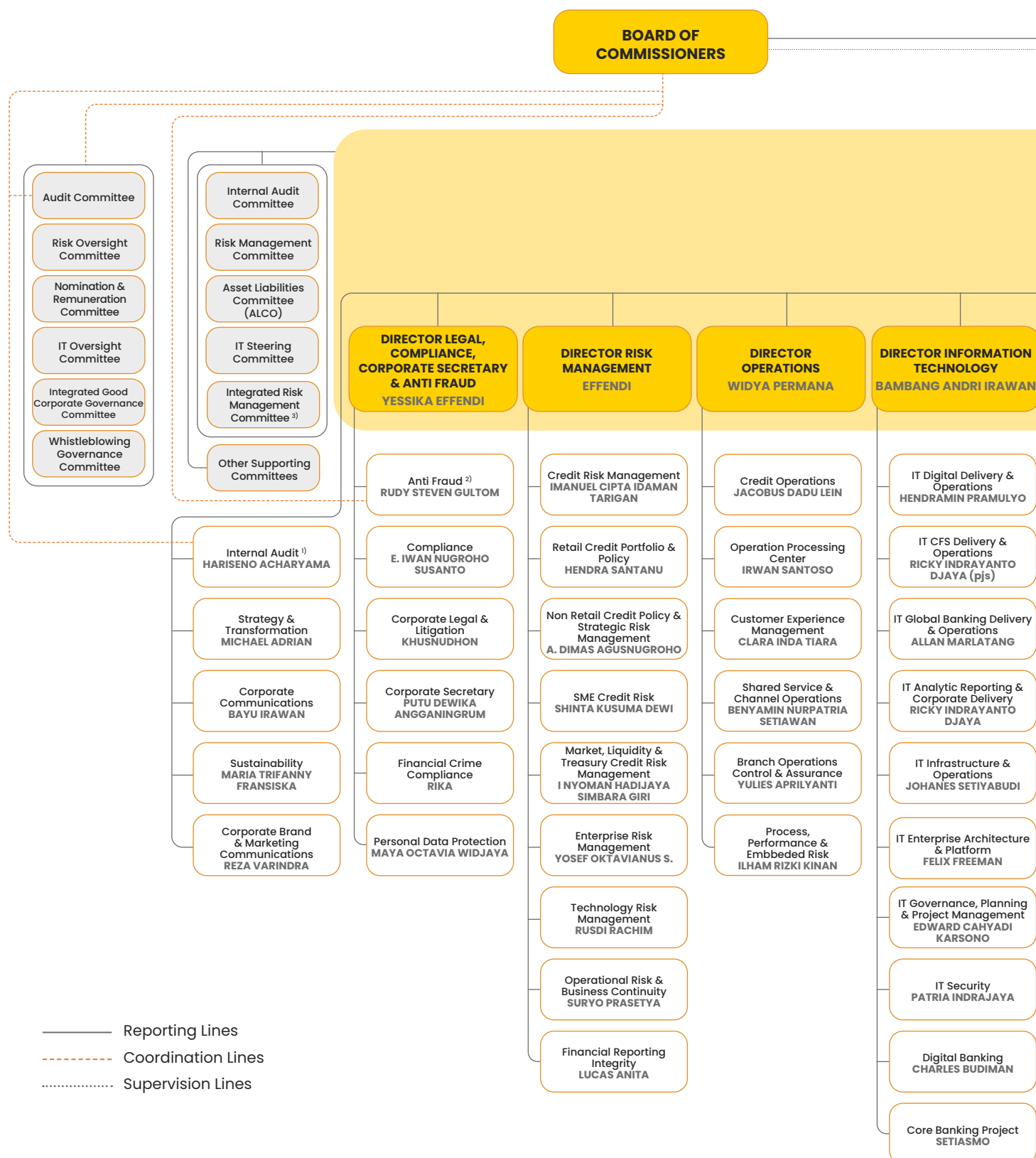
2024

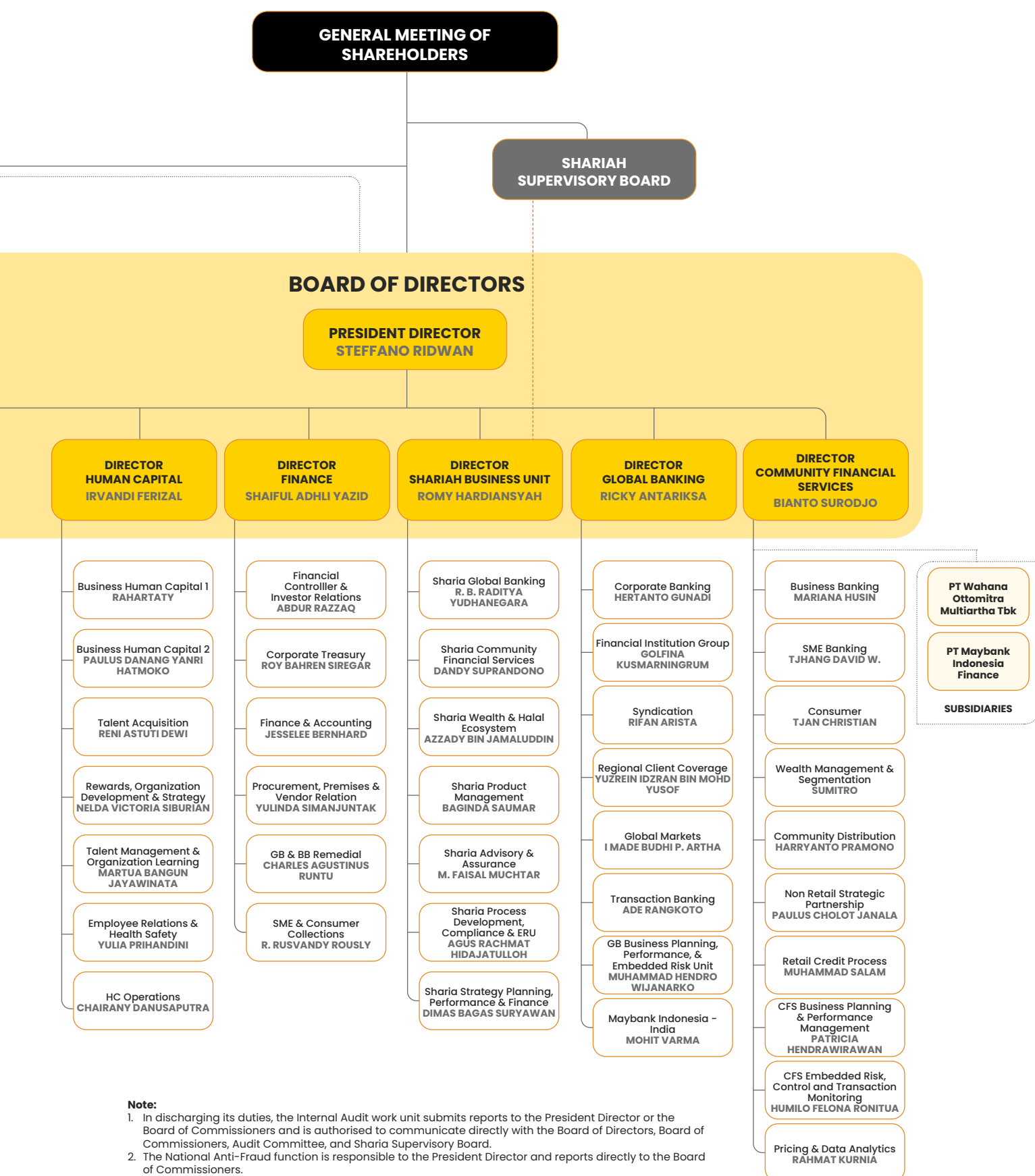
- Maybank Indonesia, through its Sharia Business Unit (UUS), signed a strategic cooperation agreement with one of the largest Islamic da'wah organisations in Indonesia, the Muhammadiyah Central Leadership (PP) in Yogyakarta, to provide sharia-based financial solutions for PP Muhammadiyah and its ecosystem.
- Maybank Indonesia expanded its co-brand credit card with the launch of the Maybank Manchester United Credit Card.
- Maybank Indonesia signed a Rp4 trillion Uncommitted Facility Line agreement with PT Sarana Multigriya Finansial (Persero) (SMF).
- Maybank Indonesia signed a strategic cooperation agreement with PT Berdayakan Usaha Indonesia ("Batumbu"), under which it funnelled a total loan of Rp1 trillion to Batumbu SME customers.
- Launched a feature of Government Securities (SBN) purchase in the secondary market through its M2U ID Banking App, which now can be accessed by more people, including retail investors seeking flexibility and optimal investment.

2025

- Maybank Indonesia, through its Sharia Business Unit, strengthens its collaboration with Muhammadiyah and LPOM MUI to facilitate halal certification for MSMEs in Indonesia.
- Maybank Indonesia and Bank Negara Indonesia signed Rp1.85 trillion (US\$110 million) long-term syndicated loan agreement to car manufacturer VinFast, along with an additional US\$80 million accordion facility, to finance the construction of its assembly plant in Subang, West Java.
- Maybank Indonesia entered into a strategic collaboration with Nanobank Syariah to launch Indonesia's first Sharia Restricted Investment Account (SRIA).
- Maybank Indonesia disbursed a sustainability-linked Ijarah Muntahiyah Bittamlik (IMBT) Syndication facility worth Rp1.1 trillion, out of a total Rp3.3 trillion (US\$199 million), to PT Pelayanan Listrik Nasional (PLN) Batam.

Organisational Structure





Vision, Mission, and Corporate Culture



VISION

To be the leading financial services provider in Indonesia, driven by passionately committed and innovative people, creating value and serving communities.



MISSION

Humanising Financial Services

Through this mission, with being at the heart of the community, we will:

01

Make financial services simple, intuitive, and accessible

02

Build trusted partnerships for a sustainable future together

03

Treat everyone with respect, dignity, fairness and integrity

Board of Commissioners and Board of Directors Approval for The Bank's Vision and Mission

The vision and mission of Maybank Indonesia have been reviewed and approved by Board of Commissioners and Board of Directors. The Bank conducts a periodic review on this Vision & Mission.

To date the Bank's Vision & Mission are deemed to be valid and aligned with the current condition.

At the end of November 2014, the Board of Commissioners and the Board of Directors convened and agreed to refine the Bank's vision and mission in accordance with the latest strategy devised and implemented by the Bank. The alignment of vision and mission was also held in conjunction with the joint pact during the BII Maybank Leaders Offsite Meeting in Bogor. The event was held on 21 March 2014.

The latest review was conducted on 28 November 2025 together with BOD and BOC approval in the Bank Business Plan (RBB) 2026–2028.

CORPORATE **CULTURE**

Teamwork

We work together as a team based on mutual respect and dignity

Integrity

We are trusted, professional and ethical in all our dealings

Growth

We are passionate about constant improvement and innovation

Excellence & Efficiency

We are committed to delivering outstanding performance and superior service

Relationship Building

We continuously build genuine long-term and mutually beneficial partnerships

Core Business

Business Lines According to the Latest Articles of Association

Based on the Company's latest Articles of Association, Maybank Indonesia's primary business activity is general banking. In accordance with Article 3 of the Articles of Association, in order to achieve the Company's aims and objectives, the Bank is authorised to carry out its primary business activities and related supporting activities, in accordance with applicable laws and regulations, as follows:

Business Activities Based on Articles of Association	Business Activities Performed	
	Performed	Not Performed
CORE BUSINESS		
a. Accumulate funds from the public in the form of deposits in the form of demand deposits, time deposits, certificates of deposit, savings and/or other equivalent forms.	✓	
b. Issue Letters of Credit.	✓	
c. Buy, sell or guarantees at own risk and for the benefit of and at the behest of its customers, letters, as follows:	✓	
I. Draft notes whose validity period is not longer than the normal are accepted by the Company;	✓	
II. Letters of credit and other securities whose validity period is not longer than in the normal of trading securities in question;	✓	
III. Government securities and government guarantees;	✓	
IV. Bank Indonesia Certificates (SBI);	✓	
V. Bonds;	✓	
VI. Futures trading;	✓	
VII. Other term securities.	✓	
d. Provide loans	✓	
e. Borrow funds and/or lend funds to other banks, either by using letters, telecommunication advice or by promissory notes, checks, or other means.	✓	
f. Transfer funds, both for its own sake, and for the benefit of customers.	✓	
g. Receive payments from bills for securities and perform calculations with or between third parties.	✓	
h. Provide safe storage to store valuables and securities.	✓	
i. Conduct safekeeping for the benefit of other parties based on contract.	✓	
j. Placing funds from customers to other customers in the form of securities not listed on the stock exchange.	✓	
k. Perform Factoring, Credit Card business and Trustee activities.	✓	
l. Carry out all other activities commonly carried out by the bank insofar as they do not conflict with the applicable statutory provisions, including acting as a Custodian Bank.	✓	

Business Activities Based on Articles of Association	Business Activities Performed	
	Performed	Not Performed
m. Provide financing and/or conducting activities based on Shariah Principles, in accordance with the provisions stipulated by the Financial Services Authority and the National Shariah Council.	✓	
n. Carry out temporary investment activities to overcome the consequences of credit failures or financing failures based on Shariah Principles, provided that bank must withdraw participation, by fulfilling the conditions set by the Financial Services Authority.	✓	
SUPPORTING BUSINESS ACTIVITIES		
a. Conduct activities in Foreign Exchange in accordance with the provisions stipulated by the Financial Services Authority.	✓	
b. Partake in equity capital involvement in banks or other companies in the financial sector, such as leasing, venture capital, credit card business, consumer financing, securities companies, insurance, and settlement and deposit clearing institutions, by fulfilling the conditions set by the Financial Services Authority.	✓	
c. Carry out temporary investment activities to overcome the consequences of credit failures or financing failures based on Shariah Principles, provided that bank must withdraw participation, by fulfilling the conditions set by the Financial Services Authority.	✓	
d. Act as founder and administrator of a Pension Fund in accordance with the provisions of the applicable pension fund legislation.	✓	
e. Sell all or part of collateral, through auction or otherwise, in the event that the debtor does not fulfill its obligations to the Company, provided the purchased collateral shall be disbursed as soon as possible.	✓	
f. Carry out all other business support that is commonly carried out by a bank insofar as it does not conflict with applicable laws.	✓	

Business Activities Undertaken in the Fiscal Year

As of 31 December 2025, Maybank Indonesia has carried out all business activities stipulated in the latest Articles of Association.

Products and Services

FUNDINGS

SAVINGS

- Maybank Savings Account
- Maybank MAKSI Savings Account
- Maybank Pro Savings Account
- Maybank Woman One Savings Account
- Maybank Superkidz Savings Account
- Maybank MyPlan Savings Account
- Maybank Super Valas Savings Account
- Maybank TabunganKu Savings Account
- Maybank SimPel Savings Account
- Maybank EduPlan Savings Account
- Maybank RDN Savings Account
- Maybank Payroll Savings Account

DEMAND DEPOSITS

- Maybank Rupiah Demand Deposits
- Maybank Foreign Currency Demand Deposits
- Maybank Multicurrency Demand Deposits
- Maybank DHE Demand Deposits

TIME DEPOSITS

- Maybank Time Deposit
- Maybank On-Call Time Deposit
- Maybank Online Time Deposit
- Maybank ESG Time Deposit

CFS NON RETAIL

- Investment Financing
- Working Capital Financing
- Commercial Property Financing
- eBiz Pintar
- eBiz Maxi
- KPM Niaga
- Heavy Equipment Financing

MAYBANK DIGITAL BANKING

- M2U ID App
- M2U ID Web
- M2E
- CoOLPay
- QR Pay Merchant
- Maybank ATM
- Maybank Direct Debit
- Maybank Virtual Account
- Western Union

CFS RETAIL

WEALTH MANAGEMENT

- Maybank Premier
- Third Party Fund Services
 - Government Bonds
 - Mutual Funds
 - Dual Currency Investment
 - Bancassurance (Life Insurance and General Insurance)

MORTGAGE

- Kredit Properti
- Kredit Properti Multiguna
- Kredit Properti Bebas Bunga
- Kredit Properti Fix & Fix

CREDIT CARD & PERSONAL LOANS

- Maybank Visa Infinite Credit Card
- BMW Maybank Credit Card
- MINI Maybank Credit Card
- Maybank Visa Platinum Credit Card
- Fitness First Maybank Credit Card
- Celebrity Fitness Maybank Credit Card
- Maybank JCB Credit Card
- Maybank White Card Credit Card
- Maybank Mastercard Platinum Credit Card
- Maybank Corporate Credit Card
- Maybank Manchester United Credit Card
- Maybank Personal Loans

AUTO LOANS

- Joint Financing – Auto Finance

Maybank Finance:

- Investment Financing
 - Finance Lease IDR
 - IMBT (Ijarah Muntahiyah Bin Tamliq)
 - Installment Financing
- Multipurpose Financing
 - Goods Multipurpose Financing
 - Service Multipurpose Financing
- Working Capital Financing

WOM Finance:

- Multipurpose Goods Financing
 - New Bike Financing (PPSA)
- Multipurpose Services Financing
 - MotorKu Multipurpose Financing (PPSA)

- MotorKu Funding Facility
- MobilKu Multipurpose Financing
- MobilKu Funding Facility
- Investment Financing
 - Sale and Leaseback MobilKu
- Working Capital Financing
 - MobilKu Business Capital Facility
 - Sale and Leaseback MobilKu
 - Sale and Leaseback MotorKu
- Purchase Financing (Murabahah Contract)
 - New Motorcycle Sharia Financing
 - "MasKu" Gold Sharia Financing
- Service Financing (Ijarah Contract)
- "HajiKu" Sharia Financing

GLOBAL BANKING

TREASURY DAN GLOBAL MARKETS

- Foreign Exchange (Spot, Forward, Swap, DNDF)
- Fixed Income (Bond)
- Interest Rate Swap (IRS)
- Cross Currency Swap (CCS)
- Currency Option
- Interest Rate Futures
- Forward IB
- Cross Currency Hedging IB (CCH IB)
- Call Spread Option (CSO)
- Collar Option (CLO)
- Dual Currency Investment (DCI)
- Swap Investment (SWI)
- Digital Investment (DGI)
- Money Market (Interbank Lending/ Borrowing, Repo, Rev. Repo, Cross Ccy Repo)
- Other Treasury Services

TRADE FINANCE

Import

- Letter of Credit (LC) – Sight & Usance: LC Local/ SKBDN – Sight & Usance
- LC / SKBDN Usance Payable at Sight and LC / SKBDN Usance Payable at Usance
 - Inward Documentary Collection
 - Trust Receipt Financing
 - Shipping Guarantee

Export

- Export LC/SKBDN Advising
- Transfer L/C/SKBDN
- L/C Confirmation

- Pre-shipment Financing
- Post Shipment Financing (Negotiation & Discounting)
- Export Collection Basis
- Outward Documentary Collection

Bank Guarantee

- Standby LC
- Demand Guarantee
- Counter Guarantee
- E-Guarantee

Structure Trade Finance

- Invoice Financing Buyer
- Invoice Financing Seller
- Forfaiting
- Banker's Acceptance
- Risk Participation

CUSTODIAN BANK

• Safekeeping Services:

- Bond Settlement
- Bond Safekeeping
- Corporate Action

• Fund Services:

- Fund Accounting
- Unit Registry

CASH MANAGEMENT

• Payment Services

- Outgoing Fund Transfer (Overbooking, BI-FAST, SKN, RTGS & Real Time Online Transfer)
- Outgoing Remittance (SWIFTgpi)
- Outgoing Remittance (Local Currency Settlement) using the respective local currencies of the related countries (IDR, MYR, CNY)
- Payroll Payment
- Bulk Payment
- Tax Payment (Modul Penerimaan Negara)
- Cash Delivery
- SWIFT MT101

• Collection Services

- Incoming Transfer (Overbooking, BI-FAST, SKN, RTGS & Real Time Online Transfer)
- Incoming Remittance (SWIFTgpi)
- Incoming Remittance (Local Currency Settlement) using the respective local currencies of the related countries (IDR, MYR, CNY, KRW)

- Foreign Telegraphic Transfer (FTT)
- Cheque Clearing (Inkasi & Intercity Clearing)
- Cash & Cheque Deposit
- Cash & Cheque Pick Up Service
- Direct Debit & SKN Direct Debit

• Liquidity Management Services

- Scheduled Transfer
- Target Balance
- Funding Balance
- Sweep In, Sweep Out & Sweep Balance
- BI Fast Sponsor Bank

• Information/Account Management Service

• Current Account

- Information/Account Mutation in MT940/950 format
- Information/Account Mutation through API

CORPORATE ELECTRONIC CHANNELS

- Maybank2E
- Maybank CoOLPAY (Corporate Online Payment Gateway & Financial Value Chain)
- M2E Trade
- Host to Host and API connection

FINANCIAL SUPPLY CHAIN MANAGEMENT (FSCM)

- Distributor Financing
- Supplier Financing

SHARIAH BANKING

FUNDING PRODUCTS

- Maybank iB Savings (Mudharabah, Wadiah)
- Maybank MAKSI iB Savings (Mudharabah)
- Maybank Pro iB Savings (Mudharabah)
- Maybank Women One iB Savings (Mudharabah)
- Maybank SuperKidz iB Savings (Mudharabah)
- Maybank MyArafah iB Savings
- Maybank MyPlan iB (Mudharabah)
- Maybank Tabunganku iB (Wadiah)
- Maybank Simpel iB (Mudharabah)
- Maybank Super Valas iB (Mudharabah)
- Maybank iB Demand Deposits (Mudharabah, Wadiah)
- Maybank iB Time Deposits (Mudharabah)
- Maybank Rekening Tabungan Jemaah Haji (RTJH) (Mudharabah)
- Maybank U Savings iB
- Maybank Current Account Multicurrency iB (Mudharabah)

FINANCING PRODUCTS

• Consumer

- Cash
 - Property Ownership Financing iB (Musyarakah Mutanaqisah)
 - Property Multipurpose Financing iB (PP Multiguna iB) (Musyarakah Mutanaqisah)

- Joint Financing – Shariah Auto Finance
- Property Financing iB Bebas (Musyarakah Mutanaqisah)
- Personal Financing iB

• Non Consumer

Cash

- Musyarakah Mutanaqisah (MMq)
- Musyarakah Financing
- Mudharabah Financing
- Murabahah Financing
- IMBT Leasing iB
- Invoice Financing iB Buyer
- Invoice Financing iB Seller
- Working Capital Line – Musyarakah
- Sharia Trade Financing Trust Receipt iB – Musyarakah
- Sharia Trade Financing LC/SKBDN UPAS iB – Kafalah Bil Ujrah
- Sharia Trade Financing LC/SKBDN UPAU iB – Kafalah Bil Ujrah
- Sharia Trade Financing Pre- Shipment Financing – Musyarakah

Non Cash

- Letter of Credit (L/C) iB (Kafalah)
- Domestic L/C iB (Kafalah)
- Shariah Guarantee (Guarantee iB)
- Documentary Collection iB

• Other Shariah Banking Services

- Foreign Currency Hedging iB
- Sharing Restricted Investment Account iB (SRIA iB)
- Shariah Life Insurance Product with Business Reference Model
- Shariah Life Insurance Product with Integrated Business Model
- Shariah Life Insurance Product (PAYDI)

WEALTH MANAGEMENT

- Government Sukuk
- Sharia Mutual Funds
- Sharia Bancassurance (Sharia life insurance and Sharia general insurance)

DIGITAL SERVICES

- Maybank2U ID
- Maybank2E
- Maybank CoOLPay (Corporate Online Payment Gateway & Financial Value Chain)
- Maybank API (Application Programming Interface)
- Maybank eBiz
- Trade Connex
- eCustody

Board of Commissioners Profile



Dato' Sri Khairussaleh Ramli
PRESIDENT COMMISSIONER

Age
58 Years old

Gender
Male

Nationality
Malaysia

Domicile
Malaysia

Term of Office
2025 – 2028

Educational Background

- Bachelor of Science in Business Administration, Washington University, St Louis, USA
- Advanced Management Program, Harvard Business School, Harvard University, Boston

Work Experiences

- Director, Corporate Services, Pigas Engineering Sdn Bhd (1997–1998)
- Bursa Malaysia Berhad:
 - Senior Manager, International Affairs (1998–2001)
 - Vice President, Planning and Development (2001–2002)
 - Senior Vice President, Finance and Strategy (2002–2004)
 - Chief Financial Officer (2004–2006)
- Telkom Malaysia Berhad:
 - Chief Executive, TM Ventures (2006–2008)
 - Group Strategy Officer (2008)
- Group Chief Financial Officer, Malayan Banking Berhad Group (2008–2012)
- President Director and Chief Executive Officer, PT Bank Maybank Indonesia, Tbk (2012–2013)
- RHB Banking Group:
 - Deputy Group Managing Director (2013–2015)
 - Group Managing Director (2015–2022)
- Non-Executive Director, Cagamas Holdings Berhad (2022–2024)

Concurrent Position

Other Listed Company

- President & Group Chief Executive Officer – Malayan Banking Berhad Group (Maybank) (since 2022)

Other Institutions

- Non-Executive Director – Payments Network Malaysia Sdn Bhd (Paynet) (since 2022)
- Non-Independent Non-Executive Director – Maybank Singapore Limited (since 2022)

Legal Basis of Appointment

- Appointment: Resolution of Annual GMS dated 25 March 2022
- Effectively in serve: 4 October 2022
- Reappointment:
 - AGMS dated 11 April 2025

Affiliate Relationship

- Not affiliated with other members of the Board of Commissioners, members of the Board of Directors, and members of the Shariah Supervisory Board of the Bank;
- Affiliated with majority Shareholders of the Bank

Education and Training in 2025

- Cyber Risk & Security Awareness Session by Mandiant & Trellix
- Forum Ekonomi Malaysia 2025
- Evolution Of Banking Model: Traditional – Digital – Virtual; FinTech: Serene; NatWest Data Transformation & Core Banking
- The Art of the Possible in AI
- The Leadership Mystique
- Learnings from Europe's Fastest Growing Startup
- Fortune ASEAN-GCG-China Economic Forums 2025
- Training SMR J6 BOC
- Ujian SMR J6 BOC
- AML CFT PF and ABC Training for BOD-BOC

Certification

Qualification 6 Field of Bank Risk Management Fast Track, issued by Professional Certification Body Banking Professional Certification Body (LSP LSPP) on 29 September 2025

Committee Membership

Member of Nomination and Remuneration Committee



Marina R Tusin
INDEPENDENT COMMISSIONER

Age
69 years old

Gender
Female

Nationality
Indonesia

Domicile
Jakarta, Indonesia

Term of Office
2024 – 2027

Educational Background

Bachelor of Psychology, University of Indonesia, Indonesia

Work Experiences

- Researcher, UNIKA Atma Jaya Research Centre (1981-1983)
- Partner, PT PwC Indonesia Konsultan (1983-2002)
- Founding and Managing Partner, TASS Consulting (2002-2012)
- President Director, PT PwC Consulting Indonesia (Partner PwC South East Asia Consulting) (2013-2024)

Concurrent Position

Other Listed Company

No concurrent positions

Other Institutions

Chairwoman also an independent member of the Remuneration and Human Resources Committee – Badan Pengelola Investasi Daya Anagata Nusantara (since October 2025)

Legal Basis of Appointment

Appointed as Independent Commissioner of PT Bank Maybank Indonesia, Tbk based on the decision of the Annual General Meeting of Shareholders (AGMS) dated 1 April 2024 and has received approval for the Fit and Proper Test Assessment from the Financial Services Authority with an effective date of 19 July 2024, with a term of office until the closing of the Company's Annual GMS in 2027

Affiliate Relationship

Not affiliated with other members of the Board of Commissioners, members of the Board of Directors, members of the Shariah Supervisory Board, and the majority Shareholders of the Bank

Education and Training in 2025

- New Year Town Hall 2025
- In-House Cyber Risk & Security Awareness Session
- Agile Leadership Training
- Lite Agile Showcase & Awards Day 2025
- Guru Series: AI Transformation
- Refreshment SMR J6 BOC
- Annual Board Risk Workshop
- Agile Open Day to strengthen Agile mindset across all levels in conjunction with Group Agile COE
- Culture Transformation Workshop
- AML CFT PF and ABC Training for BOD-BOC
- Training for Bionic Squad on New Practical Habits
- Corporate Governance Excellence: Navigating Governance in Groups & Annual Cybersecurity Awareness

Certification

Risk Management Refresher for Qualification Level 6, issued by the Indonesia Bankers Association – Banking Competency Center (IBI-BCC) on 25 June 2025

Committee Membership

- Chairwoman also Member of Nomination and Remuneration Committee
- Member of Risk Oversight Committee
- Member of Whistleblowing Governance Committee
- Member of Integrated Good Corporate Governance Committee



Hendar
INDEPENDENT COMMISSIONER

Age
68 years old

Gender
Male

Nationality
Indonesia

Domicile
Jakarta, Indonesia

Term of Office
2023 – 2026

Educational Background

- Bachelor of Economic in Management, Universitas Padjadjaran Bandung
- Master of Art, in Development Economics, Center for Development Economics Williams College, USA
- Doctoral degree in Business Management, Universitas Padjadjaran, Indonesia

Work Experiences

- Bank Indonesia:
 - Credit Planning and Supervision Staff, General Credit (1983-1990)
 - Head of Credit Section, Bank Indonesia Padang Branch (1990-1995)
 - Head of Section for Balance of Payments Statistics Division, Economic and Monetary Affairs (1995-1996)
 - Economic Researcher, Department of Microeconomic Studies, Economic Research Affairs and Monetary Policy (1996-1997)
 - Deputy Head of the Balance of Payments Statistics Section, Economic Research Affairs and Monetary Policy (1997-1999)
 - Head of Balance of Payment Statistics Section (1999-2003)
 - Head of Policy Analysis and Planning (2003- 2004)
 - Head of the Monetary Policy Bureau (2004-2009)
 - Executive Director of the Monetary Management Department (2009-2013)
 - Assistant Governor of Bank Indonesia Payment System, Money Circulation and Information System Management (2013)
 - Deputy Governor of Bank Indonesia (2013-2016)
- President Commissioner PT Kebon Agung (2017-2023)

Concurrent Position

Other Listed Company

No concurrent positions

Other Institutions

- Lecturer – Lembaga Pengembangan Perbankan Indonesia (LPPI) (since 2017)
- Lecturer – STIE Indonesia Banking School (IBS) Jakarta (since 2017)
- Advisor – PT Visa Worldwide Indonesia (since 2022)

Legal Basis of Appointment

- Appointment: Resolution of Extraordinary GMS dated 16 October 2017
- Effectively in serve: 22 January 2018
- Reappointment:
 - AGMS dated 30 March 2020
 - AGMS dated 31 March 2023

Affiliate Relationship

Not affiliated with other members of the Board of Commissioners, members of the Board of Directors, members of the Shariah Supervisory Board, and the majority Shareholders of the Bank

Education and Training in 2025

- New Year Town Hall 2025
- In-House Cyber Risk & Security Awareness Session
- Agile Leadership for Strategic Impact Training by Deloitte
- Guru Series – Step into The Future with AI Transformation
- Refreshment SMR J6 BOC
- Annual Board Risk Workshop
- Culture Transformation Workshop
- AML CFT PF and ABC Training for BOD-BOC
- Corporate Governance Excellence: Navigating Governance in Groups & Annual Cybersecurity Awareness
- IRPA Annual Risk Professional Summit 2025

Certification

Risk Management Refresher for Qualification Level 6, issued by the Indonesia Bankers Association – Banking Competency Center (IBI-BCC) on 25 June 2025

Committee Membership

- Chairman also Member of Audit Committee
- Member of Risk Oversight Committee
- Member of Nomination and Remuneration Committee
- Alternate Chairman also Member of Whistleblowing Governance Committee



Putut Eko Bayuseno
INDEPENDENT COMMISSIONER

Age
64 years old

Gender
Male

Nationality
Indonesia

Domicile
Jakarta, Indonesia

Term of Office
2024 – 2027

Educational Background

Graduated from the Indonesian Armed Force Academy (AKABRI) in 1984 and obtained a Bachelor of Laws degree, Bhayangkara University, Surabaya, East Java

Work Experiences

- Indonesia National Police:
 - Adjutant to the President of the Republic of Indonesia, Susilo Bambang Yudhoyono (2004–2009)
 - Vice Chief of Metro Jaya Regional Police (2009–2011)
 - Chief of Banten Regional Police (2011)
 - Chief of West Java Regional Police (2011–2012)
 - Chief of Metro Jaya Regional Police (2012–2014)
 - Head of the Security Maintenance Board (2014– 2017)
 - Chief Executive of the Illegal Levy Eradication Task Force – the Coordinating Ministry for Political, Legal and Security Affairs (2017–2019)
 - Inspector of General Supervision (2017–2019)
- Advisor, PT Hyundai Indonesia (2019–2021)
- Commissioner, PT Infosys Solusi Terpadu (2019–2021)
- Commissioner, PT Agincourt Resources (2020–2025)

Concurrent Position

Other Listed Company

Commissioner – PT Acset Indonusa Tbk (since May 2025)

Other Institutions

Senior Advisor – PT Agincourt Resources (since 2025)

Legal Basis of Appointment

- Appointment: Resolution of AGMS dated 26 March 2021
- Effectively in serve: 7 September 2021
- Reappointment:
 - AGMS dated 1 April 2024

Affiliate Relationship

Not affiliated with other members of the Board of Commissioners, members of the Board of Directors, members of the Shariah Supervisory Board, and the majority shareholder of the Bank

Education and Training in 2025

- In-House Cyber Risk & Security Awareness Session
- Agile Leadership Training
- Lite Agile Showcase & Awards Day 2025
- Guru Series: AI Transformation
- Refreshment SMR J6 BOC
- Annual Board Risk Workshop
- Culture Transformation Workshop
- AML CFT PF and ABC Training for BOD-BOC
- Corporate Governance Excellence: Navigating Governance in Groups & Annual Cybersecurity Awareness

Certification

Risk Management Refresher for Qualification Level 6, issued by the Indonesia Bankers Association – Banking Competency Center (IBI-BCC) on 25 June 2025

Committee Membership

- Member of Audit Committee
- Member of Risk Oversight Committee
- Chairman also Member of Whistleblowing Governance Committee



Daniel James Rompas
INDEPENDENT COMMISSIONER

Age
67 years old

Gender
Male

Nationality
Indonesia

Domicile
Jakarta, Indonesia

Term of Office
2024 – 2027

Educational Background

Bachelor of Economics, Universitas Jayabaya Jakarta, Indonesia

Work Experiences

- Control Division, Citibank, Jakarta (1982-1985)
- Credit Dept, PT Citicorp Leasing Indonesia, Jakarta (1985-1986)
- PT Bank Niaga/PT Bank CIMB Niaga, Jakarta:
 - Overseas Branch Department (1987-1996)
 - Merchant Banking Group Head (1996-1998)
 - Remedial Group Head (1998-1999)
 - Risk Management Director (1999-2004)
 - Business Banking Director (2004-2006)
 - Vice President Director/Retail Banking Director (2006-2008)
 - Credit & Enterprise Risk Management Director concurrently Finance & Corporate Planning Director (2008-2009)
 - Vice President Director - Credit & Risk Management (2009-2013)
 - Vice President Director - MSME, Commercial Banking & Shariah (2013-2016)
- Lembaga Pembiayaan Export Indonesia (LPEI), Jakarta:
 - Chairman of the Board of Directors concurrently Executive Director (2019-2021)
 - Member of Board of Director (2022-2024)
- Member of the Board of Trustee - Dana Pensiun Gereja Kristen Indonesia ("GKI") (2019-2025)
- President Commissioner, PT IEB Prima Aset (2022-2023)

Concurrent Position

Other Listed Company

No concurrent positions

Other Institutions

- Treasurer - Lembaga Perguruan Tinggi Teologi Indonesia (since 2023)

Legal Basis of Appointment

Appointed as Independent Commissioner of PT Bank Maybank Indonesia, Tbk based on the decision of the Extraordinary General Meeting of Shareholders (EGMS) dated 27 September 2024 and has received approval for the Fit and Proper Test Assessment from the Financial Services Authority with an effective date of 3 Januari 2025, with a term of office until the closing of the Company's Annual GMS in 2027

Affiliate Relationship

Not affiliated with other members of the Board of Commissioners, members of the Board of Directors, members of the Shariah Supervisory Board, and the majority shareholder of the Bank

Education and Training in 2025

- In-House Cyber Risk & Security Awareness Session
- Agile Leadership Training
- Lite Agile Showcase & Awards Day 2025
- Guru Series: AI Transformation
- Refreshment SMR J6 BOC
- Annual Board Risk Workshop
- Agile Open Day to strengthen Agile mindset across all levels in conjunction with Group Agile COE
- Culture Transformation Workshop
- AML CFT PF and ABC Training for BOD-BOC
- Corporate Governance Excellence: Navigating Governance in Groups & Annual Cybersecurity Awareness

Certification

Risk Management Refresher for Qualification Level 6, issued by the Indonesia Bankers Association – Banking Competency Center (IBI-BCC) on 25 June 2025

Committee Membership

- Chairman also member of Risk Oversight Committee
- Member of Audit Committee
- Member of Information and Technology Oversight Committee
- Chairman also member of Integrated Good Corporate Governance Committee*

*) Pursuant to Article 18 of OJK Regulations No.18/POJK.03/2014 concerning the Implementation of Integrated Governance for Financial Conglomerates; The membership of Independent Commissioners, independent parties, and member of the Sharia Supervisory Board in the Integrated Governance Committee within a Financial Conglomerate is not considered as concurrent positions



Edwin Gerungan
COMMISSIONER

Age
77 years old

Gender
Male

Nationality
Indonesia

Domicile
Jakarta, Indonesia

Term of Office
2023 – 2026

Educational Background

Bachelor of Philosophy/Economy, Principia College, Elsau, Illinois, USA

Work Experiences

- Vice President, Head of Treasury and Financial Markets Citibank NA (1972-1997)
- Senior Advisor, Atlantic Richfield (1997-1999)
- Executive Vice President, PT Bank Mandiri Indonesia Tbk (1999-2000)
- Head of BPPN, Indonesian Bank Restructuring Agency ("IBRA")/BPPN (2000-2001)
- Commissioner, PT Bank Central Asia Tbk (2002-2003)
- Independent Commissioner, PT Bank Danamon Indonesia Tbk (2003-2005)
- President Commissioner, PT Bank Mandiri Indonesia Tbk (2005-2014)
- President Director, PT BHP BILLITON (2007-2013)
- Commissioner, PT Indonesia Infrastructure Finance (2014-2018)
- Independent Non-Executive Director, Malayan Banking Berhad (2015-2024)
- President Commissioner, PT Melchor Tiara Pratama (Melchor Group) (since 2021)

Concurrent Position

Other Listed Company

No concurrent positions

Other Institutions

No concurrent positions

Legal Basis of Appointment

- Appointment: Resolution of the AGMS dated 31 March 2017
- Effectively in serve: 2 March 2018
- Reappointment:
 - AGMS dated 30 March 2020
 - AGMS dated 31 March 2023

Affiliate Relationship

Not affiliated with other members of the Board of Commissioners, members of the Board of Directors, members of the Shariah Supervisory Board, and the majority shareholder of the Bank

Education and Training in 2025

- In-House Cyber Risk & Security Awareness Session
- Agile Leadership Training
- Lite Agile Showcase & Awards Day 2025
- Guru Series: AI Transformation
- Refreshment SMR J6 BOC
- Annual Board Risk Workshop
- Agile Open Day to strengthen Agile mindset across all levels in conjunction with Group Agile COE
- Culture Transformation Workshop
- AML CFT PF and ABC Training for BOD-BOC
- Corporate Governance Excellence: Navigating Governance in Groups & Annual Cybersecurity Awareness

Certification

Risk Management Refresher for Qualification Level 6, issued by the Indonesia Bankers Association – Banking Competency Center (IBI-BCC) on 25 June 2025

Committee Membership

- Member of Risk Oversight Committee
- Member of Nomination and Remuneration Committee
- Member of Information Technology Oversight Committee



Datuk Lim Hong Tat
COMMISSIONER

Age
66 years old

Gender
Male

Nationality
Malaysia

Domicile
Malaysia

Term of Office
2024 – 2027

Educational Background

Bachelor of Economics in Business Administration (Honors),
University of Malaya, Malaysia

Work Experiences

- Chief Manager, Maybank (1997–2000)
- President & CEO, Maybank Philippines Inc (2000–2006)
- Senior Executive Vice President, Maybank (2006–2008)
- Deputy President, Maybank Malaysia (2008–2013)
- Group Head CFS & CEO, Maybank Singapore (2014–2017)
- Non-Executive Director, Maybank Philippines Inc (2014–2023)
- Group CEO – CFS, Maybank (2017–2018)
- Senior Advisor, Creador (Private Equity Co.). (2018–2021)

Concurrent Position

Other Listed Company

No concurrent positions

Other Institutions

- Senior Advisor – Areca Capital Sdn Bhd. (since 2018)
- Independent Non-Executive Director – Malaysia Smelting Corporation Berhad (MSC) (since 2022)
- Independent Non-Executive Director – Maybank (Cambodia) Plc (MCP) (since 2024)

Legal Basis of Appointment

- Appointment: Resolution of Extraordinary GMS dated 18 October 2018
- Effectively in serve: 5 August 2019
- Reappointment:
 - AGMS dated 26 March 2021
 - AGMS dated 1 April 2024

Affiliate Relationship

- Not affiliated with other members of the Board of Commissioners, members of the Board of Directors, and members of the Shariah Supervisory Board of the Bank;
- Affiliated with majority Shareholders of the Bank

Education and Training in 2025

- Maybank Indonesia: In House Cyber Risk & Security Awareness Sessions
- A Sneaking Suspicion/Introduction to Security
- Behind Closed Doors/Security Essentials: Protecting Accounts, Devices and Systems/Spot the Difference: Cybersecurity on the Web
- Incident Reporting/Web Browsing: Identifying Threats (Advanced)/Gladys Richwoman
- Training Refreshment Risk Management Certificate 6
- Annual Board Risk Workshop 2025
- Cyber Security Assignment
- Contemporary Issues in Anti Money Laundering & Anti-Terrorism Financing
- Corporate Governance Excellence: Navigating Governance in Groups & Annual Cybersecurity Awareness

Certification

Risk Management Refresher for Qualification Level 6, issued by the Indonesia Bankers Association – Banking Competency Center (IBI-BCC) on 25 June 2025

Committee Membership

- Member of Risk Oversight Committee
- Member of Information Technology Oversight Committee



Dato' Zulkiflee Abbas Abdul Hamid
COMMISSIONER

Age
68 years old

Gender
Male

Nationality
Malaysia

Domicile
Malaysia

Term of Office
2025–2028

Educational Background

- Bachelor of Science in Marketing, Southern Illinois University
- Master of Business Administration, Southern Illinois University
- Advanced Management Programme, The Wharton School of Business, University of Pennsylvania

Work Experiences

- Enterprise Banking, Corporate Banking, International Banking and Credit Management, Maybank (1981–2005)
- Affin Bank Berhad:
 - Director, Business Banking (2005–2009)
 - Managing Director/Chief Executive Officer (2009–2015)
- Chief Executive Officer, Affin Holdings Berhad (2014–2015)
- Independent Non-Executive Director, Maybank Islamic Berhad (2016–2017)
- President/Managing Director, Bank Kerjasama Rakyat Malaysia Berhad (2017–2019)

Concurrent Position

Other Listed Company

- Independent Non-Executive Director – Malayan Banking Berhad Group (Maybank) (since 2019)

Other Institutions

- Independent Non-Executive Director dan Chairman – Maybank Islamic Berhad (sejak 2019)

Legal Basis of Appointment

- Appointment: Resolution of Annual GMS dated 25 March 2022
- Effectively in serve: 6 July 2022
- Reappointment:
 - AGMS dated 11 April 2025

Affiliate Relationship

- Not affiliated with other members of the Board of Commissioners, members of the Board of Directors, members of the Shariah Supervisory Board, and the majority Shareholders of the Bank;
- Affiliated with majority Shareholders of the Bank

Education and Training in 2025

- Cyber Risk & Security Awareness
- Forum Ekonomi Malaysia 2025 (FEM2025)
- Special Lecture on Global Events & Financial Industry Outlook
- Navigating AI Risks: Opportunities, Risks, and Governance for Leaders
- Bank Negara Malaysia – Annual Report 2024, Economic and Monetary Review 2024 and Financial Stability Review for Second Half 2024
- The Influence of Board Culture on Corporate Performance
- BNM Sasana Symposium 2025
- Training SMR J6 BOC
- Ujian SMR J6 BOC
- Directors guide to RMIT
- Khazanah Megatrends Forum 2025
- IIF – Maybank Sustainable Finance Forum 2025
- Fireside Chat with PNB Investee Companies' Directors
- Corporate Governance Excellence – Navigating Governance in Groups & Annual Cybersecurity Awareness

Certification

Qualification 6 Field of Bank Risk Management Fast Track, issued by Professional Certification Body Banking Professional Certification Body (LSP LSPP) on 29 September 2025

Committee Membership

- Member of Risk Oversight Committee
- Chairman also Member of Information Technology Oversight Committee

Board of Directors Profile



Steffano Ridwan
PRESIDENT DIRECTOR

Age
52 years old

Gender
Male

Nationality
Indonesia

Domicile
Jakarta, Indonesia

Term of Office
2024–2027

Educational Background

Bachelor of Science in Business Administration Oklahoma State University, Stillwater Amerika Serikat

Work Experiences

- Sales Supervisor, Herbalife International Inc., Stillwater, Oklahoma, USA (1994–1995)
- Management in Trainee, Builders Square, Tulsa, Oklahoma, USA (1995)
- CITIBANK
 - Citiphone Banking Office/Liabilities Product & Complaint Resolution Champion – Assistant Manager (1996–1998)
 - Branch & ATM Expansion Project – Assistant Manager (1998–1999)
 - Bank Card Sales Manager (1999–2000)
 - Bank Card Deputy Regional Sales Manager (2001)
 - Bank Card Regional Sales Manager for Jakarta Area – Assistant Vice President (2001–2002)
- Standard Chartered Bank
 - Head of National Sales, Consumer Banking (2003–2006)
 - Value Centre General Manager Shared Distribution Consumer Banking (2006–2007)
- Retail Banking Lending Head – Senior Vice President, PT Bank Danamon Indonesia Tbk (2007–2008)
- PT Bank DBS Indonesia
 - Head of Consumer Finance Business – Senior Vice President (2008–2009)
 - Deputy Head of Consumer Banking Group (2010)
 - Managing Director, Director of Consumer Banking Group (2010–2015)
 - Acting President Director (CEO) for DBS Indonesia (2015)
 - Managing Director, Director of Commercial & SME Banking (2015–2018)
- Head of Business Banking (Board of Management), PT Bank BTPN Tbk (2018–2020)
- Director Community Financial Services (CFS), PT Bank Maybank Indonesia Tbk (2020–2024)
- Commissioner, PT Maybank Indonesia Finance (2020–2025)

Concurrent Position

Other Listed Company

No concurrent positions

Other Institutions

No concurrent positions

Legal Basis of Appointment

Appointed as President Director of PT Bank Maybank Indonesia, Tbk based on the resolution of the Annual General Meeting of Shareholders (AGMS) dated 1 April 2024 and has received approval of Fit and Proper Test Assessment from the Financial Services Authority with an effective date of 11 July 2024, with a term of office until the closing of the Company's Annual GMS in 2027

Affiliate Relationship

Not affiliated with other members of the Board of Directors, members of the Board of Commissioners, members of the Shariah Supervisory Board, and the majority and controlling shareholder

Education and Training in 2025

- New Year Town Hall 2025
- Agile Leadership Training
- ESG Champion Kick Off
- Lite Agile Showcase & Awards Day 2025
- Media Training for PresDir of MBI
- Leaders Bootcamp 2025
- MEPC Finale Day
- Budget & Strategy 2026 Preliminary Workshop
- Refreshment SMR J7 BOD
- MBI Leaders Workshop 2025
- AML CFT PF and ABC Training for BOD–BOC
- Maybank ECSEbersamaan LCP&RCP Test 2025

Certification

Risk Management Refresher for Qualification Level 7, issued by the Indonesia Bankers Association – Banking Competency Center (IBI–BCC) on 28 August 2025

Committee Membership

- Chairman also Member of Risk Management Committee
- Chairman also Member of Assets & Liabilities Management Committee
- Chairman also Member of Information Technology Steering Committee
- Alternate Chairman also Member of Integrated Risk Management Committee
- Chairman also Member of Credit Committee 1
- Chairman also Member of Credit Restructuring Committee 1
- Chairman also Member of Credit Policy Committee
- Chairman also Member of Human Capital Committee
- Chairman also Member of Transformation Steering Committee
- Chairman also Member of Joint Steering Committee



Shaiful Adhli Yazid
DIRECTOR

Age
53 years old

Gender
Male

Nationality
Malaysia

Domicile
Malaysia

Term of Office
2024 – 2027

Educational Background

- B.A. (Econ.) Accounting and Finance, The University of Manchester
- Master of Business Administration (Distinction), University of Wales-Cardiff, Wales

Work Experiences

- Auditor, Deloitte Touche Tohmatsu Johor, Malaysia (1996-1999)
- Manager-Audit, KPMG Singapore (1999-2005)
- Head of Finance-South East Asia, Macquarie Bank Singapore (2005-2011)
- Credit Suisse AG Singapore (2011-2012)
 - Head-Accounting Policy & Assurance Group, APac
 - Director, Head-Finance New Business
- Senior Manager, Operational Risk-Malaysia and Indonesia, Royal Bank of Scotland Singapore (2013)
- Partner, Forrestone Management Consultants Singapore (2013-2015)
- CFO, National Bank of Abu Dhabi (2015-2018)
- Chief Financial Officer ("CFO"), Maybank Islamic Berhad (2018-2023)
- Adviser-Group Finance, Malayan Banking Berhad (2023-2024)

Concurrent Position

Other Listed Company

No concurrent positions

Other Institutions

No concurrent positions

Legal Basis of Appointment

Appointed as Director of PT Bank Maybank Indonesia, Tbk based on the decision of the Annual General Meeting of Shareholders (AGMS) dated 1 April 2024 and has received approval for the Fit and Proper Test Assessment from the Financial Services Authority with an effective date of 26 August 2024, with a term of office until the closing of the Company's Annual GMS in 2027

Affiliate Relationship

Not affiliated with other members of the Board of Directors, members of the Board of Commissioners, members of the Shariah Supervisory Board, and the majority and controlling shareholder

Education and Training in 2025

- New Year Town Hall 2025
- Agile Leadership Training
- Media Handling Training For BOD
- Guru Series: AI Transformation
- Bionic Tiger – Finance
- Leaders Bootcamp 2025
- Budget & Strategy 2026 Preliminary Workshop
- Refreshment SMR J7 BOD
- Basic Commissioner Certification
- The Cyber Aftershock of Tariff Decisions

Certification

Risk Management Refresher for Qualification Level 7, issued by the Indonesia Bankers Association – Banking Competency Center (IBI-BCC) on 28 August 2025

Committee Membership

- Chairman also Member of Internal Audit Committee
- Deputy Chairman also Member of Assets & Liabilities Management Committee
- Member of Risk Management Committee
- Member of Information Technology Steering Committee
- Member of Credit Committee 1 & 2
- Member of Credit Restructuring Committee 1 & 2
- Member of Credit Polic Committee
- Member of Human Capital Committee
- Member of Human Capital Disciplinarian Committee
- Member of Transformation Steering Committee
- Member of Joint Steering Committee



Irvandi Ferizal
DIRECTOR

Age
57 years old

Gender
Male

Nationality
Indonesia

Domicile
Jakarta, Indonesia

Term of Office
2024–2027

Educational Background

Bachelor in Psychology with cum laude, Universitas Padjadjaran

Work Experiences

- Training & Development Manager PT Kalbe Farma (1992–1996)
- Training & Development Manager TNT Indonesia (1996–1998)
- Country HR Director TNT Indonesia (1998–2008)
- Head of Human Resources for Sub Region Indonesia Nokia Siemens Network (2008–2011)
- Director of HR Indonesia & HR Leader for Southeast Asia Region (ISC Department) Mondelez International (2011–2015)

Concurrent Position

Other Listed Company

No concurrent positions

Other Institutions

No concurrent positions

Legal Basis of Appointment

- Appointment: Resolution of EGMS dated 1 December 2015
- Effectively in serve: 21 January 2016
- Reappointment:
 - Resolution of GMS dated 6 April 2018
 - Resolution of GMS dated 26 March 2021
 - Resolution of GMS dated 1 April 2024

Affiliate Relationship

Not affiliated with other members of the Board of Directors, members of the Board of Commissioners, members of the Shariah Supervisory Board, and the majority and controlling shareholder

Education and Training in 2025

- New Year Town Hall 2025
- Agile Leadership Training
- Media Handling Training For BOD
- Lite Agile Showcase & Awards Day 2025
- Guru Seris: AI Transformation
- CHRO Retreat 2025
- Leaders Bootcamp 2025
- MEPC Finale Day
- Budget & Strategy 2026 Preliminary Workshop
- Refreshment SMR J7 BOD
- RCC Sertifikasi Uji Kompetensi Bidang MSDM
- MBI Leaders Workshop 2025
- AML CFT PF and ABC Training for BOD-BOC

Certification

Risk Management Refresher for Qualification Level 7, issued by the Indonesia Bankers Association – Banking Competency Center (IBI-BCC) on 28 August 2025

Committee Membership

- Member of Risk Management Committee
- Member of Information Technology Steering Committee
- Member of Internal Audit Committee
- Member of Human Capital Committee
- Member of Human Capital Disciplinarian Committee
- Member of Transformation Steering Committee
- Member of Joint Steering Committee
- Member of Whistleblowing Governance Committee



Effendi
DIRECTOR

Age
55 years old

Gender
Male

Nationality
Indonesia

Domicile
Jakarta, Indonesia

Term of Office
2023–2026

Educational Background

- Bachelor of Petroleum Engineering, Institut Teknologi Bandung (ITB)
- Master of Business Administration, MMU University Malaysia

Work Experiences

- Project Engineer Oil Production Sharing, PT Arco Indonesia (1994–1995)
- Account Officer, PT Bank Danamon Indonesia Tbk (1995–1999)
- Senior Staff (Manager) Task Force BBKU– Asset Management Investment, Indonesia Bank Restructuring Agency (“IBRA”) (1999–2000)
- Group Head (AVP) Risk Management Credit Review Division, IBRA (BPPN) (2000–2004)
- Financial Controller (on behalf of IBRA), PT Pindo Deli Pul & Paper Mills and PT Lontar Papyrus Pulp & Paper Industry (APP Sinar Mas Group) (2002–2003)
- Credit Adviser – Credit Risk Division, PT Bank Central Asia Tbk (2004–2007)
- Senior Risk Manager (AVP), PT Bank Internasional Indonesia Tbk (2007–2008)
- Corporate Banking Risk Head (VP), PT Bank Maybank Indonesia Tbk (2008)
- Bankwide Risk Head (VP), PT Bank Maybank Indonesia Tbk (2008–2009)
- Credit Risk Management Group Head (SVP–PE) PT Bank Maybank Indonesia Tbk (2009–2015)
- Chief Credit Officer (EVP–PE), PT Bank Maybank Indonesia Tbk (2015–2017)

Concurrent Position

Other Listed Company

No concurrent positions

Other Institutions

No concurrent positions

Legal Basis of Appointment

- Appointment: Resolution of AGMS dated 31 March 2017
- Effectively in serve: 21 July 2017.
- Reappointment:
 - AGMS dated 30 March 2020
 - AGMS dated 31 March 2023

Affiliate Relationship

Not affiliated with other members of the Board of Directors, members of the Board of Commissioners, members of the Shariah Supervisory Board, and the majority and controlling shareholder

Education and Training in 2025

- New Year Town Hall 2025
- Agile Leadership Training
- SSSA
- Media Handling Training For BOD
- ESG Champion Kick Off
- Lite Agile Showcase & Awards Day 2025
- KSHOP SME CREDIT 2025

- Undangan OJK Pertemuan Tahunan Industri Jasa Keuangan 2025 – Penguatan Sektor Jasa Keuangan Yang Stabil & Inklusif untuk Mendukung Program Prioritas Nasional
- Guru Series: AI Transformation
- BOD Offsite Meeting
- Bionic Squad Competition (as Judge)
- AGM
- BRP (Big Room Planning)
- M25+ Quaterly Business Review
- Leaders Bootcamp 2025
- Mentoring Masterclass for Mentors
- Budget & Strategy 2026 Preliminary Workshop
- Bionic Tigr – Dir. Risk
- ABRW 2025 – GR CRO
- BOC Offsite Meeting
- Sustain Event
- MMB
- Refreshment SMR J7 BOD
- Group Risk Townhall
- Senior Leaders’ Engagement – M30
- Global CR Day
- MBI Leaders Workshop 2025
- AML CFT PF and ABC Training for BOC–BOD
- Enterprise Crisis Simulation Exercise (ECSE) 2025
- Business Alignment Meeting Q 4
- Maybank Indonesia Staff Townhall Q3/Financial Results
- Maybank Group Staff Townhall
- Dialog Akhir Tahun antara Anggota Dewan Komisiner dan Industri Jasa Keuangan Tahun 2025
- Workshop Business Banking 2025 – Uphold the Energy 2026
- BOD Roadshow Regional JKT 2

Certification

Risk Management Refresher for Qualification Level 7, issued by the Indonesia Bankers Association – Banking Competency Center (IBI–BCC) on 28 August 2025

Committee Membership

- Chairman also Member of Integrated Risk Management Committee
- Alternate Chairman also Member of Credit Committee 1
- Chairman also Member of Credit Committee 2
- Alternate Chairman also Member of Credit Restructuring Committee 1
- Chairman also Member of Credit Restructuring Committee 2
- Chairman also Member of Human Capital Committee
- Deputy Chairman also Member of Risk Management Committee
- Deputy Chairman also Member of Credit Policy Committee
- Member of Assets & Liabilities Management Committee
- Member of Information Technology Steering Committee
- Member of Internal Audit Committee
- Member of Human Capital Committee
- Member of Transformation Steering Committee
- Member of Joint Steering Committee
- Member of the Whistleblowing Governance Committee



Yessika Effendi
DIRECTOR

Age
53 years old

Gender
Female

Nationality
Indonesia

Domicile
Jakarta, Indonesia

Term of Office
2024–2027

Educational Background

- Bachelor of Science (Math & Comp. Science), The University of Adelaide, Adelaide–Australia
- Master of Business Administration (MBA), Purdue University Global

Work Experiences

- Citibank, N.A.:
 - Manager Associate – Project Manager (1997–1998)
 - Assistant Manager – Collection and IATA–BSP Unit Head – Citibank, N.A, Jakarta (1998–1999)
 - Manager–Trade Operation Unit Head – Citibank, N.A, Jakarta (1999–2001)
 - Assistant Vice President – Deputy Transaction Delivery Head – Citibank, N.A, Jakarta (2001)
 - Assistant Vice President–Document Checking and Export Booking Unit Head – Citigroup Trade Services, Penang Malaysia (2001–2003)
 - Vice President – Trade and Remote Branches Operation Head – Citigroup, Jakarta (2004–2006)
 - Senior Vice President – Cash and Trade Operations Head – Citibank, N.A, Jakarta (2006–2008)
 - Director – Global Transactions Services Operations Head – Citibank, N.A, Jakarta (2008–2010)
 - Direktur Kepatuhan – Citibank, N.A, Jakarta (2010–2017)
- Compliance Director, PT Bank HSBC Indonesia (2017–2020)
- Director of Compliance, Legal and Corporate Secretary, PT Bank Commonwealth Indonesia (2020–2024)

Concurrent Position

Other Listed Company

No concurrent positions

Other Institutions

No concurrent positions

Legal Basis of Appointment

Appointed as Director of PT Bank Maybank Indonesia, Tbk based on the decision of the Annual General Meeting of Shareholders (AGMS) dated 1 April 2024 and has received approval for the Fit and Proper Test Assessment from the Financial Services Authority with an effective date of 11 July 2024, with a term of office until the closing of the Company's Annual GMS in 2027

Affiliate Relationship

Not affiliated with other members of the Board of Directors, members of the Board of Commissioners, members of the Shariah Supervisory Board, and the majority and controlling shareholder

Education and Training in 2025

- Agile Leadership Training
- Media Handling Training For BOD
- Refreshment SMR J7 BOD
- Leaders Bootcamp 2025
- MEPC Finale Day
- Budget & Strategy 2026 Preliminary Workshop
- MBI Leaders Workshop 2025
- AML CFT PF and ABC Training for BOD–BOC
- Maybank ECSEbersamaan LCP&RCP Test 2025

Certification

Banking Risk Management Maintenance (Refreshment) Program for KKNi Level 7, issued by Inovasi Finansial Indonesia (inofin) on 25 March 2025

Committee Membership

- Member of Risk Management Committee
- Member of Information Technology Steering Committee
- Member of Credit Policy Committee
- Member of Internal Audit Committee
- Member of Human Capital Committee
- Member of Human Capital Disciplinarian Committee
- Member of Transformation Steering Committee
- Member of Joint Steering Committee
- Member of Whistleblowing Governance Committee



Widya Permana
DIRECTOR

Age
56 years old

Gender
Male

Nationality
Indonesia

Domicile
Jakarta, Indonesia

Term of Office
2024 – 2027

Educational Background

- Bachelor of Economics, Universitas Padjadjaran, Bandung
- Master of Business Administration, The University of Texas at San Antonio, USA

Work Experiences

- Head of Treasury Operations, Bank Credit Lyonnais Indonesia (1997–2001)
- Head of Asia Control & Coordination Capital Markets Operations, Credit Agricole, Hong Kong (2001–2005)
- Head of Wholesale Banking Operations, Bank DBS Indonesia (2005–2009)
- Acting Head of Technology & Operations, Bank DBS Indonesia (2010)
- Head of Institutional Operations, Bank ANZ Indonesia (2010–2015)
- Director of Operations & Technology, Bank Sumitomo Mitsui Indonesia (2015–2018)

Concurrent Position

Other Listed Company

No concurrent positions

Other Institutions

Chairman of Committee 3 – Wholesale Payment Systems and Digital Rupiah – Indonesian Payment Systems Association – ASPI (sinc June 2025)

Legal Basis of Appointment

- Appointment: Resolution of EGMS dated 18 October 2018
- Effectively in serve: 18 January 2019
- Reappointment:
 - Resolution of AGMS dated 26 March 2021
 - Resolution of AGMS dated 1 April 2024

Affiliate Relationship

Not affiliated with other members of the Board of Directors, members of the Board of Commissioners, members of the Shariah Supervisory Board, and the majority and controlling shareholder

Education and Training in 2025

- New Year Town Hall 2025
- Press Conference Maybank Marathon
- Connect-3 Mufti Menk
- Ceremony New Look Customer Call Center
- Agile Leadership for Strategic Impact Training by Deloitte
- Sales & Service Summit Award 2025
- Senior Leaders Town Hall
- Media Training
- Media Handling Training For BOD
- Town Hall Region Jakarta-1
- Launching Lembaga Sertifikasi Profesi (LSP) Sistem Pembayaran Indonesia
- Lite Agile Showcase & Awards Day 2025
- Branch Visit BBOC
- Operations Directorate Townhall
- Guru Series – Step Into The Future with AI Transformation
- BOD Offsite Meeting
- Operations & Service Excellence Roadshow 2025 – Region Jakarta 3
- Buka Puasa Bersama 1446 Hijriah bersama anak yatim
- Operations & Service Excellence Roadshow 2025 – Region Sumatera Selatan
- Operations & Service Excellence Roadshow 2025 – Jakarta 2
- Operations & Service Excellence Roadshow 2025 – Jakarta 1
- Operations & Service Excellence Roadshow 2025 – Jakarta 1
- Operations & Service Excellence Roadshow 2025 – Jawa Tengah
- Sharing Session Low Code for Operations
- Bionic Podcast
- Q1 – 2025 Big Room Planning (BRP) Session
- Maybank Indonesia Senior Leaders M30 Strategy Sector Engagement
- Opening Session CX Ambassador Workshop
- Opening Session Training Managerial Credit Operation
- Engagement & Sharing Session with SMPP Batch 6
- Operations & Service Excellence Roadshow Region Sumatera Utara
- Maybank Indonesia Staff Townhall – Q1 2025 Financial Results
- Bank Indonesia – Diseminasi Ketentuan & Aspek Keamanan Sistem BI FAST
- Operations & Service Excellence Roadshow Region Kalimantan
- Maybank Leaders Bootcamp 2025

- 
- Operations & Service Excellence Roadshow Region Jawa Bali & Nusra
 - Operations & Service Excellence Roadshow Region Sulawesi IBT
 - BIGER PSE
 - Operations Townhall #2
 - Budget & Strategy 2026 Preliminary Workshop
 - Big Room Planning (BRP) Q2 – 2025
 - Forum Partisipasi Publik Rancangan PBI terkait Industri Sistem Pembayaran
 - BOC & BOD Offsite Meeting
 - Maybank Indonesia Staff Townhall Q2/2025 Financial Results
 - Agile Open Day
 - Operations & Service Excellence Roadshow Region Jakarta-1
 - Maybank Marathon
 - Maybank Group Staff Townhall
 - Refreshment SMR J7 BOD
 - Members Meeting ATM Bersama 2025
 - Senior Leaders Engagement – M30
 - MBI Leaders Workshop 2025
 - MBI MPowered System Socialization – Chapter Lead First Session
 - Enterprise Crisis Simulation Exercise (ECSE) 2025
 - Business Alignment Meeting Q4
 - Fun Run 5K & Talkshow – Run Together, Stay Connected
 - Operations & Service Excellence Roadshow 2025 – Region Jatim, Bali & Nusra
 - Operations & Service Excellence Roadshow 2025 – Region Sumatera Utara
 - Maybank Staff Townhall
 - Operations & Service Excellence Roadshow 2025 – Region Kalimantan
 - Operations & Service Excellence Roadshow 2025 – Region Sumatera Selatan
 - Session MDP Operational Batch 3
 - Operations & Service Excellence Roadshow 2025 – Region Jakarta 2
 - Operations Directions 2026 Workshop
 - Operations & Service Excellence Roadshow 2025 – Region Jakarta 3
 - Operations & Service Excellence Roadshow 2025 – Region Jakarta 1
 - Bionic Squad CX Ambassador Showcase
 - Maybank Group Staff Townhall – 3Q 2025 Financial Results
 - Seminar “The Future of Payments: Innovate, Trusted, Global”
 - Operations & Service Excellence Roadshow 2025 – Region Jawa Barat
 - Operations & Service Excellence Roadshow 2025 – Region Jawa Tengah
 - Operations & Service Excellence Roadshow 2025 – Region Sulawesi & IBT
 - Opening Speech Bionic Leader – sosialisasi 5 Practical Habits
- Certification**
Risk Management Refresher for Qualification Level 7, issued by the Indonesia Bankers Association – Banking Competency Center (IBI-BCC) on 28 August 2025
- Committee Membership**
- Member of Risk Management Committee
 - Member of Information Technology Steering Committee
 - Member of Human Capital Committee
 - Member of Transformation Steering Committee
 - Member of Joint Steering Committee



Bianto Surodjo
DIRECTOR

Age
53 years old

Gender
Male

Nationality
Indonesia

Domicile
Jakarta, Indonesia

Term of Office
2024 – 2027

Educational Background

Bachelor of Chemical Engineering, Faculty of Industrial Technology, Institut Teknologi Bandung (ITB)

Work Experiences

- PT Procter & Gamble Indonesia, Tbk. (Fast Moving Consumer Good):
 - Sr. Research Associate for Asia-Pacific (1995-1997)
 - Assistant Brand Manager (1997-1999)
 - Brand Manager (1999-2000)
 - Country Market Operations Manager (2000-2001)
- ABN AMRO Bank, N.V.:
 - Product Manager - Liabilities (2001-2003)
 - Prod. Manager Liabilities, FX & Investment (2003-2004)
 - Head of Products (2004-2005)
 - Head of Products & FX Sales Distribution (2006)
- PT Bank Internasional Indonesia, Tbk:
 - Head of Product & Business Development (Wealth Management) (2006-2007)
 - Head of Product & Business Development (Wealth Management & Funding) (2007-2009)
- Head of Premier & Wealth Management, PT Bank Barclays Indonesia (2009-2010)
- PT Bank Permata, Tbk:
 - Head of Retail Liabilities, Wealth Management & e-Channel (2010-2013)
 - Director (2014-2018)
- Director (Business), PT Asuransi Allianz Life Indonesia (2019-2023)
- President Commissioner, PT Asuransi Allianz Life Syariah Indonesia (2023-2024)
- Director (Strategic Transformation & Market Management), PT Asuransi Allianz Life Indonesia (2024)

Concurrent Position

Other Listed Company

No concurrent positions

Other Institutions

Commissioner – PT Maybank Indonesia Finance (since 2025)

Legal Basis of Appointment

Appointed as Director of PT Bank Maybank Indonesia, Tbk based on the decision of the Extraordinary General Meeting of Shareholders (EGMS) dated 27 September 2024 and has received approval for the Fit and Proper Test Assessment from the Financial Services Authority with an effective date of 23 December 2024, with a term of office until the closing of the Company's Annual GMS in 2027

Affiliate Relationship

Not affiliated with other members of the Board of Directors, members of the Board of Commissioners, members of the Shariah Supervisory Board, and the majority and controlling shareholder

Education and Training in 2025

- New Year Town Hall 2025
- Agile Leadership Training
- Media Handling Training For BOD
- ESG Champion Kick Off
- Mortgage Business Strategy & Motivational 25
- Seminar Executive Proficiency Program & Basic Finance Certification
- Guru Series: AI Transformation
- Maybank Private Singapore – Market Outlook 2025 Seminar
- ASEAN Fintech Forum & Awards 2025
- Leaders Bootcamp 2025
- Budget & Strategy 2026 Preliminary Workshop
- Strategy Session (Part I) – Future Outlook of Indonesia Banking by BCG
- Refreshment SMR J7 BOD
- MBI Leaders Workshop 2025
- AML CFT PF and ABC Training for BOD-BOC
- Executive Presence Programme
- Maybank ECSEbersamaan LCP&RCP Test 2025
- GWM ID Business Planning 2026

Certification

Risk Management Refresher for Qualification Level 7, issued by the Indonesia Bankers Association – Banking Competency Center (IBI-BCC) on 28 August 2025

Committee Membership

- Member of Risk Management Committee
- Member of Assets & Liabilities Management Committee
- Member of Information Technology Steering Committee
- Member of Credit Committee 1 & 2
- Member of Credit Restructuring Committee 1 & 2
- Member of Credit Policy Committee
- Member of Human Capital Committee
- Member of Transformation Steering Committee
- Member of Joint Steering Committee



Ricky Antariksa
DIRECTOR

Age
60 years old

Gender
Male

Nationality
Indonesia

Domicile
Jakarta, Indonesia

Term of Office
2023–2026

Educational Background

Bachelor of Industrial Engineering, Universitas Trisakti Jakarta

Work Experiences

- Citibank N.A.
 - Management Associate & Junior Dealer (Management Trainee) (1990–1995)
 - Risk Treasury Desk (1996–1999)
 - Head of Fixed Income Sales & Trading (2000–2005)
- PT Bank Lippo Tbk
 - Head of Fixed Income Sales & Trading (2006)
 - General Manager, Treasury Group (2006–2008)
 - Executive General Manager, Treasury – Treasury Group, PT Bank CIMB Niaga Tbk (2008–2009)
- PT Bank Internasional Indonesia Tbk
 - Head of Global Market – Treasury (2009–2014)
 - Head, State Owned Enterprise (2014)
- PT Bank Maybank Indonesia Tbk
 - Acting Head, Corporate Banking 1 (2014–2015)
 - Head, Public Sector & Energy (2014–2018)
 - Acting Head, Local Corporate & Multinationals (2018–2019)
 - Head, Public Sector (2018–2020)

Concurrent Position

Other Listed Company

No concurrent positions

Other Institutions

No concurrent positions

Legal Basis of Appointment

- Appointment: Resolution of AGMS dated 30 March 2020
- Effectively in serve: 13 July 2020
- Reappointment:
 - AGMS dated 31 March 2023

Affiliate Relationship

Not affiliated with other members of the Board of Directors, members of the Board of Commissioners, members of the Shariah Supervisory Board, and the majority and controlling shareholder

Education and Training in 2025

- Agile Leadership for Strategic Impact Training
- Media Handling Training For BOD
- ESG Champion Kick Off
- Lite Agile Showcase & Awards Day 2025
- Guru Series: Step Into The Future with AI Transformation
- Industrial Update – Solar Energy
- Conglomeration Leadership Workshop
- Maybank Indonesia Leaders Bootcamp 2025
- MEPC Finale Day
- Budget & Strategy 2026 Preliminary Workshop
- Refreshment SMR J7 BOD
- Industrial Update – Agribusiness
- MBI Leaders Workshop 2025
- AML CFT PF and ABC Training for BOD–BOC
- Industrial Update – EV

Certification

Risk Management Refresher for Qualification Level 7, issued by the Indonesia Bankers Association – Banking Competency Center (IBI–BCC) on 28 August 2025

Committee Membership

- Member of Risk Management Committee
- Member of Asset & Liabilities Management Committee
- Member of Information Technology Steering Committee
- Member of Credit Committee 1 & 2
- Member of Credit Restructuring Committee 1 & 2
- Member of Credit Policy Committee
- Member of Human Capital Committee
- Member of Transformation Steering Committee
- Member of Joint Steering Committee



Bambang Andri Irawan
DIRECTOR

Age
47 years old

Gender
Male

Nationality
Indonesia

Domicile
Jakarta, Indonesia

Term of Office
2025–2028

Educational Background

- Bachelor of Science in Math, Institut Teknologi Bandung (ITB)
- Master of Management, PERBANAS Institute
- PhD School of Business Management, Institut Teknologi Bandung (ITB)

Work Experiences

- IT Development Officer, PT Bank Niaga Tbk (2001–2004)
- Retail Banking Support Department Head, Information Technology, PT Bank Mega Tbk (2004–2005)
- SAVP, Customer Touchpoints Group Head, Information Technology, PT Bank Danamon Indonesia Tbk (2005–2009)
- Vice President, e-Channels Head, Bank Barclays Indonesia (2009–2010)
- PT Bank Commonwealth Indonesia:
 - Senior Vice President, Head of IT Application Management (2010–2015)
 - Executive Vice President, Head of Hub Operations, Productivity & Process Excellence (2015–2016)
 - Executive Vice President, Head of Technology (2016–2018)
- Chief Operations Officer and Operations & Technology Director, Bank QNB Indonesia (2018–2022)

Concurrent Position

Other Listed Company

No concurrent positions

Other Institutions

No concurrent positions

Legal Basis of Appointment

- Appointment: Resolution of EGMS dated 28 September 2022
- Effectively in serve: 15 November 2022
- Reappointment:
 - AGMS dated 11 April 2025

Affiliate Relationship

Not affiliated with other members of the Board of Directors, members of the Board of Commissioners, members of the Shariah Supervisory Board, and the majority and controlling shareholder

Education and Training in 2025

- Agile Leadership Training
- Media Handling Training For BOD
- Lite Agile Showcase & Awards Day 2025
- Guru Series: AI Transformation
- AI Strategy & Leadership Programme
- AML CFT PF and ABC Training for BOD-BOC
- Budget & Strategy 2026 Preliminary Workshop
- Leaders Bootcamp 2025
- MBI Leaders Workshop 2025
- Refreshment SMR J7 BOD

Certification

Risk Management Refresher for Qualification Level 7, issued by the Indonesia Bankers Association – Banking Competency Center (IBI-BCC) on 28 August 2025

Committee Membership

- Deputy Chairman also Member of Information Technology Steering Committee
- Member of Risk Management Committee
- Member of Human Capital Committee
- Member of Human Capital Disciplinarian Committee
- Member of Transformation Steering Committee
- Member of Joint Steering Committee



Romy Hardiansyah
DIRECTOR

Age
53 years old

Gender
Male

Nationality
Indonesia

Domicile
Jakarta, Indonesia

Term of Office
2024–2027

Educational Background

Bachelor of Science: Business Administration, San Jose State University

Work Experiences

- Production Control Analyst, Proto Engineering (1996–1997)
- Senior Officer–Investment Banking, Sumitomo Niaga Bank (sekarang SMBC) (1997–1999)
- ABN–AMRO:
 - Relationship Manager–Global Corporate (1999–2001)
 - Manager, Credit Structuring (2001–2002)
- Senior Business Information Specialist, Financial Institutions Group, McKinsey & Company (2002–2004)
- Assistant Vice President, ABN–AMRO (2004–2005)
- Senior Vice President, Global Banking & Markets, HSBC (2005–2009)
- Team Leader, Large Corporate, Bank Al–Bilad (2009–2010)
- HSBC:
 - Senior Manager–HSBC Global Amanah (2011–2012)
 - Head of Large Corporate & Public Sector (2013)
- Emirates Islamic Bank:
 - Head of Transaction Banking & Corporate Advisory (2013–2017)
 - Head of Syndication & Capital Markets (2017–2019)
- Head of Shariah Banking, PT Bank Maybank Indonesia, Tbk (2019–2024)

Concurrent Position

Other Listed Company

No concurrent positions

Other Institutions

No concurrent positions

Legal Basis of Appointment

Appointed as Director of PT Bank Maybank Indonesia, Tbk based on the resolution of the Annual General Meeting of Shareholders (AGMS) dated 1 April 2024 and has obtained approval for Fit and Proper Test Assessment from the Financial Services Authority with an effective date of 11 Juli 2024, with a term of office until the closing of the Company's Annual GMS in 2027

Affiliate Relationship

Not affiliated with other members of the Board of Directors, members of the Board of Commissioners, members of the Shariah Supervisory Board, and the majority and controlling shareholder

Education and Training in 2025

- New Year Town Hall 2025
- Agile Leadership Training
- Media Handling Training For BOD
- ESG Champion Kick Off
- Lite Agile Showcase & Awards Day 2025
- Guru Series: AI Transformation
- Leaders Bootcamp 2025
- MEPC Finale Day
- Budget & Strategy 2026 Preliminary Workshop
- Training Ref SMR J7 BOD
- MBI Leaders Workshop 2025
- AML CFT PF and ABC Training for BOD–BOC

Certification

Maintenance Program for the Level 7 Banking Risk Management Certification Scheme, issued by the Indonesian Sharia Banking Association (ASBISINDO) on 9 September 2025

Committee Membership

- Member of Risk Management Committee
- Member of Asset & Liabilities Management Committee
- Member of Information Technology Steering Committee
- Member of Credit Committee 1 & 2
- Member of Credit Restructuring Committee 1 & 2
- Member of Credit Polic Committee
- Member of Human Capital Committee
- Member of Joint Steering Committee
- Member of Joint Steering Committee

Changes in the Composition of Management after Financial Year

There were no changes in the composition of members of the Board of Directors and/or members of the Board of Commissioners after the end of the financial year until the submission deadline of the 2025 Annual Report.



Senior Management Profile

HARISENO ACHARYAMA

Head, Internal Audit

Indonesian citizen, 46 years old.

Joining Maybank Indonesia in 2015, Hariseno has approximately 23 years of experience in banking industry, particularly in the areas of audit, risk and compliance. He is graduated from ITB and hold master degree of financial management, and fellows several professional certifications in audit, risk, management, and credit. Previously, he served as the Head of the Credit & Treasury Audit Division at Maybank Indonesia and held several senior positions in internal audit, risk, and compliance at some joint-venture banks as well as at KPMG. He is currently active as a volunteer board member in a professional internal audit association.

MICHAEL ADRIAN

Head, Strategy & Transformation

Indonesian citizen, 39 years old.

Having served as the Head of Strategy and Transformation at Maybank Indonesia since November 2023, Michael leads strategic transformation across the Bank in line with Maybank Group's M25+ Programme. He joined Maybank Indonesia in April 2023 as the Head of Strategy and brings over a decade of professional experience in strategy consulting, including roles at Boston Consulting Group and PricewaterhouseCoopers (PwC). He holds a doctoral degree (PhD) in Applied Physics from Nanyang Technological University, Singapore.

BAYU IRAWAN

Head, Corporate Communications

Indonesian citizen, 49 years old.

Bayu joined Maybank Indonesia in September 2024, bringing over 24 years of experience across various industries, including 14 years in the banking sector. Prior to joining Maybank Indonesia, he served as SVP, Head of Corporate Communications and Financial Inclusion at Commonwealth Bank, and as VP, Head of External Communications and Stakeholder Engagement at Permata Bank.

MARIA TRIFANNY FRANSISKA

Head, Sustainability

Indonesian citizen, 39 years old.

Joining Maybank Indonesia in 2019, Maria has more than 16 years of experience in the banking industry, specialises in Sustainability, Strategy, Transformation, and Enterprise Project services. Prior to joining Maybank Indonesia, Maria held various roles, including Process Excellence & Re-Engineering Division Head at Rabobank International Indonesia, Head of IT COO at HSBC Indonesia, and Head of IT PMO at Commonwealth Bank.

REZA VARINDRA

Head, Corporate Brand & Marketing Communication

Indonesian citizen, 49 years old.

Joining Maybank Indonesia in March 2019, Reza has 23 years of experience in marketing, brand building, new product development, as well as event and activation across various companies such as Philip Morris, AIA, Bank Danamon, Samsung Electronics Indonesia both in Indonesia and abroad (Switzerland and Malaysia). Prior to joining Maybank Indonesia, he served as SVP, Head of Marketing Communication & Brand Strategy at Bank Danamon.

RUDY STEVEN GULTOM

Head, Anti Fraud

Indonesian citizen, 42 years old.

Rudy joined Maybank Indonesia in 2021 and has served effectively as Head of Anti-Fraud since July 2022. Prior joining Maybank Indonesia, he held the position of Forensic & Dispute Investigation Head at Danone Indonesia and Forensic Audit Head at Smartfren Telecom (Sinar Mas Group). He holds the professional certifications of Certified Fraud Examiner (CFE) and Enterprise Risk Management Certified Professional (ERMCP). With 20 years of strategic experience across the Banking, FMCG (Fast Moving Consumer Goods) and Telecommunication industries, he has demonstrated strong competencies and a consistent track record in risk management, strengthening corporate governance, and upholding corporate integrity.

E. IWAN NUGROHO SUSANTO**Head, Compliance**

Indonesian citizen, 51 years old.

Joining Maybank Indonesia in September 2024, Iwas has more than 20 years of experience in compliance, with a strong focus on advisory compliance. Prior to joining Maybank Indonesia, he served as Head of Compliance at PT Bank Commonwealth, where he was responsible for overseeing multiple units and fostering a compliance culture across the organisation. He also has significant experience at various leading banks, including Bank ANZ Indonesia, Bank UOB Indonesia, and Bank Chinatrust Indonesia, where he held key roles in compliance and risk mitigation.

KHUSNUDHON**Head, Corporate Legal & Litigation**

Indonesian citizen, 50 years old.

Joining Maybank Indonesia in January 2025 as Head, Corporate Legal and Litigation, he brings more than 25 years of experience in the banking and finance industries. Previously, he served as the Head of Corporate Legal at PT Bank Muamalat Indonesia Tbk.

PUTU DEWIKA ANGGANINGRUM**Head, Corporate Secretary**

Indonesian citizen, 36 years old.

Joining Maybank Indonesia in February 2024, Putu Dewika has over a decade of experience in the financial services industry in Indonesia. Prior to joining Maybank Indonesia, she served as a legal consultant at Baker McKenzie Indonesia and as Corporate Secretary at a leading investment bank in Indonesia.

RIKA**Head, Financial Crime Compliance**

Indonesian citizen, 41 years old.

Joining Maybank Indonesia on 27 October 2022 as Head of Financial Crime Compliance, Rika brings 18 years of experience in the field. Previously, she served as the Head of FCC at PT Bank QNB Indonesia and as Senior Manager at PT Ernst & Young Indonesia.

MAYA OKTAVIA WIDJAYA**Head, Personal Data Protection**

Indonesian citizen, 45 years old.

Joining Maybank Indonesia in December 2024 as Head Personal Data Protection, she brings more than 23 years of experience in the banking and consultant industries. Previously, she served as the Compliance & Governance Assurance Head – Data Protection Officer at OCBC.

IMANUEL CIPTA IDAMAN TARIGAN**Head, Credit Risk Management**

Indonesian citizen, 45 years old.

Joining Maybank Indonesia in 2014, Imanuel has more than 20 years of experience in the banking industry. Previously, he served as Business Manager and Regional Desk Manager at PT Bank CIMB Niaga Tbk.

HENDRA SANTANU**Head, Retail Credit Portfolio & Policy**

Indonesian citizen, 37 years old.

Joining Maybank Indonesia in December 2022 as Head, Retail Business Risk. Hendra has over 10 years of exposure in Credit Risk Policy for the Retail & SME segments. He began his career in 2010 as Consumer Finance Portfolio Management at Citibank N.A. Previously, he served as Head of Business Banking Credit Portfolio & Policy at UOB Indonesia.

ALBERTUS DIMAS AGUSNUGROHO**Head, Non Retail Credit Policy & Strategic Risk Management**

Indonesian citizen, 40 years old.

He Joined Maybank Indonesia in 2019 and has accumulated 14 years of professional experience in the banking and risk management industry. He started his banking career at CIMB Niaga through The Complete Banker (TCB) program, where he spent five years serving in various risk management roles. At Maybank Indonesia, he previously held the position of Integrated Risk Governance & Risk Scenario Analytics Head. Prior to joining Maybank Indonesia, he served as Manager, Risk Strategy & Planning at UOB Indonesia.

SHINTA KUSUMA DEWI**Head, SME Credit Risk**

Indonesian citizen, 44 years old.

Joining Maybank Indonesia in July 2024, Shinta has more than 23 years of experience in the banking industry. Prior to joining Maybank Indonesia, she served as Head, Credit Approval at PT Bank UOB Indonesia.

INYOMAN HADIJAYA SIMBARA GIRI**Head, Market, Liquidity & Treasury Credit Risk Management**

Indonesian citizen, 47 years old.

Joining Maybank Indonesia in December 2013, he has more than 22 years of banking experience, particularly at Assets & Liabilities Management (ALM) and Market & Liquidity Risk Management. Prior to that, he held several positions at Maybank Indonesia, including Balance Sheet Risk Head and Treasury Trading Risk Head, and was responsible for Treasury Credit Risk Management and Market & Liquidity Risk Modeling. Prior to joining Maybank Indonesia, he served as ALM Market Risk Manager at PT Bank Rabobank International Indonesia, ALM Risk Manager at PT Bank Internasional Indonesia Tbk, and ALCO Support Sub Manager at PT Bank Pan Indonesia Tbk.

YOSEF OKTAVIANUS SENOBUA**Head, Enterprise Risk Management**

Indonesian citizen, 49 years old.

He joined Maybank Indonesia in August 2015, bringing 25 years of experience in the banking industry, particularly in risk management area, and the service industry. Prior to joining Maybank Indonesia, he served as Market & Liquidity Risk Analytics Head at PT Bank Danamon Indonesia Tbk, Market Risk Management Head at PT Bank CIMB Niaga Tbk, Market Risk Manager at PT Bank Lippo Tbk, and Strategic Planning at PT Bank OCBC NISP Tbk.

RUSDI RACHIM**Head, Technology Risk Management**

Indonesian citizen, 52 years old.

Joining Maybank Indonesia in June 2022 as the Chief Information Security Officer (CISO), Rusdi has eight years of banking experience, three years in the telecommunication industry, and 12 years in IT Infrastructure and Security consulting. Prior to joining Maybank Indonesia, he served as SVP – Head of Corporate Information Security at Indosat, VP – IT Security Management Head at Bank BTPN, and Information Security Consulting and Architect at Dimension Data Indonesia (NTT Group).

SURYO PRASETYA**Head, Operational Risk & Business Continuity**

Indonesian citizen, 45 years old.

Suryo joined Maybank Indonesia in 2019, with 23 years of experience in both banking and non-banking industries. Previously, he served as Head, Non-Retail Credit Policy & Strategic Risk Management. Prior to joining Maybank Indonesia, he held the positions of Enterprise Risk & Control Head at Bank Sahabat Sampoerna and Risk Modeling Head Wholesale at Bank Danamon.

LUCAS ANITA**Head, Financial Reporting Integrity**

Indonesian citizen, 48 years old.

Joining Maybank Indonesia in 2017, Lucas has more than 20 years of banking experience in Finance & Accounting area, as well as three years as an auditor at a Public Accounting Firm. Previously, she served as Head, Finance & Accounting at Maybank Indonesia.

JACOBUS DADU LEIN**Head, Credit Operations**

Indonesian citizen, 54 years old.

He joined Maybank Indonesia in 2011 with more than 28 years of experience in the credit operations field including the last 14 years with Maybank. Previously, he served as Head, CAC, Loan Operations and Appraisal in Maybank Indonesia.

IRWAN SANTOSO**Head, Operation Processing Center**

Indonesian citizen, 55 years old.

Joining Maybank Indonesia in 2015 with portfolio in Trade Finance, Treasury Ops and Custodian Ops. Irwan has 34 years of experience in banking and non-banking industries. Previously, he served as the Head Trade Finance & Treasury Ops at Bank OCBC Indonesia and Head Treasury Ops at Bank OCBC NISP.

CLARA INDA TIARA**Head, Customer Experience Management**

Indonesian citizen, 48 years old.

Clara joined Maybank Indonesia in January 2022 as Head, Customer Experience Management, bringing more than 21 years of experience in the service quality, customer experience, and contact center management. Prior to joining Maybank Indonesia, she served as the Head of Customer Experience and Relations at PT Bank Commonwealth and Quality Management Implementation Head at PT Bank OCBC NISP Tbk.

BENYAMIN NURPATRIA SETIAWAN**Head, Delivery Channel & Cash Operation**

Indonesian citizen, 42 years old.

Joining Maybank Indonesia in 2004, Benyamin has more than 21 years of experience in the banking industry. Previously, he served as the Delivery Channel Operation, Head and Head, Delivery Channel & Centralize Cash Monitoring at Maybank Indonesia.

YULIES APRILYANTI**Head, Branch Operations Control & Assurance**

Indonesian citizen, 45 years old.

She joined Maybank Indonesia in 1998 and has built a career spanning over 27 years with the Company. Previously, she served as Head of Regional Supervision & Support, Regional Jakarta 2, and has been serving as Head of Branch Operations Control & Assurance since July 2025.

ILHAM RIZKI KINAN**Head, Process Excellence, Performance Management & ERU**

Indonesian citizen, 43 years old.

He joined Maybank Indonesia in February 2024, bringing over 18 years of experience in financial services industry, with a primary focus on banking. Prior to joining Maybank Indonesia, he held several positions at Bank Commonwealth Indonesia, including Treasury In-Business Control and Business Management Head, Digital Business Control Governance and Oversight Head, and Operational Risk Management Head. Additionally, he served as the Operational Risk Reporting and Analysis Head at Permata Bank.

HENDRAMIN PRAMULYO**Head, IT Digital Delivery & Operations**

Indonesian citizen, 46 years old.

He joined Maybank Indonesia in 2025 with more than 20 years of experience in the banking industry. Previously, he served as Group Head of Application Management in Bank Aladin Syariah and several position as IT Head in various banks.

RICKY INDRAYANTO DJAYA**Head, IT Analytic Reporting & Corporate Delivery**

Indonesian citizen, 49 years old.

He joined Maybank Indonesia in May 2023 as Head IT Analytic Reporting & Corporate Delivery, bringing 27 years of experience in the banking and IT industries. Prior to this, he served as Head IT Regulatory, Data & Analytics at Bank Danamon.

ALLAN MARLATANG HUTAURUK**Head, IT Global Banking Delivery & Operation****Head, IT CFS Delivery & Operation**

Indonesian citizen, 45 years old.

He joined Maybank Indonesia in 2023 with more than 20 years of experience in the IT and banking industries. Previously, he served as IT Corporate Core Platform Head in PT Bank Commonwealth and as Technical Consultant in Thomson Reuters and Misys.

JOHANES SETIYABUDI**Head, IT Infrastructure & Operation**

Indonesian citizen, 50 years old.

He has served as Head of IT Infrastructure & Operations at Maybank Indonesia since March 2022. With over 25 years of experience in banking and the oil & gas industry, he brings deep expertise in technology transformation, infrastructure modernisation, and operational reliability. Previously, he was Head of IT Infrastructure Development at Bank BTPN, where he played a key role in driving digital capability enhancements and infrastructure resilience.

FELIX FREEMAN**Head, IT Enterprise Architecture & Platform**

Indonesian citizen, 42 years old.

Felix joined Maybank Indonesia in July 2024 and brings more than 23 years of experience in financial services, information technology, and digital transformation. Prior to joining Maybank Indonesia, he served as Head of Digital Engineering and Architecture at Adira Finance.

In his current role, Felix leads the IT Enterprise Architecture and Platform function, strengthening enterprise architecture capabilities, solution governance, and strategic platform development to support the bank's digital transformation agenda.

EDWARD CAHYADI KARSONO**Head, IT Governance, Planning & Project Management**

Indonesian citizen, 49 years old.

He joined Maybank Indonesia on 12 April 2004, bringing over 24 years of experience in both the banking and non-banking industries in the areas of software development, data management, IT risk management, IT security, and IT architecture. Prior to this, he worked as a Software Developer at BPK Gunung Mulia.

PATRIA INDRAJAYA**Head, IT Security**

Indonesian citizen, 50 years old.

Joined PT Bank Maybank Indonesia Tbk in September 2022 and currently serves as Head of IT Security. He has over 20 years of experience in cybersecurity within the financial and banking industry. Prior to joining Maybank Indonesia, he served as Head of IT Security at PT Allianz Life Indonesia.

CHARLES BUDIMAN**Head, Digital Banking**

Indonesian citizen, 51 years old.

Charles joined Maybank Indonesia in December 2022, bringing over 29 years of experience in banking and management consulting. He started his career in Europe, spending 13 years with various management consulting firms, including EY, Accenture, BearingPoint, and Gartner Consulting. He then continued his career in Indonesia at three different banks, namely Commonwealth Bank, Maybank, and KB Bukopin, focusing on Strategic Planning, Transformation, Sales & Distribution, and Digital.

SETIASMO SAMAMI**Head, Core Banking Project**

Indonesian citizen, 57 years old.

Setiasmo joined Maybank Indonesia in December 2023, bringing over 29 years of experience, primarily in the financial services industry. Prior to joining Maybank Indonesia, he served as a Director at PT Bank BTPN Syariah from 2014 to 2017. He also held the positions of Head of IT Operation & Services, Infrastructure Engineering, and Cybersecurity at PT Bank BTPN Tbk (now PT Bank SMBC Indonesia Tbk).

RAHARTATY**Head, Business Human Capital 1**

Indonesian citizen, 48 years old.

She joined Maybank Indonesia in September 2016, bringing more than 26 years of experience in both non-banking and banking industries. Previously, she served as Talent Acquisition Lead at Mondelez International.

PAULUS DANANG YANRI HATMOKO**Head, Business Human Capital 2**

Indonesian citizen, 48 years old.

He joined Maybank Indonesia in January 2007 and has since held several positions, including Talent Management and Organizational Learning Head, Human Capital Development Head, Talent Management Head, and People Development Manager. Prior to joining Maybank Indonesia, he held various positions at PT Astra Internasional Indonesia Tbk – Isuzu Sales Operations, primarily in human resources development.

RENI ASTUTI DEWI**Head, Talent Acquisition**

Indonesian citizen, 46 years old.

Reni joined Maybank Indonesia in 2004 as a Personnel Officer, bringing 24 years of experience in banking and FMCG industries. Prior to this, she served as the Regional Card Business Head for West and Central Java, as well as Business Human Capital for Community Financial Services Directorate, before assuming the role as Head, Talent Acquisition in 2023.

NELDA VICTORIA SIBURIAN**Head, Rewards, Organization Development & Strategy**

Indonesian citizen, 53 years old.

Nelda joined Maybank Indonesia on 25 July 2016, bringing 29 years of experience in the banking, financial services, and beverages industry. Previously, she served as Strategic Business Partner Indonesia & Papua New Guinea at PT Coca-Cola Indonesia, VP HR Relationship Manager at PT Bank Permata Tbk, Coordinator of Leadership & Managerial School and HR Advisor at Royal Bank of Scotland (ABN Amro Bank NV), and Senior HR Consultant at PT Siddharta Consulting, KPMG International. She holds several certifications, including Certified Financial Planner (CFP), Certified Human Resources Management Level General Manager, Certified Professional Coach (CPC), and Level 5 Banking Risk Management Competency Certification.

MARTUA BANGUN JAYAWINATA**Head, Talent Management & Organization Learning**

Indonesian citizen, 45 years old.

He joined Maybank Indonesia in March 2021 as Head, Learning Business Partner I and Head, Talent Development & Future Ready Skills, bringing 18 years of experience in the banking industry. Previously, he served as Human Resources Business Partner and Head, Learning Solution at Permata Bank, as well as HRBP Learning Manager at Bank OCBC NISP.

YULIA PRIHANDINI**Head, Employee Relations & Health Safety**

Indonesian citizen, 37 years old.

Yulia joined Maybank Indonesia in March 2018, bringing more than 15 years of experience in Industrial Relations. Prior to joining Maybank Indonesia, she served as Industrial Relation Section Head at PT Astra International Tbk.

CHAIRANY DANUSAPUTRA**Head, Human Capital Operations**

Indonesian citizen, 54 years old.

She joined Maybank Indonesia in January 2021, bringing more than 30 years of experience in Human Resources across banking and non-banking industries. Previously, she served as SVP HR Shared Services at PT Bank Commonwealth and PT Bank CIMB Niaga Tbk.

ABDUR RAZZAQ**Head, Financial Controller & Investor Relations**

Indonesian citizen, 39 years old.

He joined Maybank Indonesia in September 2020 as Head, CFS Business Planning & Performance Management, bringing more than 17 years of experience in manufacturing and banking industries. Previously, he served as the Corporate Finance Manager at CIMB Niaga, Regional Accountant at Caterpillar Pte. Ltd. in Singapore, and last position as Business Banking/SME Business Finance Head at UOB Indonesia.

ROY BAHREN SIREGAR**Head, Corporate Treasury**

Indonesian citizen, 44 years old.

Roy joined Maybank Indonesia in August 2025, bringing extensive experience and exposure in asset & liability management, liquidity management, interest rate risk management in banking book, fund transfer pricing, capital management, corporate finance, and Recovery & Resolution Planning. Prior to this, he served as Head of Bank Product, FTP & Hedging – Asset & Liability Management, Head of Asset & Liability Management, and most recently as Head of Capital & Balance Sheet Management at CIMB Niaga.

JESSELEE BERNARD**Head, Finance & Accounting**

Indonesian citizen, 39 years old.

Jesselee joined Maybank Indonesia in June 2021 and has more than 12 years of professional experience in auditing within the financial services sector with KPMG and PricewaterhouseCoopers (PwC), as well as 5 years in the banking industry. Prior to this, he served as the Head of Financial Reporting at Maybank Indonesia.

YULINDA SIMANJUNTAK**Head, Procurement, Premises & Vendor Relations**

Indonesian citizen, 51 years old.

Yulinda joined Maybank Indonesia in September 2004 as an MIS Business Analyst, bringing 28 years of experience in financial consulting and the banking industrie. Previously, she served as IT User Representative Manager at Indonesian Bank Restructuring Agency (BPPN) and as Senior Auditor at Arthur Andersen Public Accounting Firm.

CHARLES AGUSTINUS RUNTU**Head, GB & BB Remedial**

Indonesian citizen, 58 years old.

He joined Maybank Indonesia in 1995, bringing more than 30 years of experience in banking industry.

R RUSVANDY ROUSLY**Head, SME & Consumer Collections**

Indonesian citizen, 54 years old.

He joined Maybank Indonesia in Agustus 2024 as the Head Of Risk Special Project, bringing 32 years of experience in banking industry. Previously, he served as Head Of Asset Servicing at PT. Altus Capital Partner Indonesia.

R BAGUS RADITYA YUDHANEGARA**Head, Sharia Global Banking**

Indonesian citizen, 41 years old.

Bagus joined Maybank Indonesia in September 2017, with his most recent position as Head of Sharia Public Sector in the Sharia Global Banking Unit of Maybank Indonesia. He has more than 17 years of experience in the banking industry, particularly in developing Sharia banking business within the corporate banking segment. He began his career as a Corporate Banking Relationship Manager at Bank QNB Indonesia, CIMB Niaga, and Bank Maybank Syariah Indonesia.

DANDY SUPRANDONO**Head, Sharia Community Financial Services**

Indonesian citizen, 50 years old.

Dandy joined Maybank Indonesia in 2013, bringing more than 24 years of extensive experience in financial industry, ranging from life insurance, auto financing, conventional and Sharia bankin within Retail Banking as well as wealth management, SME, and commercial. Prior to joining Maybank Indonesia, he served as VP Head of Bank at Work at Permata Bank and Regional Head of Consumer Finance at HSBC Indonesia.

Azzady Bin Jamaluddin**Head, Sharia Wealth & Halal Ecosystem**

Malaysia citizen, 49 years old.

Joined Maybank Indonesia in November 2023 as Initiative Owner under Maybank M25 Strategic Program, bringing more than 25 years of experience in Islamic Banking industry. Prior to joining Maybank Indonesia, he served as the Head, Community Banking, Maybank Islamic.

BAGINDA SAUMAR**Head, Sharia Product Management**

Indonesian citizen, 47 years old.

Baginda joined Maybank Indonesia in 2023, bringing more than 21 years of experience in financial industry, including Sharia finance. Prior to joining Maybank Indonesia, he served as Head of SME & WB Syariah Product Management at Permata Bank.

M. FAISAL MUCHTAR**Head, Sharia Advisory & Assurance**

Indonesian citizen, 52 years old.

Faisal joined Maybank Indonesia in 2020 and brings over 21 years of experience in various sectors of the Sharia financial industry, both in Indonesia and overseas. Prior to joining Maybank Indonesia, he served as Head Syariah Audit at Bank Muamalat Indonesia, Head Syariah Compliance at Bank Mega Syariah Indonesia, Head Syariah at Syarikat Takaful Malaysia Berhad (STMB) in Kuala Lumpur, and member of Audit Committee and Risk Management Committee at Bank BTPN Syariah.

AGUS RACHMAT HIDAJATULLAH**Head, Sharia Process Development, Compliance & ERU**

Indonesian citizen, 53 years old.

He joined Maybank Indonesia in June 1997, bringing over 28 years of experience in the banking sector, including 23 years in Islamic banking.

DIMAS BAGAS SURYAWAN**Head, Sharia Strategy Planning, Performance & Finance**

Indonesian citizen, 44 years old.

He joined Maybank Indonesia in 2024 with more than 20 years of experience in the banking industry. Previously, he served as Head of BB, TB, Business Finance at UOB Indonesia; Head of Planning & Performance at JTrust Bank Indonesia; and as BU Financial Controller & Capital Management Head at Bank CIMB Niaga.

HERTANTO GUNADI**Head, Corporate Banking****Head, Regional Client Coverage (Pjs)**

Indonesian citizen, 54 years old.

Hertanto joined Maybank Indonesia in August 2023 as Head Local Corporate & Multinationals under Global Banking, bringing over 27 years of experience in the banking industry. Prior to joining Maybank Indonesia, he gained extensive banking experiences at several banks, including Lippo Bank (now CIMB Niaga), DBS Indonesia, OCBC Indonesia, and later MUFG, where he served as Head of Corporate Banking for over 10 years.

GOLFINA KUSMARNINGRUM**Head, Financial Institution Group**

Indonesian citizen, 54 years old.

Golfina joined Maybank Indonesia in January 2023 as Head, Financial Institution Group, bringing 28 years of experience in the banking industry. Previously, she served as Head of Financial Institution at MUFG Bank Ltd, Jakarta Branch.

RIFAN ARISTA**Head, Syndication**

Indonesian citizen, 42 years old.

Having joined Maybank Indonesia in 2024 as Head, Syndication, Rifan brings more than 18 years of experience in the banking industries. Previously, he served as the Head of Structured Finance, Merger & Acquisition at CIMB Niaga.

YUZREIN IDZBAN BIN MOHD YUSOF**Head, Regional Client Coverage**

Malaysian citizen, 48 years old.

Having joined Maybank Indonesia in 2025, Yuzrein is a seasoned professional with 25 years of experience and exposure in Wholesale Banking, Islamic Banking, and International Business. Prior to joining Maybank Indonesia, he held several strategic positions, including Senior Director, Client Coverage at Maybank Investment Berhad; Head of Commodity Traders & Agriculture, Client Coverage at Standard Chartered Bank Malaysia Berhad; Head of Corporate Banking at HSBC Amanah Malaysia Berhad; and Senior VP, Commercial Banking at HSBC Bank Malaysia Berhad.

IMADE BUDHI P ARTHA**Head of Global Markets**

Indonesian citizen, 52 years old.

He joined Maybank Indonesia on 3 August 2015, bringing more than 29 years of experience in banking industry and Global Markets across several institutions, including PT Bank Ekspor Impor Indonesia (Persero) Tbk, PT Bank Mandiri (Persero) Tbk, Reuters Limited, Deutsche Bank AG Indonesia and Citibank N.A. Indonesia. He is also actively involved in several market associations, including the Indonesia Foreign Exchange Market Committee (IFEMC), ACI Financial Markets Association (FMA) Indonesia, and Indonesia Money Market & Foreign Currency Market Association (APUVINDO).

ADE RANGKOTO**Head, Transaction Banking**

Indonesian citizen, 54 years old.

Ade joined Maybank Indonesia in February 2024, bringing more than 27 years of experience in the banking industry, both in Indonesia and in regional offices across the Asia-Pacific. Prior to joining Maybank Indonesia, he served as Executive Director, Global Trade Finance Department at Sumitomo Mitsui Bank, Singapore.

M HENDRO WIJANARKO**Head, GB Business Planning, Performance, & Embedded Risk Unit (ERU)**

Indonesian citizen, 44 years old.

Hendro joined Maybank Indonesia in September 2012 as the Manager of Corporate Banking Business Planner, bringing 17 years of experience in the banking and audit industries. Early in his career, he served as Manager of Early Warning at Bank Banten (formerly Bank Pundi Indonesia).

MOHIT VARMA**General Manager & Country Head, Maybank Indonesia - India**

Indian citizen, 50 years old.

Mohit joined Maybank Indonesia in November 2013, bringing more than 25 years of experience in the banking industry. Prior to joining Maybank Indonesia, he served as Deputy General Manager at ICICI Bank, Corporate Office, Mumbai.

MARIANA HUSIN**Head, Business Banking**

Indonesian citizen, 51 years old.

Mariana joined Maybank Indonesia in April 2020, bringing more than 24 years of experience in the banking industry. Previously, she served as Commercial Banking Segment Head at BTPN (now SMBC Indonesia).

TJHANG DAVID WONGSO**Head, SME Banking**

Indonesian citizen, 44 years old.

He joined Maybank Indonesia in June 2020, bringing more than 22 years of experience in the banking industry. Previously, he held various positions at Bank OCBC NISP, including Emerging Business Head, Sales & Marketing Support Head, and Emerging & Commercial Distribution Head.

TJAN CHRISTIAN**Head, Consumer**

Indonesian citizen, 48 years old.

Having joined Maybank Indonesia in December 2022 as Head, Consumer, he brings more than 24 years of experience in the banking industry.

SUMITRO**Head, Wealth Management & Segmentation**

Indonesian citizen, 52 years old.

He joined Maybank Indonesia in March 2012 as Head, Bancassurance and Investment Specialist, bringing 10 years of banking experience and three years in the life insurance industry. He also served as Head, Bancassurance and Investment Management for Sales and Wealth Management Product. Previously, he served as Head, Insurance Specialist for four years (2009–2012) at HSBC Bank.

HARRYANTO PRAMONO**Head, Community Distribution**

Indonesian citizen, 54 years old.

He joined Maybank Indonesia in April 2020, bringing more than 29 years of experience in the banking industry. Previously, he served as Region Head at HSBC and Permata Bank, with his last position being Head National Non-Branch Sales at Permata Bank.

PAULUS CHOLOT JANALA**Head, Non-Retail Strategic Partnership**

Indonesian citizen, 54 years old.

He joined Maybank Indonesia in August 2021 as Head of SME+, and effectively serving as Head of Non-Retail Strategic Partnership as of January 2024, bringing more than 30 years of experience in the banking, leasing, and automotive industries. Previously, he served as President Director at MNC Guna Usaha Indonesia.

MUHAMMAD SALAM**Head, Retail Credit Process**

Indonesia citizen, 50 years old.

Having joined Maybank Indonesia in 2019 as Head Process and System Improvement, he has been serving as Head, Retail Credit Process since June 2025. He began his career in 2002 as a Credit Analyst at Bank Danamon and subsequently held strategic positions as Head of CCPL Loan Approval and Head of Operational Excellence at Bank Permata.

PATRICIA HENDRAWIRAWAN**Head, CFS Business Planning & Performance Management**

Indonesian citizen, 44 years old.

Patricia joined Maybank Indonesia in February 2025 and brings more than 20 years of experience in the financial services and banking industries. She holds a Master's degree in Management (Finance) with cum laude distinction from University of Indonesia. Previously, she held several positions, including Marketing Analytics & MIS Deputy Dept. Head at Adira; Business Plan and Project Development Dept. Head at UOB Buana Bank; Assistant Head of Strategy Management at Bank ICBC; Head of Strategic Planning and Development at AXA Indonesia Insurance; and her last position being Head of Business Strategy and Liability Management at CIMB Niaga.

HUMILO FELONA RONITUA**Head, CFS Embedded Risk, Control and Transaction Monitoring**

Indonesian citizen, 47 years old.

Having joined Maybank Indonesia in April 2025 as Head Embedded Risk, Control and Transaction Monitoring, she brings 20 years of experience in banking industries.

RAHMAT KURNIA**Head, Pricing & Data Analytics**

Indonesian citizen, 45 years old.

Rahmat joined Maybank Indonesia in 2012, bringing more than 20 years of experience across various areas of the banking industry, including Analytics & CRM Implementation, Product Development, and AI/ML Implementation. He began his career in the oil and gas industry as a Researcher in 2004 and later joined Bank OCBC NISP in 2005, where he built his career and eventually served as Customer Analytics, CRM & Performance Management Unit Head.

REGIONAL DIRECTOR

WAN JUSLIAN JOHAN

Regional Director – Jakarta 1

Indonesian citizen, 44 years old.

He joined Maybank Indonesia in 2022 as Regional Director Jakarta 1, bringing 20 years of experience in banking and two years of experience in consulting industries. Previously, he held several positions at PT Bank HSBC Indonesia, including SVP Region Head Network Jakarta 3 & Kalimantan; Region Wealth Sales Jakarta 1, West Java, South Sumatra, and East Indonesia; as well as Branch Manager. He also previously served as a Branch Manager at Standard Chartered Bank.

OSBIE OSMAN

Regional Director – Jakarta 2

Indonesian citizen, 49 years old.

He joined Maybank Indonesia in March 2023 as Regional Director – Jakarta 2, bringing 28 years of experience in the banking industry. Previously, he held various positions and led several areas in Jakarta, up to the position of Head Cluster at HSBC. He then continued his career by leading across several cities in Jawa Barat, Sumatra, Bali, Nusa Tenggara Indonesia and Sulawesi, with his last position being Head Region at Permata Bank.

RASUANIR

Regional Director – Jakarta 3

Indonesian citizen, 55 years old.

He joined Maybank Indonesia in 1995, bringing more than 30 years of experience in the banking industry. Previously, he served as Regional Director for South Sumatra and as Area Branch Manager in Tangerang & Bumi Serpong Damai Area, Lippo Cikarang Area, and Jatinegara Area.

MUHAMMAD HUSNI HS

Regional Director – West Java

Indonesian citizen, 53 years old.

He joined Maybank Indonesia in January 2021, bringing more than 22 years of experience in the banking industry. Previously, he served as Head Syariah Network at PT Bank Permata Tbk.

DEWI IRAWATI

Regional Director – Central Java

Indonesian citizen, 45 years old.

Dewi joined Maybank Indonesia in January 2004 and brings 21 years of experience in the banking industry. She has served as the Regional Director of Maybank Indonesia in Central Java for the past nine years, and prior to that she held the position of Area Branch Manager of Maybank Indonesia in Green Ville and Puri Kencana Areas.

OEI JENNY WIDJAJA

Regional Director – East Java, Bali & Nusra

Warga Negara Indonesia, 51 tahun.

Bergabung dengan Maybank Indonesia pada 25 Mei 1998 sebagai Marketing Officer, beliau memiliki pengalaman lebih dari 27 tahun di industri perbankan. Sebelumnya, beliau menjabat sebagai Area Branch Manager Jatim 2 di Maybank Indonesia.

ERLINA SALIM

Regional Director – North Sumatera

Indonesian citizen, 45 years old.

Erlina joined Maybank Indonesia in June 1999, bringing more than 25 years of experience in the banking industry.

SUTARDI

Regional Director – South Sumatera

Indonesian citizen, 41 years old.

Sutardi joined Maybank Indonesia in 2007 and brings more than 18 years of experience in the banking industry. Previously, he served as Area Branch Manager for Jambi; Palembang and Pangkal Pinang; and Lampung and Bengkulu.

YULLI SUMARGO

Regional Director – Kalimantan

Indonesian citizen, 40 years old.

Yulli joined Maybank Indonesia in October 2018 as Area Branch Manager Samarinda and has more than 19 years of experience in both the banking and non-banking industries. Previously, she assumed several positions at Bank Chinatrust Indonesia, PT Bank Permata Tbk, with her last position being Branch Manager Samarinda at PT Bank Mega Tbk.

HASVAN MURPHY

Regional Director – Sulawesi & Eastern Indonesia

Indonesian citizen, 49 years old.

Hasvan joined Maybank Indonesia in 2019, bringing 23 years of experience in the banking industry. Previously, he held several positions at Bank Danamon, including Area Manager and Sales Distribution Head Bancassurance. He earned a Master of Business in Applied Finance from Queensland University of Technology, Australia, in 2008 and a Doctorate in Development Studies from Hasanuddin University in 2024.

Employee Statistics and Profiles

Information about Maybank Indonesia's total headcount by gender, position, age, education level, and employment status (permanent/contract) in 2025 is available in the Functional Review Chapter of the Human Capital discussion.



Shareholding Composition

Shareholders and Percentage of Ownership at the Beginning and End of the Financial Year

As of 1 January 2025

No.	Shareholders	Number of Shares	Ownership Percentage
1.	Shareholders who own 5% or more shares		
a.	Sorak Financial Holdings Pte. Ltd.	34,312,479,550	45.02%
b.	Maybank Offshore Corporate Services (Labuan) Sdn. Bhd.	25,882,393,996	33.96%
c.	Vital Solution Fund	6,653,168,749	8.73%
2.	Members of the Board of Directors and Members of the Board of Commissioners Owning Shares		
a.	Board of Commissioners	-	-
b.	Board of Directors	-	-
3.	Public Shareholders Owning Less than 5% of Shares		
a.	Public (below 5%)	9,367,153,526	12.29%
TOTAL		76,215,195,821	100.00%

As of 31 December 2025

No.	Shareholders	Number of Shares	Ownership Percentage
1.	Shareholders who own 5% or more shares		
a.	Sorak Financial Holdings Pte. Ltd.	34,312,479,550	45.02%
b.	Maybank Offshore Corporate Services (Labuan) Sdn. Bhd.	25,882,393,996	33.96%
c.	Vital Solution Fund	6,653,168,749	8.73%
2.	Members of the Board of Directors and Members of the Board of Commissioners Owning Shares		
a.	Board of Commissioners	-	-
b.	Board of Directors	-	-
3.	Public Shareholders Owning Less than 5% of Shares		
a.	Public (below 5%)	9,367,153,526	12.29%
TOTAL		76,215,195,821	100.00%

Top 20 Shareholders

No.	Shareholders	Number of Shares	Composition (%)
1	SORAK FINANCIAL HOLDINGS PTE LTD	34,312,479,550	45.02
2	MAYBANK OFFSHORE CORPORATE SERVICES	25,882,393,996	33.96
3	BNPP LDN/2S/VITAL SOLUTION FUND	6,653,168,749	8.73
4	BNPP LDN/2S/GLOBAL AGILITY FUND	3,650,000,000	4.79
5	BNPP LDN/2S/MULTI DYNAMIC FUND	3,650,000,000	4.79
6	PROSPERINDO, PT	940,513,633	1.23
7	CLEARSTREAM BANKING S.A. LUXEMBOURG	210,133,947	0.28
8	PEK BING TJIE	58,313,100	0.08
9	PHILLIP SECURITIES PTE LTD	49,442,121	0.06
10	RHB INVESTMENT BANK BERHAD	49,080,480	0.06
11	CGS INTERNATIONAL SECURITIES SINGAPORE PTE LTD	36,086,144	0.05
12	MAYBANK KIM ENG SEC. PTE LTD A/C CLIENT	32,241,793	0.04
13	DJUFRI GONO	24,993,800	0.03
14	HERRY KASMAN	16,879,300	0.02
15	UOB KAY HIAN PTE LTD	13,724,655	0.02
16	HARIONO IBRAHIM, DR	13,655,000	0.02
17	HERYANTO ABIDIN LAUW	10,530,000	0.01
18	WANDI WIJAYA	10,088,900	0.01
19	CACEIS BANK, IRELAND BRANCH / NICHEJUNGLE ICAV	9,463,600	0.01
20	CITIBANK NEW YORK S/A EMERGING MARKETS CORE EQUITY 2 PORTFOLIO OF DFA INVESTMENT DIMENSIONS GROUP INC.	9,420,600	0.01

Total Shareholders by Category

No.	Shareholders	Number of Shares	Composition (%)
1.	Foreign Institution	60,198,004,923	78.98%
2.	PT Kustodian Sentral Efek Indonesia	15,070,443,997	19.77%
3.	Individual - Domestic	941,899,454	1.24%
4.	Individual - Foreign	3,842,450	0.01%
5.	Limited Company NPWP	846,866	0.00%
6.	Cooperatives	101,889	0.00%
7.	Pension Fund	39,576	0.00%
8.	Mutual Fund	13,610	0.00%
9.	Foundation Non NPWP	3,056	0.00%
TOTAL		76,215,195,821	100.00%

Information Disclosure on Maybank Indonesia Shares Transaction by Board of Commissioners and Directors

Maybank Indonesia has a policy to report transactions carried out by management of the Bank's share ownership for three working days, after the occurrence of ownership or any changes in ownership of the Bank's shares. Throughout 2025, the Board of Commissioners and the Board of Directors of Maybank Indonesia did not record any transactions on the Bank's shares.

Share Ownership of Board of Commissioners and Directors

Up to 31 December 2025:

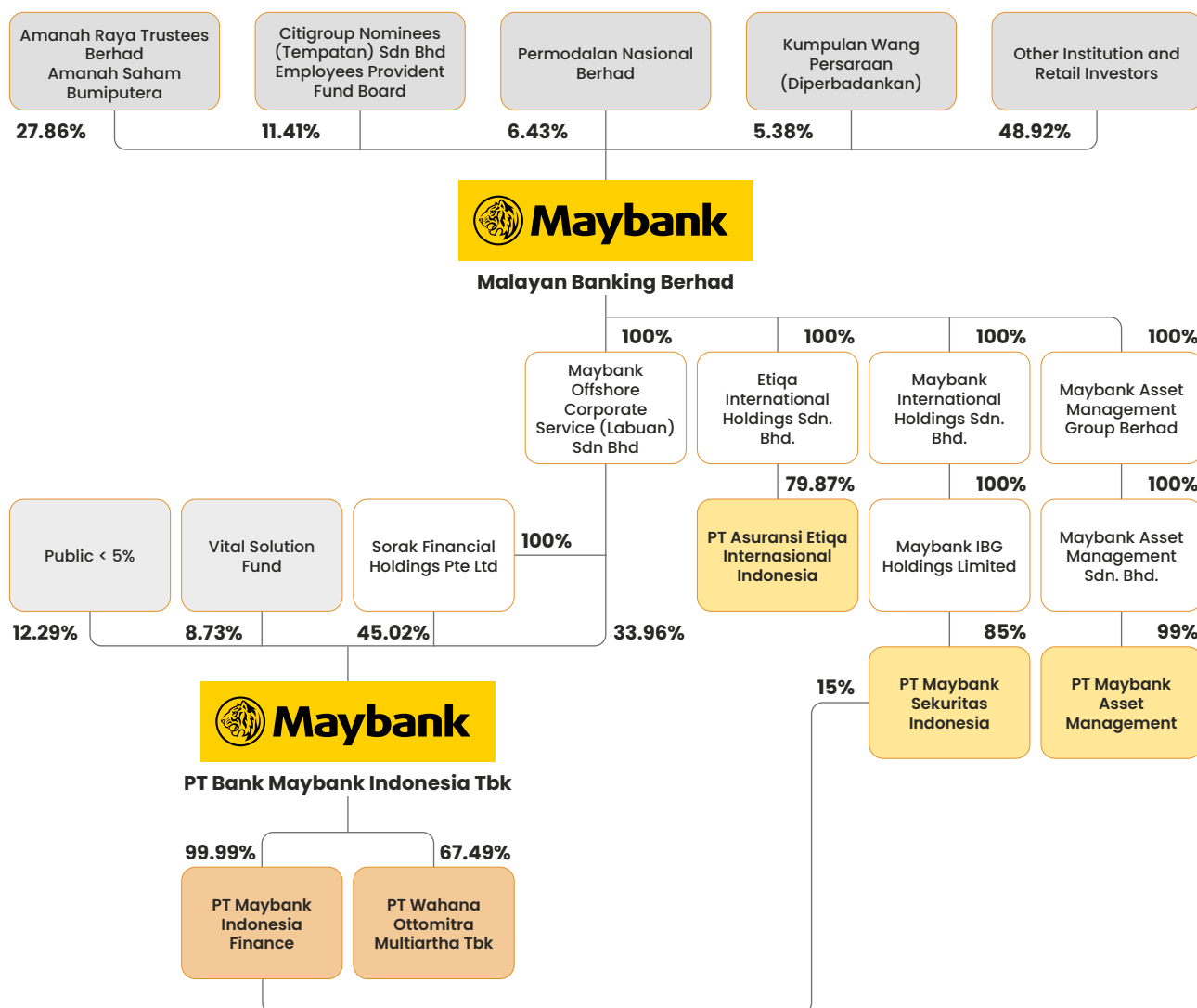
- There is no direct or indirect shareholding by the Board of Commissioners and Board of Directors in Maybank Indonesia, its subsidiaries, or groups connected to the Company.
- The shares ownership of Board of Commissioner and Board of Directors which exceeds 5% in listed and non listed company are as follows:

No	Board of Commissioners	Shares Ownership	Listed Company/Non Listed Company	Company Name	Number of Shares
1.	Dato' Sri Khairussaleh Ramli	No	-	-	-
2.	Marina R Tusin	No	-	-	-
3.	Hendar	No	-	-	-
4.	Daniel James Rompas	No	-	-	-
5.	Edwin Gerungan	No	-	-	-
6.	Datuk Lim Hong Tat	Yes	Non Listed Company	Areca Capital Sdh Bhd	10%
7.	Putut Eko Bayuseno	No	-	-	-
8.	Dato' Zulkiflee Abbas Abdul Hamid	No	-	-	-

No	Board of Directors	Shares Ownership	Listed Company/Non Listed Company	Company Name	Number of Shares
1.	Steffano Ridwan	No	-	-	-
2.	Shaiful Adhli Yazid	No	-	-	-
3.	Irvandi Ferizal	No	-	-	-
4.	Effendi	No	-	-	-
5.	Yessika Effendi	No	-	-	-
6.	Widya Permana	No	-	-	-
7.	Ricky Antariksa	No	-	-	-
8.	Bianto Surodjo	No	-	-	-
9.	Bambang Andri Irawan	No	-	-	-
10.	Romy Hardiansyah	No	-	-	-

Corporate Group Structure

As of 31 December 2025



Maybank Group Profile

Maybank Banking Berhad

14th Floor, Menara Maybank
100, Jalan Tun Perak
50050 Kuala Lumpur, Malaysia
Tel: (6) 03-2070 8833
Fax: (6) 03-2711 3421
Website: <http://www.maybank.com>

OUR PURPOSE

WE ARE A **VALUES-DRIVEN PLATFORM**, POWERED BY A **BIONIC WORKFORCE** THAT **HUMANISES FINANCIAL SERVICES**

driven by

OUR MISSION

Humanising Financial Services

Being at the heart of the community, we will:

- 01 Make financial services simple, intuitive and accessible
- 02 Build trusted partnerships for a sustainable future together
- 03 Treat everyone with respect, dignity, fairness and integrity

shaped by

OUR VALUES

TEAMWORK

INTEGRITY

GROWTH

EXCELLENCE & EFFICIENCY

RELATIONSHIP BUILDING

Guiding principles

for all Maybankers to serve our mission and purpose.

Malayan Banking Berhad is the holding company and listed entity for Maybank Group. The Group, through its subsidiaries, offers an extensive range of products and services, which includes consumer and corporate banking, investment banking, including stockbroking, Islamic banking, insurance and takaful, trustee and nominee services and asset management.

Our operations span across 18 countries, including all 10 ASEAN countries and international financial centres such as London, New York, Hong Kong, and Dubai. Maybank's home markets are Malaysia, Singapore, Indonesia, and Cambodia. We have sharpened our focus by defining our robust global network into three archetypes based on our key strengths in the different markets where we operate to leverage the existing subsidiaries or networks established in these markets.

Board of Directors	Position
Tan Sri Dato' Sri Zamzamzairani Mohd Isa	Non-Independent Non-Executive Director (Chairman)
Dato' Sri Khairussaleh Ramli	Non-Independent Executive Director (President & Group Chief Executive Officer)
Fauziah Hisham	Senior Independent Non-Executive Director
Che Zakiah Che Din	Independent Non-Executive Director
Shariffuddin Khalid	Independent Non-Executive Director
Dato' Zulkiflee Abbas Abdul Hamid	Independent Non-Executive Director
Shirley Goh	Independent Non-Executive Director
Datuk Yee Yang Chien	Non-Independent Non-Executive Director
Chiam Sou Hong	Independent Non-Executive Director
Vittorio Furlan	Independent Non-Executive Director
Rohaya Mohammad Yusof	Independent Non-Executive Director

Subsidiaries and Joint Ventures



PT Maybank Indonesia Finance

Core Business	Multifinance
Percentage of Ownership	99.99% PT Bank Maybank Indonesia Tbk 0.01% Koperasi Karyawan PT Bank Internasional Indonesia Tbk
Operating Status	Operating since 1991
Total Assets 2025	Rp8.9 trillion
Address	Wisma Ekajiwa Lantai 10 Jl. Mangga Dua Raya Jakarta 10730, Indonesia Tel: 021 - 623 000 88 Fax: 021 - 623 000 99 Call Center: 0804-1-168-811 Website: www.maybankfinance.co.id
Key Management	Board of Commissioners President Commissioner : Budhi Dyah Sitawati Commissioner : Bianto Surodjo Independent Commissioner : Herwan Ng Board of Directors President Director : Alexander Director : Miki Effendi Lim Director : Arief Soerendro

PT Maybank Indonesia Finance (Maybank Finance) is licensed to engage in investment financing, working capital, multipurpose, other activities approved by OJK, and is also allowed to perform activities based on shariah principles.

COMPANY PROFILE

Maybank Finance previously known as PT BII Finance Center, was established on 13 February 1991 as a company licensed in investment financing, working capital, multipurpose, and other activities approved by OJK, and also allowed to engage in activities based on Shariah principles. Currently, 99.99% of Maybank Finance shares is owned by Maybank Indonesia.

The change of name from PT BII Finance Center to PT Maybank Indonesia Finance was based on Deeds of Minutes of Meeting in Extraordinary General Meeting of Shareholders No. 105 dated 18 November 2015 and approval from Ministry of Law and Human Rights No. AHU.0947396. AH.01.02 Year 2015 dated 7 December 2015.

As of the end of 2025, Maybank Finance has branch offices in almost all major cities in Indonesia consisting of 30 branch offices and 9 representative offices spread across Indonesia.

VISION

To be a digital-based leading finance company in each market segment it serves as well as always care to the community & environment.

MISSION

- Running business as an extension of PT Bank Maybank Indonesia Tbk (Maybank Indonesia) in the financing industry.
- Providing high economic and social added value to stakeholders (shareholders, customers, business partners and employees), environment and society.
- Making digital technology as foundations for product creation, process acceleration and service improvement.


WOM Finance

a member of  group

PT Wahana Ottomitra Multiartha Tbk

Core Business	Financing Company		
Percentage of Ownership	67.49% PT Bank Maybank Indonesia Tbk 25.01% PT Wahana Makmur Sejati 7.50% Public		
Operating Status	Operating since 1982		
Total Assets 2025	Rp7,4 trillion		
Address	PT Wahana Ottomitra Multiartha Tbk Altira Office Tower 32 nd , 33 rd , 35 th Floor Jl. Yos Sudarso Kav. 85 Kel. Sunter Jaya, Kec. Tanjung Priok, Jakarta Utara 14350 Tel: (62-21) 21882400 Fax: (62-21) 21882420 Contact Center: 150 999 Website: www.wom.co.id		
Key Management	Board of Commissioners	Board of Directors	Shariah Supervisory Board (SSB)
	President Commissioner/Independent Commissioner Sarastri Baskoro Commissioner Thilagavathy Nadason Commissioner Taufik Aulia Independent Commissioner Rallyati Arianto Wibowo, S.E.	President Director Djaja Suryanto Sutandar Vice President Director Njauw Vido Onadi Director Cincin Lisa Hadi Director Anthony Yuarez Panggabean Director Wibowo	Chairman Dr. H. Abdul Jabar Majid, M.A. Member Prof. Dr. Ir. H. M. Nadratuzzaman Hosen

COMPANY PROFILE

PT Wahana Ottomitra Multiartha ("WOM Finance" or the "Company") was established in 1982 under the name PT Jakarta Tokyo Leasing, with a focus on motorcycle financing, particularly for the Honda brand. In line with its business development, in 2000 the Company transformed and changed its name to PT Wahana Ottomitra Multiartha, expanding its financing services to include other Japanese brands such as Yamaha, Suzuki, and Kawasaki.

In 2004, the Company officially listed its shares on the Bursa Efek Jakarta and the Bursa Efek Surabaya (now the Bursa Efek Indonesia/IDX) under the stock code "WOMF", after obtaining an effective statement from the then capital market authority (Bapepam-LK) to conduct an Initial Public Offering (IPO) of 200,000,000 shares with a nominal value of Rp100 per share at an offering price of Rp700 per share. Since then, the Company's name has become PT Wahana Ottomitra Multiartha Tbk, in accordance with its Articles of Association and the prevailing regulations.

Following the IPO, in 2005 PT Bank Maybank Indonesia Tbk ("Maybank Indonesia") acquired a 43% stake in the Company. Maybank Indonesia's ownership subsequently

increased to 68.55% in 2015 following a capital increase through a rights issue, strengthening the Company's strategic shareholder structure and supporting its focus on sustainable growth.

In order to strengthen its long-term funding structure and maintain financial flexibility to support sustainable business growth and development, the Company undertook a corporate action through a Sustainable Public Offering (PUB) mechanism. In addition, in 2025 the Company secured bank loan facilities totaling Rp1.65 trillion, which are expected to optimise its capital structure and support its operational funding requirements.

In addition to strengthening its capital structure, since 2022 WOM Finance has accelerated its operational transformation through the centralisation of credit processes, digitalisation of acquisition, and enhancement of governance to ensure reliable and efficient processes. These initiatives have been supported by the enhancement of human capital capabilities, the development of digital marketing channels through partnerships with marketplaces such as Bukalapak, Tokopedia, and GoBills, as well as payment service synergies based on QRIS in collaboration with Maybank Indonesia.

In 2022, the Company launched the KAWAN application to provide customers with a financing experience that is more convenient, faster, and fully integrated. As of December 2025, the Company operates 10 regional offices and is supported by 195 network branches across Indonesia, serving approximately 276 thousand active customers.

VISION

To be one of the best financing companies in Indonesia through good corporate governance implementation.

MISSION

- Placing the satisfaction of the customers and business partners as the first priority.
- Establishing IT-based infrastructures to promote sound processing.
- Developing and expanding business network, particularly in potential areas.
- Optimising company performance.

JOINT VENTURES

No	Name	Address	Operational Status	Share Ownership	Line of Business
1	PT Penjamin Kredit Pengusaha Indonesia	Gedung Menara Duta Lantai, 6 Jl. H.R. Rasuna Said, Kav. 9-B Kuningan Jakarta 12910	Non-operating	9.83%	Guarantee Fund Services
2	PT Sarana Sulut Ventura	Kompleks Pasar Segar Paal Dua, Blok RC 17 Jl. Yos Sudarso Paal Dua, Kota Manado, Sulawesi Utara	Non-operating	7.14%	Venture Capital
3	PT Sarana Sulsel Ventura - Makassar	Jl. Faisal Raya no.14 Makassar Indonesia	Operating	5.76%	Venture Capital
4	PT Sarana Jambi Ventura	Jl. Kapten Pattimura No.119, Kel.Kenali Besar Jambi 36129	Operating	4.50%	Venture Capital
5	PT Sarana Riau Ventura	Kompleks perkantoran Grand Sudirman Blok A-3 Jl. Datuk Setia Maharaja (d/h Parit Indah) Pekanbaru Riau	Non-operating	3.37%	Venture Capital
6	PT Sarana Sumsel Ventura - Palembang	Jl. Angkatan 45 F-27 Pakjo, Palembang Sumsel	Non-operating	2.81%	Venture Capital
7	PT Sarana Kalbar Ventura - Pontianak	Jl. M. Sohor No.9 A-B Pontianak	Operating	2.45%	Venture Capital
8	PT Bhakti Sarana Ventura - Jakarta	Jl. Tebet Barat IX No.26 Tebet Jakarta Selatan 12810	Non-operating	2.41%	Venture Capital
9	PT LOLC Ventura Indonesia (d/h Sarana Sumut Ventura)	Foresta Business Loft 5, BSD City, Unit 10 Lengkong Kulon, Pagedangan, Kab. Tangerang Banten - 15331 Indonesia	Operating	2.32%	Venture Capital
10	PT Sarana Lampung Ventura	Jl. Diponegoro No.69 A Gulak Galik Teluk Betung, Bandar Lampung, Lampung 35214	Operating	1.68%	Venture Capital
11	PT Sarana Sumbar Ventura - Padang	Gedung Rangkang Ventura, Jl. Khatib Sulaiman No.9 Kav.5 s/d 7 Padang - Sumatera Barat	Operating	1.35%	Venture Capital
12	PT Kliring Penjamin Efek Indonesia	Gedung Bursa Efek Indonesia, Tower I Lantai 5, Jl. Jenderal Sudirman Kav. 52-53, Jakarta Selatan 12190	Operating	1.11%	Securities
13	PT Sarana Bersama Pembiayaan Indonesia	Setiabudi 2 Building, Lantai 6, Ruang 603G, Jl. H.R. Rasuna Said Kav.62 Kuningan Jakarta Selatan 12920	Non-operating	0.94%	Guarantee Fund Services
14	PT Bali Kerthi Development Fund Ventura (d/h Sarana Bali Ventura)	Jl. Diponegoro No.150, Kompleks IDT/ Ruko Genteng Biru Blok B 23 - 24 Denpasar Bali	Operating	0.82%	Venture Capital
15	PT Bank Capital Indonesia Tbk	Menara Jamsostek Lantai 6, Jl. Jend. Gatot Subroto Kav. 38, Mampang Prapatan, Jakarta Selatan, 12710	Operating	0.18%	Bank
16	PT Aplikasi Lintas Arta	Menara Thamrin Lt. 12, Jl. M.H. Thamrin Kav. 3, Jakarta Pusat 10250.	Operating	0.05%	Communication Network System

Share Listing Chronology

Maybank Indonesia carried out an Initial Public Offering (IPO) of 12,000,000 Common Shares on 21 November 1989 and listed on the Jakarta Stock Exchange (JSX) and Surabaya Stock Exchange (BES), under BIII as stock trading code. The two stock exchanges later merged, and are now called the Indonesia Stock Exchange (IDX). The nominal value of the shares offered at the time of the IPO was Rp1,000.00 per share.

After the initial offering, Maybank Indonesia took several corporate actions in equity which caused changes in the number of outstanding shares, such as bonus share distribution, stock dividends, stock split, reverse stock, warrants conversion, Employee Stock Option Plan (ESOP) and Limited Public Offering (PUT) or Rights Issue. On 19 June 2013, the majority shareholder of Maybank Indonesia carried out a corporate action to release a portion of Maybank Indonesia's shares to UBS AG London totaling 5,065,380,000 shares, equivalent to 9.00% of the total outstanding shares of Maybank Indonesia.

In June 2013, Maybank Indonesia carried out the Rights Issue VI corporate action by offering 4,690,165,987 series D shares at a price of Rp320 per share, with accumulated funds amounting to Rp1,496,150,854,642 net after the cost of issuance of equity securities. The realisation of Rights Issue VI increased the total outstanding shares of Maybank Indonesia to 60,972,156,657 shares.

On 22 November 2013, Maybank Indonesia once more relinquished its shares to UBS AG London amounting to 5,675,040,000 shares or equivalent to 9.31% of Maybank Indonesia's total outstanding shares.

Thus, the total ownership of Maybank Indonesia shares by Maybank declined from 97.29% to 78.98%, and the total shareholding of Maybank Indonesia by UBS AG London amounted to 18.31%. The share sells down by the majority shareholders was carried out in order to fulfill the provisions of Bapepam-LK (now the Financial Services Authority - OJK) No. IX.H.1 concerning Takeover of Public Companies, Attachment to Decision of Chairman of Bapepam-LK Kepnumber 26/BL/2011 dated 31 May 2011.

Moreover, in 2014 Maybank Indonesia once more carried out a corporate action in Rights Issue VII by offering 6,774,684,073 shares at an offering price of Rp221 per share and successfully raised Rp1,488,967,207,524 of net funds after deducting the cost of issuing equity securities. The Rights Issue VII raised the total outstanding shares of Maybank Indonesia to 67,746,840,730 shares.

In 2018, Maybank Indonesia completed a corporate action in Rights Issue VIII by issuing 8,468,355,091 shares Series D with exercised price at Rp236 per share and raised capital of Rp1,998,531,801,476 (gross). The proceeds from Rights Issue VIII increased the Maybank Indonesia number of shares to 76,215,195,821 shares.

On 8 December 2023, UBS AG London sold 13,953,168,749 shares or 18.31% to Vital Solution Fund amounted to 6,653,168,749 shares or 8.73% and the rest to public. After the completion of this transaction, Maybank Indonesia has fulfilled the 7.50% Free-Float share portion, as regulated in PT Bursa Efek Indonesia Regulation Number I-A regarding Registration of Shares and Equity Securities Other than Shares Issued by Listed Companies.

In 2025 Maybank Indonesia did not hold any corporate actions which caused changes in its outstanding shares.

Keterangan	Tanggal Pencatatan	Saham Diterbitkan	Jumlah Saham
Initial Public Offering (nominal Rp1,000)	21/11/1989	12,000,000	12,000,000
Bonus Shares	8/7/1990	28,000,000	40,000,000
Company Listing	18/7/1990	100,000,000	140,000,000
Share Dividends & Bonus Shares	6/8/1991	63,000,000	203,000,000
Share Dividend	4/8/1992	60,585,920	263,585,920
Limited Public Offering I	15/2/1994	52,717,184	316,303,104
Share Dividend	26/8/1996	35,144,789	351,447,893
Bonus Shares	26/8/1996	253,042,483	604,490,376
Bonus Shares	23/10/1996	362,694,226	967,184,601
Bonus Shares	4/11/1996	-	1,934,369,204
Limited Public Offering II	16/1/1997	1,289,579,469	3,223,948,673
Warrant Conversion I	1997	10,453,776	3,234,402,449
Warrant Conversion I	1998	42,520	3,234,444,969
Warrant Conversion I	1999	2,500	3,234,447,469
Bonus Shares	8/3/1999	646,888,994	3,881,336,463
Limited Public Offering III (nominal Rp125)	6/4/1999	62,101,383,408	65,982,719,871
Limited Public Offering III (continued)	21/6/1999	26,810,616,592	92,793,336,463
Warrant Conversion I	1999	23,982	92,793,360,445
IBRA (C-B) Warrant Conversion	1999	329,041,216	92,793,360,445
Warrant Conversion I	2000	101,862	92,793,462,307
IBRA (C-B) Warrant Conversion	2000	216,216	92,793,462,307
IBRA (C-B) Warrant Conversion	2001	95,830,560	92,793,462,307
Reverse Stock Split (10:1)	19/6/2002	-	9,279,346,231
Limited Public Offering IV	11/7/2002	38,504,000,000	47,783,346,231
	2005	82,510,000	48,247,150,231
	2006	381,294,000	48,247,150,231
	2007	416,553,500	48,663,702,731
After ESOP Implementation	2008	1,364,733,500	50,028,436,231
Limited Public Offering V	2010	6,253,554,529	56,281,990,760
Limited Public Offering VI	2013	4,690,165,897	60,972,156,657
Limited Public Offering VII	2014	6,774,684,073	67,746,840,730
Limited Public Offering VIII	2018	8,468,355,091	76,215,195,821

Other Securities Listing Chronology

BONDS OVERVIEW

PT Bank Maybank Indonesia Tbk (“Maybank Indonesia”) issued Bonds to support its business growth. The Bonds are listed on the Indonesia Stock Exchange (IDX).

Bonds and Sukuk Matured in 2025

For Shelf Registered Bonds IV Bank Maybank Indonesia Tranche I Year 2022 Series B amounting to Rp300,000,000,000 (three hundred billion Rupiah) maturing on 8 July 2025, the settlement of principal and last interest payment of the Bonds on 7 July 2025.

Bonds issued by Maybank Indonesia that have not yet matured

On 11 July 2017, Maybank Indonesia issued 2 (two) Bonds simultaneously:

1. Shelf Registered Bonds II Bank Maybank Indonesia Tranche I Year 2017 Series A (matured on 11 July 2022), Series B (matured on 11 July 2024), and Series C.
2. Shelf Registered Sukuk Mudharabah II Bank Maybank Indonesia Tranche I Year 2017 (matured on 11 July 2020).

through the Shelf Registered Public Offering (“PUB”) scheme, as regulated in the Financial Services Authority Regulation No. 36/POJK.04/2014 Shelf Registered Public Offering of Debt Securities and/or Sukuk dated 8 December 2014.

The details of the Bonds are as follows:

Bonds Name	Shelf Registered Bonds II Bank Maybank Indonesia Tranche I Year 2017
Tenor	Series A: 5 years Series B: 7 years Series C: 10 years
Nominal Amount	Series A: Rp435,000,000,000 Series B: Rp300,000,000,000 Series C: Rp100,000,000,000
Coupon Rate	Series A: 8.00% (per year) Series B: 8.50% (per year) Series C: 8.65% (per year)
Issuance Date	11 July 2017
Current Rating	PEFINDO : idAAA
First Coupon Payment	11 October 2017
Last Coupon Payment/ Maturity Date	Series A: 11 July 2022 Series B: 11 July 2024 Series C: 11 July 2027
Use of Proceeds	To increase earning assets mainly in the form of loans to support business growth of Maybank Indonesia as well as to strengthen long-term funding structure.
Capital Market Supporting Institutions and Professions	Joint Lead Underwriters PT Bahana Securities PT Indo Premier Securities PT Maybank Kim Eng Securities Legal Firm Melli Darsa & Co. Trustee PT Bank Mandiri (Persero) Tbk Notary Aryanti Artisari, SH., M.Kn

Chronology of Coupon Payment:

Series C		
1.	11 October 2017	Rp2,162,500,000
2.	11 January 2018	Rp2,162,500,000
3.	11 April 2018	Rp2,162,500,000
4.	11 July 2018	Rp2,162,500,000
5.	11 October 2018	Rp2,162,500,000
6.	11 January 2019	Rp2,162,500,000
7.	11 April 2019	Rp2,162,500,000
8.	11 July 2019	Rp2,162,500,000
9.	11 October 2019	Rp2,162,500,000
10.	11 January 2020	Rp2,162,500,000
11.	11 April 2020	Rp2,162,500,000
12.	11 July 2020	Rp2,162,500,000
13.	11 October 2020	Rp2,162,500,000
14.	11 January 2021	Rp2,162,500,000
15.	11 April 2021	Rp2,162,500,000
16.	11 July 2021	Rp2,162,500,000
17.	11 October 2021	Rp2,162,500,000
18.	11 January 2022	Rp2,162,500,000
19.	11 April 2022	Rp2,162,500,000
20.	11 July 2022	Rp2,162,500,000
21.	11 October 2022	Rp2,162,500,000
22.	11 January 2023	Rp2,162,500,000
23.	11 April 2023	Rp2,162,500,000
24.	11 July 2023	Rp2,162,500,000
25.	11 October 2023	Rp2,162,500,000
26.	11 January 2024	Rp2,162,500,000
27.	11 April 2024	Rp2,162,500,000
28.	11 July 2024	Rp2,162,500,000
29.	11 October 2024	Rp2,162,500,000
30.	11 January 2025	Rp2,162,500,000
31.	11 April 2025	Rp2,162,500,000
32.	11 July 2025	Rp2,162,500,000
33.	11 October 2025	Rp2,162,500,000

The Report on the Realisation of the Use of Proceeds from the Public Offering of Bank Maybank Indonesia's Shelf Registered Bonds II Tranche I Year 2017 and Bank Maybank Indonesia's Shelf Registered Sukuk Mudharabah II Tranche I Year 2017 has been reported to the Financial Services Authority through letter No. S.2018.312/DIR FIN dated 9 January 2018.

The Report on the Realisation of the Use of Proceeds from the Public Offering of Bank Maybank Indonesia's Shelf Registered Bonds II Tranche II Year 2018 has been reported to the Financial Services Authority through letter No. S.2018.487/ DIR FIN dated 6 July 2018.

The Report on the Realisation of the Use of Proceeds from the Public Offering of Bank Maybank Indonesia's Shelf Registered Bonds II Tranche III Year 2019 has been reported to the Financial Services Authority through letter No. S.2019.002/ DIR FIN dated 8 January 2019.

Furthermore, on 8 July 2022, Maybank Indonesia issued Shelf Registered Bonds IV Bank Maybank Indonesia Tranche I Year 2022 Series A (matured on 18 July 2023), Series B (matured on 8 July 2025), and Series C, through the Shelf Registered Public Offering ("PUB") scheme, as stipulated in the Financial Services Authority Regulation No. 36/POJK.04/2014 concerning Shelf Registered Public Offering of Debt Securities and/or Sukuk dated 8 December 2014.

The details of the Bonds are as follows:

Bonds Name	Shelf Registered Bonds IV Bank Maybank Indonesia Tranche I Year 2022
Tenor	Series A: 370 days Series B: 3 years Series C: 5 years
Nominal Amount	Series A: Rp400,000,000,000 Series B: Rp300,000,000,000 Series C: Rp300,000,000,000
Coupon Rate	Series A: 3.80% (per year) Series B: 6.25% (per year) Series C: 6.80% (per year)
Issuance Date	8 July 2022
Current Rating	PEFINDO : idAAA
First Coupon Payment	8 October 2022
Last Coupon Payment/ Maturity Date	Series A: 18 July 2023 Series B: 8 July 2025 Series C: 8 July 2027
Use of Proceeds	To increase earning assets in order to develop Maybank Indonesia's business, namely for lending.
Capital Market Supporting Institutions and Professions	Joint Lead Underwriters PT BNI Sekuritas PT Indo Premier Sekuritas PT Maybank Sekuritas Indonesia PT Trimegah Sekuritas Indonesia Tbk Legal Firm Melli Darsa & Co. Trustee PT Bank Mandiri (Persero) Tbk Notary Aulia Taufani, S.H.

Chronology of Coupon Payment:

Series B	
1. 8 October 2022	Rp4,687,500,000
2. 8 January 2023	Rp4,687,500,000
3. 8 April 2023	Rp4,687,500,000
4. 8 July 2023	Rp4,687,500,000
5. 8 October 2023	Rp4,687,500,000
6. 8 January 2024	Rp4,687,500,000
7. 8 April 2024	Rp4,687,500,000
8. 8 July 2024	Rp4,687,500,000
9. 8 October 2024	Rp4,687,500,000
10. 8 January 2025	Rp4,687,500,000
11. 8 April 2025	Rp4,687,500,000
12. 8 July 2025	Rp4,687,500,000
Series C	
1. 8 October 2022	Rp5,100,000,000
2. 8 January 2023	Rp5,100,000,000
3. 8 April 2023	Rp5,100,000,000
4. 8 July 2023	Rp5,100,000,000
5. 8 October 2023	Rp5,100,000,000
6. 8 January 2024	Rp5,100,000,000
7. 8 April 2024	Rp5,100,000,000
8. 8 July 2024	Rp5,100,000,000
9. 8 October 2024	Rp5,100,000,000
10. 8 January 2025	Rp5,100,000,000
11. 8 April 2025	Rp5,100,000,000
12. 8 July 2025	Rp5,100,000,000
13. 8 October 2025	Rp5,100,000,000

The Report on the Realisation of the Use of Proceeds from the Public Offering of Bank Maybank Indonesia's Shelf Registered Bonds IV Tranche I Year 2022 has been reported to the Financial Services Authority through letter No. S.2023.001/MBI/DIR FIN – Corporate Finance & Capital Management dated 9 January 9 2023.

OVERVIEW OF OTHER SECURITIES ISSUANCE

Subordinated Long Term Notes Conducted Without Going Through Public Offering PT Bank Maybank Indonesia Tbk Year 2023

On 23 August 2023, Maybank Indonesia issued Subordinated Long Term Notes Conducted Without Going Through Public Offering PT Bank Maybank Indonesia Tbk Year 2023 ("Subordinated LTN") as stipulated in the Financial Services Authority (OJK) Regulation No. 39/POJK.04/2019 concerning the Issuance of Debt Securities and/or Sukuk conducted without going through Public Offering, with the following details:

Securities Name	Subordinated Long Term Notes Conducted Without Going Through Public Offering PT Bank Maybank Indonesia Tbk Year 2023
Tenor	10 years
Nominal Amount	Rp100,000,000,000
Coupon Rate	7.90% (per year)
Issuance Date	23 August 2023
First Coupon Payment	23 November 2023
Last Coupon Payment/ Maturity Date	23 August 2033
Use of Proceeds	As Supplementary Capital ("Tier 2 Capital") as stipulated in the applicable regulations and will be used for lending and to strengthen the long-term funding structure.
Capital Market Supporting Institutions and Professions	Joint Lead Underwriters PT Maybank Sekuritas Indonesia Legal Firm Tumbuan & Partners Notary Aulia Taufani, S.H.

Chronology of Coupon Payment:

1.	23 November 2023	Rp1,975,000,000
2.	23 February 2024	Rp1,975,000,000
3.	23 May 2024	Rp1,975,000,000
4.	23 August 2024	Rp1,975,000,000
5.	23 November 2024	Rp1,975,000,000
6.	23 February 2025	Rp1,975,000,000
7.	23 May 2025	Rp1,975,000,000
8.	23 August 2025	Rp1,975,000,000
9.	23 November 2025	Rp1,975,000,000

Upon the issuance of the Subordinated LTN, Maybank Indonesia has obtained approval from the OJK-Bank Supervisor through letter No. S-100/PB.32/2023 dated 6 October 2023, to consider the Subordinated LTN as a component of Additional Capital (Tier II) in calculating the Minimum Capital Requirement (CAR) ratio of Maybank Indonesia.

Ratings

As part of the Maybank Indonesia's policy to provide information to shareholders and public, Maybank Indonesia conducts ratings to assess the Company's performance and condition through independent party, namely PT Pemeringkat Efek Indonesia (PEFINDO)

**PEFINDO
March 2026**

Corporate Rating	idAAA/Stable Outlook
Shelf Registered Bond IV Tranche I/2022	idAAA
Shelf Registered Bond II Tranche I/2017	idAAA

Public Accountant & Public Accountant Firm Services

PUBLIC ACCOUNTING FIRM

Public Accountant Name: Yasir
Registered No. AP.0703

PUBLIC ACCOUNTING FIRM

Public Accountant Firm Purwanto Susanti & Surja
Gedung Bursa Efek Indonesia, Tower 2, 7th Floor
Jl. Jenderal Sudirman Kav. 52-53 Jakarta 12190, Indonesia
Tel. (62-21) 5289 5000
Website: www.ey.com/id

Services provided:

Auditing the Consolidated Financial Statements for the Financial Year 2025 including a review of the modelling related to Expected Credit Losses in accordance with PSAK 71

Other services:

Review of the Consolidated Financial Statements as of 30 June 2025

Service Period:

Financial Year 2025

Fee provided:

- Rp4,780,000,000 for audit of Consolidated Financial Statements for the year ended 31 December 2025 (Including review of modeling related to Expected Credit Losses in accordance with PSAK 71 in amount of Rp405,000,000)
- Rp1,210,000,000 for review of Consolidated Financial Statements as of 30 June 2025

Capital Market Supporting Institutions and Professions

CUSTODIAN

PT Kustodian Sentral Efek Indonesia

Indonesia Stock Exchange Building,
Menara I, 5th Floor
Jl. Jendral Sudirman Kav. 52– 53, Jakarta 12190
Tel. +62 21 5299 1099
Faks. +62 21 5299 1199

TRUSTEES

PT Bank Mandiri (Persero) Tbk

International Banking & Financial Institutions Group
Plaza Mandiri, 22nd Floor
Jl. Jend. Gatot Subroto Kav. 36–38
Jakarta, 12190
Tel. +62 21 526 5045
Faks. +62 21 527 4477

LISTING SERVICES

Bursa Efek Indonesia

Indonesia Stock Exchange Building
Tower I, 6th Floor
Jl. Jend. Sudirman Kav. 52–53
Jakarta 12190
Tel. +6221 5150515

RATING AGENCY

PT Pemeringkat Efek Indonesia (PEFINDO)

Equity Tower, 30th Floor
Sudirman Central Business District Lot 9
Jl. Jendral Sudirman Kav. 52–53
Jakarta 12190, Indonesia
Tel. +62 21 509 684 69
Faks. +62 21 509 684 68

Information on Corporate Website

Maybank Indonesia has a website, www.maybank.co.id, which is equipped with various important information that is updated regularly. The Bank's website is created and managed based on OJK Regulation No. 8/POJK.04/2015 regarding Website of Public Companies. Maybank Indonesia website can be accessed by customers and public to gather information about the Company.

The Bank continuously improves the website to become more informative, accessible, easy to navigate and user-friendly. The website has information display in two languages, namely Indonesian and English. Maybank Indonesia is committed to continuously improve the implementation of the Disclosure Principle as mandated by the prevailing laws and regulations. To improve the implementation of good corporate governance, especially in providing access to comprehensive information on the Bank's performance to shareholders, customers, the public, government, and other stakeholders, Maybank Indonesia provides access to the required information on the Bank's official website.

Information on the Bank's website generally consists of: General information about the Bank consisting of Maybank Indonesia Profile, Vision and Mission, Profiles of the Board of Commissioners, Board of Directors, Shariah Supervisory Board, Organisational Structure, Group Structure, Subsidiaries & Associates, Capital Market Supporting Institutions & Professions, Awards, Guarantees and Protections, Company Articles of Association, Committees, and Maybank Foundation Scholarship Program.

Information related to Investor Relations consisting of:

- Financial Highlights, Annual Reports, Financial Statements, Monthly Publication Reports, Company Presentations, GMS, Share Information, Dividend Information, Corporate Actions, Bond Information, Credit Ratings, Leverage and Liquidity Coverage Ratio, and Corporate Research www.maybank.co.id
- Information on Products and Services offered by the Bank. The information includes the following products and services: CFS Banking (Non-Retail and Retail), Global Banking, Global Markets, Sharia, and Digital Banking.
- The website also provides other information related to the Bank's office network and electronic network, Corporate Governance (GCG) implementation report, Corporate Social Responsibility (CSR) activities, Sustainability, news and information for the media.

The Bank's website also contains career opportunities in the Bank, banking education to customers, and a glossary of terms along with information on interest rates applicable in the Bank, as well as other information related to the principle of transparency in the management of the Company.

Operational Areas

REGIONAL OFFICE

North Sumatra

South Sumatra

Jakarta 1

Jakarta 2

Jakarta 3

West Java

Central Java

East Java, Bali, & Nusa Tenggara

Kalimantan

Sulawesi & Eastern Indonesia



TOTAL BRANCHES *

2023 | **337**

2024 | **314**

2025 | **275**

* Total Branches: Number of Conventional Branch Offices + Number of Overseas Branch Offices + Number of Shariah Branch Offices

TOTAL ATM**

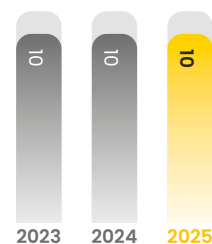
2023 | **765**

2024 | **747**

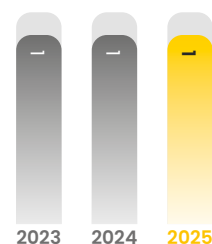
2025 | **661**

** Including 26 Cash Recycle Machines (CRM)

Total Regional Offices

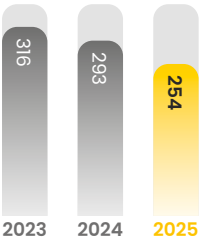


Total Overseas Branch Offices

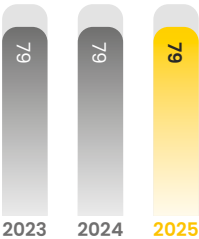




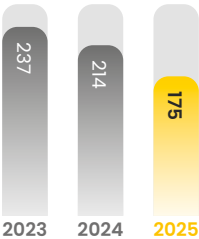
Total Conventional Branch Offices



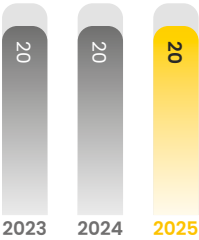
Total Main Branch Offices



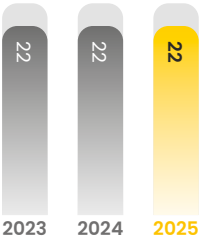
Total Sub-Branch Offices



Total Shariah Branch Offices



Total KCP Mobile



Branch Offices Address

CONVENTIONAL BRANCH OFFICE

Branch Name	Address	Phone
REGIONAL OFFICE NORTH SUMATRA	Gedung Sinar Mas Land Plaza Lt.3, Jl. Diponegoro No. 18, Medan	
KC DIPONEGORO MEDAN	Jl. Diponegoro No. 18, Medan	061 – 4537 888
KCP SUMATERA	Jl. Sumatera No. 93 C, Medan	061-88817811
KCP BINJAI	Jl. Jend. Sudirman No. 207 A-B, Binjai	061 – 8822325
KCP TOMANG ELOK	Jl. Gatot Subroto Komp. Tomang Elok Blok C No. 105 Medan	061 – 8462222
KCP TANJUNG MORAWA	Jl. Pahlawan No. 40 Tanjung Morawa, Deli Serdang	061 – 7940622
KCP BRIGJEN KATAMSO	Jl. Brigadir Jendral Katamso No. 761 AB, Medan	061-7878008
KC PALANG MERAH, MDN	Jl. Palang Merah No. 15, Medan	061 – 4512800
KCP JL BANDUNG MEDAN	Jl. Bandung 88/11, Pasar Baru, Medan	061 – 4559811
KCP THAMRIN MEDAN	Jl. Thamrin No. 75 – C-I Medan	061 – 7348000
KCP KRAKATAU	Jl. Krakatau No. 138 A Medan	061 – 6630050
KCP PULO BRAYAN	Jl. K.L. Yos Sudarso No. 2 M-N, Pulo Brayan, Medan	061- 6620888
KCP A.R.HAKIM	Jl. A.R. Hakim No. 8, Medan	061 – 7352688
KCP SUTOMO	Jl. DR. Sutomo No. 18 I-J Medan	061 – 4565088
KCP CEMARA ASRI	Jl. Cemara Boulevard Blok B 1 No. 76, Kompleks Cemara Asri, Deli Serdang	061 – 6638286
KC BATAM	Raja Ali Haji No. 38 Batam	0778 – 456377
KCP CITRAMAS PENJIN	Jl. Pembangunan Komp. Citramas Bl. A No. 18, Penuin Batam	0778 – 422710
KCP BATU AJI	Komplek Sentosa Perdana Blok DD No. 9 & 10, Batam – Kepri	0778 – 392087
KCP PALM SPRING BATAM CENTER	Komplek Palm Spring BTC Blok D1 No. 10, Batam Centre	0778 – 466705
KCP BOTANIA GARDEN	Ruko Botania Garden, Botania Garden Blok A1 No 1A dan 1B, Batam Center – Batam	0778-7495222
KC PEMATANG SIANTAR	Jl. DR. Sutomo No. 245 Pematang Siantar 21118	0622 – 420777
KC RANTAU PRAPAT	Jl. Diponegoro No. 19 Rantau Prapat 21412	0624 – 327333
KC TANJUNG PINANG	Jl. Merdeka No. 6 F- G Tanjung Pinang 29111	0771 – 311800
KC PEKANBARU	Komp. Senapelan Plaza, Jl. Jend. Sudirman No. 69 Pekanbaru	0761-31922
KCP RIAU	Jl. Riau No. 10 FG Kel. Tampan Kec. Tampan, Kota Pekanbaru, Riau	0761 – 848811
KCP NANGKA	Komp. Citra Plaza Jl. Teuku Tambusai (D/H Jl. Nangka) No. 12 Pekanbaru	0761 – 28230
KC PADANG	Jl. Jend. Sudirman No. 14 Padang 25121	0751 – 30811
KCP PONDOK	Jl. Pondok No. 86 – C, Kota Padang, Provinsi Sumatera Barat 25121	0751 – 33148
KCP BUKIT TINGGI	Jl. Jend. A. Yani No. 92 Bukit Tinggi	0752-625811/5

Branch Name	Address	Phone
REGIONAL OFFICE SOUTH SUMATRA	Jl. Kapten Rivai No. 1293, Lantai 5, Palembang, Sumatera Selatan	
KC BENGKULU	Jalan Soewondo Parman No. 51-52, Kelurahan Penurunan, Kecamatan Ratu Samban, Kota Bengkulu, Provinsi Bengkulu	0736-344100
KC JAMBI	Jl. DR. Sutomo No. 54 Jambi 36113	0741-32141 47
KCP SIPIN, JBI	Jl. Kapt. A. Bakarudin No. 67 & 68, Sipin, Jambi 36122	0741 - 63981
KCP TALANG BANJAR	Jl. Rang Kayo Pngai No. 36 RT 003 RW 003, Kelurahan Talang Banjar, Kecamatan Jambi Timur, Kota Jambi	0741-34700
KC MUARA BUNGO	Jl. Sudirman No. 55, RT 015 RW 006, Kelurahan Bungo Barat, Kecamatan Muara Bungo, Kabupaten Bungo, Jambi	0747-321181
KC PALEMBANG	Jl. Kapten Rivai No. 1293 Palembang 30129	0711 - 311909
KCP SUKAMTO	Jalan R. Sukamto No. 28 E, Palembang	0711-314222/33
KCP LETKOL ISKANDAR	Jl. Letkol. Iskandar No. 901 ABCD Palembang	0711-370771/2
KCP KEBUMEN DARAT	JL. Kebumen Darat No. 742, Palembang	0711 - 361447
KCP POLYGON	Perumahan Bukit Sejahtera (Polygon) Bl. BA No. 17, Palembang	0711 - 442605
KCP LEMABANG	Jl. RE Martadinata No. 18 B, Kel. 8 Ilir, Kec. Ilir Tengah I, Palembang	0711 - 710334
KC BANDAR LAMPUNG	Jl. Pattimura No. 15, Kelurahan Kupang Kota, Kecamatan Teluk Betung Utara, Kota Bandar Lampung	0721-487409/10
KCP TANJUNG KARANG	Jl. Kartini Komp. Pertokoan Pasar Tengah Blok B / II No. 15 Tanjung Karang Lampung 3511	0721 - 266651
KCP RADEN INTEN	Jln. Raden Intan No. 144/88 Tanjung Karang, Bandar Lampung	0721 - 250270
KCP METRO LAMPUNG	Komp. Ruko Sumur Bandung Blok B No. 5 Metro, Lampung	0725-4781114
KCP BANDAR JAYA	Jl. Proklamator No. 25 Kelurahan Bandar Jaya Barat, Kecamatan Terbanggi Besar, Kabupaten Lampung Tengah, Propinsi Lampung	0725-527611
KCP ANTASARI	Jl. Pangeran Antasari No. 36 C, Kelurahan Kedamaian, Kecamatan Tanjung Karang Timur, Kota Bandar Lampung, Lampung	0721-5600588
KC PANGKALPINANG	Jalan Jendral Sudirman, RT. 005 RW. 002, Kelurahan Gedung Nasional, Kecamatan taman Sari, Kota Pangkalpinang, Provinsi Kepulauan Bangka Belitung, Kode pos 33127	0717-424324
REGIONAL OFFICE WEST JAVA	Jl. R.E. Martadinata No. 23 Bandung	
KC RE MARTADINATA	Jl. R.E. Martadinata No. 23 Bandung	022- 4240720
KCP BUAH BATU	Jl. Buah Batu No. 261 Bandung	(022) 7305595
KCP KOPO SAYATI	Jl. Raya Kopo Bihbul No. 16 D Bandung	(022) 5415858
KCP JL AHMAD YANI BANDUNG	Jl. A. Yani No. 702 Bandung	(022) 7202914
KCP BATUNUNGGAL	Jl. Batununggal Indah No. 153, Kelurahan Batununggal, Kecamatan Bandung Kidul, Wilayah Gedebage, Kota Bandung, Provinsi Jawa Barat	022 7563466
KCP MOHAMMAD TOHA	Jl. Mohammad Toha No. 111 A dan 165, Kelurahan Cigereleng, Bandung	(022) 42826965/42826599
KC ASIA AFRIKA	Jl. Asia Afrika No. 113 Bandung	(022) 4214024
KCP SETIA BUDI BANDUNG	Jalan Dokter Setiabudhi No. 170 E, Kelurahan Hegarmanah, Kecamatan Cidadap, Kota Bandung, Propinsi Jawa Barat	(022) 2032616
KCP CIMAHI	Jl. Amir Mahmud no. 294, Cimahi	(022) 6658188
KCP KOMPLEK SUMBER SARI	Ruko Sumber Sari No. 130 Jl. Soekarno Hatta, Bandung	(022) 6079900
KCP SURYA SUMANTRI	Jl. Surya Sumantri No. 56 Bandung	(022) 2003390
KCP PASIR KALIKI	Jl. Pasirkaliki No. 154, Bandung	(022) 84468050
KCP RANCAEKEK	Jl. Rancaekek No. 147, Bandung	(022) 7797022
KCP JL CIBADAK BANDUNG	Jl. Cibadak No. 88 Bandung	(022) 4207809
KCP KOPO PLAZA	Ruko Bumi Kopo Kencana Bl. D-14, Jl. Lingkar Selatan, Bandung	(022) 6079717

Branch Name	Address	Phone
KCP KOTA BARU PARAHYANGAN	Ruko Tatar Pancawarna, Jl. Pancawarna no. 11, Kota Baru Parahyangan, Desa Cipendeuy, Kecamatan Padalarang, Kabupaten Bandung Barat, Provinsi Jawa Barat	(022) 86861195
KCP UJUNGBERUNG	Jl AH Nasution 113, Kec Ujungberung, Bandung	022-63734481
KCP GARUT	Jl. Ciledug No. 177, RT 001 RW 010, Desa/Kelurahan Kotakulon, Kecamatan Garut Kota, Kabupaten Garut	0262-238071
KCP TAMAN KOPO INDAH	Ruko 1B-20 RT 10 RW 11, Desa Rahayu, Kecamatan Margaasih, Kabupaten Bandung	022-5421334
KC SUKABUMI	Jl. Jendral Sudirman No. 72, Kelurahan Benteng, Kota Sukabumi	0266214800
KC TASIKMALAYA	Jl. Juda Negara Ruko No. 16-17 Tasikmalaya	(0265) 338408
KC CIREBON	Jl. Siliwangi No. 49 Cirebon	(0231) 202150
KCP PAGONGAN	Komplek Ruko Cirebon Grand Center D.10, Jl. Pagongan Kel. Pekalangan, Kec. Pekalipan, Kota Cirebon	(0231) 237944
KCP SUBANG	CP Industrial Estate Ruko Blok A1 No 1 & 2, Jl. Raya Purwadadi, Kaliangsana, Kecamatan Kalijati, Kabupaten Subang, Jawa Barat	0260 5572011
REGIONAL OFFICE JAKARTA 1	Gedung Sinar Mas Land Plaza, Menara 1 Lt. 3 Jl. M.H. Thamrin Kav. 22 No. 51, Jakarta	
KC THAMRIN, JKT	Jl. MH Thamrin Kav. 22 No. 51, Tower 2 Lt. 1, Jakarta 10350	(021) 2300888
KCP PROKLAMASI	Jl. Proklamasi No. 23 Jakarta Pusat 10320	021-3906889
KCP WISMA KEIAI	Wisma KEIAI Lt. Dasar, Jl. Jend. Sudirman Kav. 3-4, Jakarta	021-5724031-36
KCP TANAH ABANG	Jl. Fachruddin Bl. D 18-19 Tanah Abang, Jakarta Pusat 10250	021 - 2303035/3923520
KC SUMMIT MAS, JKT	Summitmas Tower II Jl. Jend. Sudirman Kav. 61, Jakarta	021 - 2526333
KCP WOLTER MONGINSIDI	Jl. Wolter Monginsidi No. 64B, Kebayoran Baru, Jakarta Selatan	021-72796941/43
KCP PALMERAH	Jl. Palmerah Utara 36-38, Jakarta	021-5305119
KCP PERMATA HIJAU	Jl. Perak No. 17B , Permata Hijau , Jakarta 12210	021 - 5357333
KCP SENTRAL SENAYAN 3	Gedung Sentral Senayan 3, Ground Floor, Jl. Asia Afrika 8, Gelora Bung Karno, Senayan, Jakarta Pusat 10270	021-29228857
KC MT. HARYONO, JKT	Wisma Korindo Lt. 1, Jl. MT. Haryono Kav. 62 Jakarta	021-7976061-5
KCP WISMA MULIA	Suite G 01, Wisma Mulia Jl. Jend. Gatot Subroto 42, Kuningan Barat, Mampang Prapatan Jakarta 12710	021 - 52906000
KCP GRAHA IRAMA	Jl. HR Rasuna Said Kav. 1-2 Ground Floor Blok B Jakarta Selatan	021-5261330-4
KCP SUPOMO	Jl. Profesor Supomo SH Blok Z Persil 25 (Supomo No. 55), Kec. Tebet, Kel. Tebet Barat, Jakarta Selatan	021-83780897-8
KC FATMAWATI, JKT	Jl. R.S. Fatmawati No. 28 Jakarta	021 - 7511900
KCP AMPERA	Jl. Ampere Raya 10 Pejaten Barat, Jakarta 12510	021-7180149-50
KCP KEMANG	Jl. Kemang Raya No. 6 Jakarta	021 - 7181404
KCP PANGLIMA POLIM	Jl. Panglima Polim Raya No. 79 Jakarta	021 - 2700811
KCP TB SIMATUPANG	Gedung Graha Simatupang, Lt. 1 & 2, Jl. T B Simatupang Kav. 38, Jakarta Selatan	021-7813292-94
KCP DEPOK	Jl. Margonda Raya No. 38 Depok	021 - 7751368
KC PONDOK INDAH, JKT	Jl. Metro Pondok Indah Kav. II UA No.65-66, Jakarta 12310	021-7500027
KCP BONA INDAH	Jl. Karang Tengah, Kompleks Perumahan Bona Indah Blok A2/B Kavling No. 6, Lebak Bulus, Cilandak, Jakarta Selatan, DKI Jakarta	021 - 7548033
KCP BINTARO JAYA	Jl. Bintaro Utama 3 A Rukan Blok A No.1 , Pondok Aren, Tangerang	021-7351158-60
KCP BINTARO PERMAI	Jl. RS Veteran No. 1, Kel. Bintaro, Kec. Pesanggrahan, Jakarta Selatan	021 - 73692589
KC JATINEGARA, JKT	Jl. Jatinegara Timur 59 Jakarta	021 - 2800320/2800333

Branch Name	Address	Phone
KCP MATRAMAN	Jl. Matraman Raya No. 55 Jakarta	021-8510761-65
KCP PEMUDA	Jl. Matraman Raya No. 55 Jakarta	021 - 4714850
KC ROXY MAS, JKT	Jl. Hasyim Ashari Blok B1 12 A, Jakarta	(021) 6329515
KCP CENTRAL PARK	Garden Shopping Arcade Blok B / 08 / BC, Kawasan Podomoro City. Jl. S. Parman Kav. 5-9 Tanjung Duren Selatan, Grogol Petamburan, Jakarta Barat	021-29209059
KCP DAAN MOGOT	Jl. Daan Mogot Raya Km 1 No. 10, Rukun Tetangga No. 011, Rukun Warga 04, Kelurahan Jelambar, Kecamatan Grogol Petamburan, Jakarta Barat.	021-29200611
KCP GREEN VILLE	Komp. Pertokoan Green Ville Blok A 17-18 Jakarta	(021) 5656044
KCP JEMBATAN LIMA	Jl. Moch. Mansyur No. 65 D, Jakarta 11270	(021) 6304135
REGIONAL OFFICE JAKARTA 2	Gedung Wisma Eka Jiwa Lt. 6, Jl. Mangga Dua Raya, Jakarta 10730	
KC KOTA	Jl. Gajah Mada No. 187, Jakarta Barat	021 - 2310811
KCP SUKARJO WIRYOPRANOTO	Jl. Sukarjo Wiryopranoto No. 71A Kel. Maphar, Kec. Taman Sari, Jakarta Barat. 11150	021 - 3448188
KCP GARUDA	Jl. Garuda No. 22B, Jakarta	021- 4211844
KCP LINDETEVES TRADE CENTER	Lindeteves Trade Center, Ruko RA-47 dan kios C31 No. 10, Ground Floor 2 (GF2)	021-62320643
KCP GLODOK PLAZA	Komp. Glodok Plaza, Jl. Pinangsia Raya Blok E No. 9-10, Jakarta	(021) 628-1100
KCP MANGGA BESAR	Jl Mangga Besar Raya No 42C RT. 002 RW. 002, Kelurahan Taman Sari, kecamatan Taman Sari, Jakarta Barat 11180	021-6261184
KCP KETAPANG INDAH	Komplek Ketapang Indah Blok B-2 No.18 Jakarta Barat	021 - 6338566
KC PURI KENCANA, JKT	Komp. Puri Niaga III, Jl. Puri Kencana Bl. M - 8 No. 1 JKL, Jakarta 11610	021-583-56536
KCP PURI SENTRA NIAGA	Jalan Kompleks Ruko Sentra Niaga Puri Indah Blok T 1 nomor 8, Kecamatan Kembangan, Kelurahan Kembangan Selatan, Jakarta Barat	021-22500505
KCP TAMAN PALEM	Ruko Taman Palem Lestari Blok D10/25, Cengkareng, Jakarta Barat	(021) 55959008
KCP KEBUN JERUK INTERCON	Komplek Intercon Plaza No. 3 Jl. Meruya Ilir No. 14, Jakarta	(021) 5841501
KCP KEBON JERUK PLAZA	Jl. Raya Perjuangan Blok A No.7-8 Jakarta	(021) 5308885
KCP GREEN GARDEN	Komp. Perumahan Green Garden Jl. Raya Daan Mogot Km. 3 Blok 22 No. 46, Jakarta	(021) 5828359
KC EKAJIWA, JKT	Gedung Wisma Eka Jiwa Lt. 6, Jl. Mangga Dua Raya, Jakarta 10730	(021) 612-1611
KCP PANGERAN JAYAKARTA	Jl. Pangeran Jayakarta No. 129, Blok A9-10, Kel. Mangga Dua Selatan, Kec. Sawah Besar, Jakarta Pusat 10370	(021) 6242677
KCP MAL MANGGA DUA	Gd. Mal Mangga Dua Blok RM No. 1-2, Jl.Mangga Dua Raya, Jakarta Pusat 10730	(021) 6129160
KCP KALI BESAR	Jl. Kalibesar Barat No. 18-19, Jakarta Barat	(021) 2600811
KC KELAPA GADING, JKT	Jl. Raya Barat Boulevard Blok LC5 No. 9-11, Jakarta	021 - 4503181
KCP KLP. GADING BULEVARD I	Jl. Kelapa Gading Boulevard Blok PA-19 No. 11, Jakarta Utara 14240	021 - 4514425
KCP KLP. GADING BULEVARD II	Jl. Raya Boulevard I-3 no. 4, Jakarta	021 - 4515253
KCP KLP. GADING KIRANA	Jl. Gading Kirana Timur Blok A 13 No. 35, Jakarta Utara	021-4513212-15
KCP CAKUNG CILINCING	PT. Bimaruna Jaya, Jl. Cakung Cilincing Km.1,5, Jakarta Timur	021 - 4619401
KC PLUIT, JKT	Jl Pluit Kencana Raya No. 80 Blok D Kav. 34, Jakarta	(021) 6604333
KCP BANDENGAN	Jl. Bandengan Utara No. 85/A 10, Jakarta	(021) 6601469
KCP BUKIT GOLF MEDITERANIA	Rukan Exclusive A 6-7, Bukit Golf Mediterania, Jakarta Utara	(021) 55966101
KCP TELUK GONG	Ruko Duta Indah Square 1, Jalan Raya Teluk Gong No. 15 Blok A No. 1, Jakarta Utara	(021) 66670575
KCP MUARA KARANG RAYA	Jl Pluit Karang No 197 Blok A7 Kav No 2 Jakarta Utara	(021) 22667767
KCP MUARA KARANG	Jl. Pluit Karang Timur Bl. B 8 No. 112 Jakarta	(021) 660-1478

Branch Name	Address	Phone
KC CEMPAKA MAS, JKT	Ruko Grand Cempaka Jl. Letjend. Suprpto Blok A No.34, Cempaka Putih, Jakarta 10640	021-4215915-20
KCP TANJUNG PRIOK	Jl Enggano No. 38, Tanjung Priuk, Jakarta	021 - 430-0419
KCP SUNTER PARADISE	Jl. Bismaraya Blok A5 No. 50, Sunter, Jakarta	(021) 6452804-05
KCP SUNTER PODOMORO	Jl. Sunter Agung Utara Blok A36 d No. 40-41, Sunter, Jakarta Utara	(021) 64716300
KCP DANAU SUNTER II	Jl. Danau Agung II C3/C4 RT 010/011 No. 77 A-B, Jakarta Utara	(021) 6518105
REGIONAL OFFICE JAKARTA 3	Gedung Kantor Cabang Jatinegara Lt.3, Jl. Jatinegara Timur 59, Jakarta Timur	
KC BEKASI, JTN-JKT	Ruko Kalimalang Commercial Center, Jl. Jend. A. Yani Blok A-1 No. 8 Bekasi	021 - 8849060
KCP KALIMALANG,	Pertokoan Duta Permai Bl.B-1 No.14-16, Jl. Kalimalang, Bekasi	021-88954311
KCP PONDOK GEDE	Jl. Raya Jatiwaringin No. 93B, Kelurahan Jatiwaringin, Kecamatan Pondok Gede, Kota Bekasi, Provinsi Jawa Barat	021- 85527460
KCP HARAPAN INDAH	Ruko Sentra Niaga 2 Blok SN2 No. 7, Bulevar Hijau, Harapan Indah, Medan Satria, Bekasi Barat	021 - 88387040
KCP GRAND WISATA	Ruko Grand Wisata Blok AA 9 No. 23, Bekasi	021 - 82616054
KCP KEMANG PRATAMA	Ruko Kemang Pratama Kav. AM No. 07 B, Bekasi	021 - 82415222
KC LIPPO CIKARANG	Komp. Ruko Thamrin Bl. B No. 2 Bl. B No. 2 Lippo Cikarang Jl. MH. Thamrin, Bekasi 17550	021 - 89909052
KCP CIBITUNG	Komplek Perkantoran Kawasan Industri, MM 2100 Blok C No. 12 A dan B, Cibitung - Bekasi	021-8981338-40
KCP JABABEKA	Jl. Niaga Raya Ruko Capitol No. 2 M , Jababeka II	021 - 89830717
KCP CIKARANG PLAZA	Ruko Cikarang Plaza, Jl. Sumantri Blok No. 17 & 18, Cikarang, Jawa Barat	021-8905011-13
KCP DELTAMAS	PERUMAHAN KOTA DELTAMAS, BLOK B NO. 1, LOKASI PALAIS De PARIS, DESA SUKAMAHI, CIKARANG PUSAT	021 - 89970005
KC KARAWANG, JKT	Jl. Jend. A. Yani No. 85 Karawang	0276 - 403304
KCP SENTRA KIIC	Sentra KIIC Room #1, Unit C, Sentra KIIC, Jalan Permata Raya Lot-CA 1, Kawasan Industri KIIC, Telukjambe Karawang - Jawa Barat	"021-8905404 - 05 0267-644008, 646382"
KCP CIKAMPEK	Jl. Jend. A. Yani Ruko No. 60C Cikampek	0264-311761/3
KCP SURYA CIPTA KARAWANG	Gedung Suryacipta Square, Jl. Surya Utama Kav.C-1, Kawasan Industri Suryacipta, Karawang	(0267) 8610234
KCP BUKIT INDAH	Kompleks Sentra Niaga Blok A-II No. 29 Kanto No. 44, Kota Bukit Indah, Kabupaten Purwakarta	0264-8371185/88
KCP TUPAREV	Jl. Tuparev No. 56, Kecamatan Karawang Barat, Kabupaten Karawang, Jawa Barat	0267-8490899
KCP PURWAKARTA	Jl. Jendral Sudirman No. 59 Purwakarta	0264-311761-3
KC BOGOR, JKT	Jl. Suryakencana No. 231 Bogor	0251 - 8330316
KCP PAJAJARAN	Komp. Pertokoan Jl. Pajajaran No. 20 (28 L), Bogor	0251 - 8317291
KCP CITRA GRAN CIBUBUR	Perumahan Citra Gran Kawasan City Walk Blok CW No. 10 dan 11, Cibubur	021-29060515-7
KCP BARANANGSIANG	Jalan Raya Pajajaran No. 78 N, Bogor	0251-8330082
KCP CIBINONG	Jl. Mayor Oking Jayaatmaja No. 27 Komp. Pertokoan Cibinong Indah Bl. A No.3, Cibinong	021 - 8753692
KCP KOTA WISATA	Ruko Trafalgar Bl. H-2&H-3 Sentra Eropa, Perum. Kota Wisata Jl. Transyogi km 6, Cibubur, Bogor	021- 84934504
KC CILEGON	Jl. Lingkar Selatan No. 2, Kedaleman, Kec. Cibeber, Kota Cilegon, Banten. 42422	(0254) 395401
KC TANGERANG, JKT	Jl. Daan Mogot No. 33, Tangerang	(021) 5513626
KCP CITRA RAYA CIKUPA	Jl. Boulevard Utama Ruko Square 2 Blok B 5A/01, Perumahan Citra Raya Cikupa, Tangerang	(021) 5961190

Branch Name	Address	Phone
KCP CBD CILEDUG	CBD Ciledug Trade Mall & Shopping Arcade Ruko A3/27, Jl. HOS Cokroaminoto No. 93 Ciledug, Tgr	(021) 73458080
KCP TANGERANG CITY	Ruko Business Park, Tangerang City A 36, Jl. Jendral Sudirman dan Jl. Perintis Kemerdekaan, Kota Tangerang	021 - 29239700
KC BUMI SERPONG DAMAI	Ruko BSD Sektor 7 Jl. Raya Serpong Blok RN No.56-57, Tangerang 15310	(021) 5371455
KCP ALAM SUTERA	Ruko Sutera Niaga I No. 36 & 37, Ruko Alam Sutera, Tangerang	(021) 53124750
KCP SUMMARECON SERPONG	Jl. Gading Serpong Boulevard Blok AA No. 27 Gading Serpong, Tangerang Banten	(021) 5467910
KCP KARAWACI	Ruko Pinangsia, Karawaci Office Park Blok H No.2 Lippo Karawaci, Kecamatan Cibodas, Kelurahan Panunggangan Barat, Tangerang, Banten 15138	(021)-5469297
KCP SUTERA PALMYRA	Ruko Jalur Sutera 25A No 1, Perumahan Alam Sutera, Kecamatan Bencongan, Tangerang, Banten	(021) 29315001-06
KCP PASAR MODERN SERPONG	Jl. Ruko Golden Madrid 1 Blok C No. 6 BSD, Tangerang	(021) 5389032
KCP TERAS KOTA	Ruko CBD Bidex Blok A/5 BSD, Serpong, Tangerang	(021) 5389029
REGIONAL OFFICE CENTRAL JAVA	Jl. Pemuda No. 150 Semarang	
KC SEMARANG	Jl. Pemuda No. 150 Semarang	(024) 3511506
KCP GANG BESEN	Jl. Gang Besen No. 20-22, Semarang	(024) 3546440
KCP BSB CITY	Ruko Taman Niaga Bukit Semarang Baru (BSB) Blok E No. 3A, Semarang	(024) 76670611
KC SULTAN AGUNG	Komp. Pertokoan Sultan Agung 1, Jl. Sultan Agung No. 55, Semarang	(024) 8315590
KC TEGAL	Jl. Jend. Sudirman No. 40 Tegal	(0283) 358500
KCP PEMALANG	Jl. Jendral Sudirman Timur No.31Candramawa RT 004/004 Desa/Kelurahan Wanarejan Selatan. Kecamatan Taman, Pemalang	0284-325800
KC KUDUS	Jl. Dr. Lukmonohadi No. 65 Komp. Rukan Panjunan, Kudus	(0291) 432 841
KC PEKALONGAN	Jl. Diponegoro No. 4 Pekalongan	(0285) 421337
KC PURWOKERTO	Jl. Jend. Sudirman No. 660-662 Purwokerto	(0281) 638623
KCP PURBALINGGA	Jalan Jendral Ahmad Yani nomor 63 Ruko No.3, Kelurahan Kandangampang, Kecamatan Purbalingga, Kabupaten Purbalingga, Propinsi Jawa Tengah	(0281) 891851
KC SALATIGA	Jl. Diponegoro Nomor 20, Kelurahan Salatiga, Kecamatan Sidorejo, Kota Salatiga, Propinsi Jawa Tengah	(0298) 326280
KC SOLO	Jl. Slamet Riyadi No. 307 Solo	(0271) 722910
KCP PALUR	Jalan Raya Palur No. 295, Desa Palur, Kecamatan Mojolaban, Kabupaten Sukoharjo, Propinsi Jawa Tengah	(0271) 827584
KCP URIP SUMOHARJO	Jl. Urip Sumoharjo No. 29, Kelurahan Kepatihan Wetan, Kecamatan Jebres, Kotamadya Surakarta, Propinsi Jawa Tengah	(0271) 632651
KCP SOLO BARU	Jalan Raya Solo Permai LJ No. 36, Desa Madegondo, Kecamatan Grogol, Kabupaten Sukoharjo, Propinsi Jawa Tengah	(0271) 7889566
KC MAGELANG	Jl. A. Yani No. 11 Magelang	(0293) 368111
KC YOGYAKARTA	Jl. Jend. Sudirman No. 48 Yogyakarta	(0274) 561416
KCP JL BRIGJEND KATAMSO	Jl. Brigjend. Katamso No. 143 Yogyakarta	(0274) 389281
REGIONAL OFFICE EAST JAVA, BALI & NUSRA	Jl. Jembatan Merah No. 3, Surabaya	
KC SURABAYA	Jl. Jembatan Merah No. 3, Surabaya	031.3520055,3520057,3520058,3520059,3520064
KCP MERR	Ruko Promenade Kav 20 Jl Dr Ir Soekarno Kav 20 Baruk Rungkut Surabaya	031-87860868
KCP PAKUWON CITY	Jl. Pakuwon Boulevard II AA2-07, Kelurahan Kejawan Putih Tambak, Kecamatan Mulyorejo, Kota Surabaya, Provinsi Jawa Timur	031-5967019
KC MAYJEND SINGKONO, SBY	Jl. Mayjen Sungkono No 109 Surabaya	031-5671137

Branch Name	Address	Phone
KCP SUPER MAL PAKUWON	Supermall Pakuwon Indah, Ruko The Terrace No. 07 - 08, Jl. Puncak Indah Lontar 2 Surabaya	031-7390434-7
KCP ARGOPURO	Jl . Argopuro No. 53 A Surabaya 60251	031-5320537
KCP DARMO	JL. Raya Darmo No. 121 Surabaya	031 - 5672347
KCP CITRALAND SURABAYA	Ruko G Walk Galeria Blok M No. 1, Citra Raya, Surabaya	031-7414394-99
KC JEMUR ANDAYANI, SBY	Jl. Jemur Andayani No. 19 Surabaya	031-8433620
KCP MAL GALAXY SRBY	GD. Galaxi Mal LT. Dasar No. 73 Jl. Darma husada Indah Timur No. 37 Surabaya	031-5937175
KCP PONDOK CHANDRA	JL. Palem No. 22-23 Pondok Chandra Surabaya	031 - 8669531
KCP MANYAR	JL. Ngagel Jaya Selatan Blok D3 -D4 Surabaya	031 - 5043983/81
KCP KERTAJAYA	JL. Kertajaya No 198 Surabaya	031 - 5015741
KCP SIDOARJO	JL. Gajah Mada No. 14-16 Sidoarjo Surabaya	031 - 8962508/09
KC MOJOKERTO	JL. Jaksa Agung Suprpto No 30 Mojokerto	0321 - 383811
KC GRESIK, SBY	Jl. Veteran No. 1, Kompleks Plaza Matahari Blok A3-4, Gresik	031 - 3977933
KCP PERAK	Jl. Perak Timur No. 192, Surabaya	031 - 3286445
KCP MARGOMULYO	Jl. Margomulyo No.g Blok AA - 06 Surabaya	031-7494785
KCP TUBAN	Jl. Basuki Rahmat No. 145, Tuban	0356-322017
KC JEMBER	JL. Gatot Subroto No 48 Jember	0331 - 484706
KC JOMBANG	JL. Merdeka No. 133-135 Jombang	0321-864532
KC KEDIRI	JL.Hayam Wuruk No 20 B-C Kediri	0354 - 685582
KCP TULUNGAGUNG	JL. Jendral Sudirman No. 78, Tulungagung 66212	0355-335811
KCP MADIUN	Jl. Dr. Sutomo No. 76E, Kartoharjo, Kec. Katoharjo, Kota Madiun, Jawa Timur. 63117	0351-467811
KC MALANG	JL. Basuki Rahmat No. 91-92 Malang	0341 - 368875
KCP SOEKARNO HATTA MALANG	Jl. Soekarno Hatta A 10 Kav. 07, Komplek Ruko Soekarno Hatta Business Center, Malang	0341-482002
KC PROBOLINGGO	JL. DR. Sutomo No. 78 Probolinggo	0335 - 422384
KC DENPASAR	JL. Udayana No. 1 Denpasar Bali	0361 - 237250
KCP GATOT SUBROTO DENPASAR	JL. Gatot Subroto Tengah No. 312 Denpasar	0361 - 411500
KCP UBUD	JL. Raya Ubud Gianyar Bali	0361 - 976595
KCP SANUR	Kompleks Ruko Sanur Raya No. 14, Jl. By Pass Ngurah Rai, Desa Sanur Kaja, Kec. Denpasar Selatan, Kota Denpasar	0361-274844
KC SUNSET ROAD, DPS	Jl. Sunset Road No 811, Kuta - Badung, Bali	0361 - 8477250
KCP KEROBOKAN	Jl. Raya Kerobokan No. 58 Br. Taman, Kuta-Badung, Bali	0361 - 737737
KCP SESETAN	Jl. Diponegoro No. 369, Unit D Kel. Pedungan, Kec. Denpasar Selatan, Denpasar, Bali	0361-4481558
KCP KUTA SQUARE	JL. Bakung sari Komp Pertokoan Kuta Square Blok E3 & 4 Kuta Denpasar Bali	0361 - 756671
KC KUPANG	JL. Siliwangi No. 35 Kupang	0380 - 822889
KC MATARAM	JL. AA Gde Ngurah NO 48 C-D Cakranegara Mataram Lombok	0370 - 635027
REGIONAL OFFICE KALIMANTAN	Jl. Jend. Ahmad Yani No. 811 Kelurahan Klandasan Ilir Kec. Balikpapan Selatan - Balikpapan	
KC BALIKPAPAN	Jl. Jend. Ahmad Yani No. 811 Kelurahan Klandasan Ilir Kec. Balikpapan Selatan - Balikpapan	0542 - 731176
KCP BALIKPAPAN BARU	Jl. MT. Haryono, Komp. Balikpapan Baru Blok B2 No. 1 Balikpapan	0542 - 875123
KCP KEBUN SAYUR	JL. Letjen Soeprpto RT 17 No. 24 Balikpapan	0542 - 735262
KC TARAKAN	Jl. Yos Sudarso No. 7 RT 13 Tarakan, Kalimantan Utara	0551-2028811

Branch Name	Address	Phone
KC BANJARMASIN	JL. Lambungmangkurat no. 68 Banjarmasin	0511-4367711/6
KCP AHMAD YANI BANJARMASIN	JL A hmad Yani Km 2,5 No. 39 A, Banjarmasin	0511-3257811/3273760
KC PONTIANAK	JL. Tanjung pura No. 128 Pontianak	0561 - 739220
KCP AHMAD YANI PONTIANAK	Jl. Jendral Ahmad Yani No. B 34, Pontianak, Provinsi Kalimantan Barat	0561 - 768333
KCP SINGKAWANG	Jl. Pangeran Diponegoro No. 95 Kecamatan Pasiran kelurahan melayu, Singkawang, Kalbar	0562-636809/0562-636954/0562-636126/0562-638251
KC SAMARINDA	Jl. Panglima Batur No.1-3-5 Samarinda	(0541) 732751/528
KCP PAHLAWAN	Ruko Permata Kaltim, Jalan Pahlawan No. 6, Samarinda	0541 - 744811
KCP ANTASARI SAMARINDA	Jl. Pangeran Antasari No. 17, Kel. Air Putih Kec. Samarinda Ulu, Kota samarinda	0541 7779981
KC SAMPIT	JL. Rahadi Usman No.3, Sampit, Kalimantan Tengah	0531 - 23464
KCP PALANGKARAYA	Duta Mall Palangkaraya, Lantai LG Jl. Adonis Samad, Kel. Langkai , Kec. Pahandut, Kota Palanglaraya, Provinsi Kalimantan Tengah	0536 - 4248977/0536 - 4248544
REGIONAL OFFICE SULAWESI & EASTERN INDONESIA	Jl. Kajaolalido No. 6, Lt. 3, Makassar	
KC MAKASSAR	JL. Kajaolalido No. 6 Makassar	0411 - 3628515
KCP BANDANG	JL. Bandang No. 55 A Makassar	0411 - 3615315
KCP PANAKKUKANG	Komp Panakkukang Mas Jl. Boulevard BLF No. 5 C Makassar	0411 - 425116
KCP LATIMOJONG	Jl. Gunung Latimojong No 87B, Kelurahan Lariangbangi, Kecamatan Makassar, Kota Makassar	(0411) 3630200
KCP PASAR DAYA	Jl. Kapasa Raya, Kompleks Pasar Grosir Daya Niaga Modern Blok RA No. 01 dan 02, Kota Makassar, Sulawesi Selatan	0411-514699
KCP OPU DAENG RISADJU	Jl. Opu Daeng Risadju, Ruko Cendrawasih Square Blok A/10, Kel Sambung, Kec Mamajang, Makassar	0411-877445
KC MAMUJU	Jl Diponegoro Kompleks Ruko Ponegoro Mas,Petak No.13-14, Kelurahan Karema, Kecamatan Mamuju, Kabupaten Mamuju, Sulawesi Barat	0426-2323729
KC GORONTALO	Jl. H. Nani Wartabone No. 32B-C, Gorontalo 96112	0435 - 828611
KC KENDARI	JL. H. Abdul Silondae No. 82-84, Kendari	0401-3127000
KC MANADO	Jl. Kawasan Mega Mas Jl. Pierre Tendean Boulevard Blok I C1 No. 24,25,26 dan Blok I C2 No. 27,28,29 Manado	0431 - 860543
KC PALU	Jl. Sam Ratulangi No. 17, Kelurahan Talise, Kecamatan Mantikulore, Kota Palu	0451 - 423789
KC AMBON	JL. Diponegoro No.75A Ambon	0911 - 354346/354343
KC TERNATE	Jl. Mononutu No. 127 Desa/ Kelurahan Tanah Raja, Kecamatan Kota Ternate, Kabupaten Maluku Utara, Propinsi Maluku	0921-3122811
KC JAYAPURA	Jl. Percetakan Negara No. 8 Irian Jaya	0967 - 536712
KC SORONG	Jl. Basuki Rahmat No 11 Sorong	0951 - 321412

PREMIER

Branch Name	Address	Phone
PW ALAM SUTRA	Ruko Sutera Niaga 1 No. 36 – 37 Jl. Raya Serpong Tangerang 15310	(021) 53124750
PW BANDUNG MARTADINATA	Jl. LL.RE. Martadinata No. 23 Bandung 40115	022– 4240720
PW BOGOR	Jl. Suryakencana No. 231, Lantai 2 Bogor 16126	0251 – 8330316
PW CEMPAKA MAS	Graha Cempaka Mas Jl. Letjend Suprpto Blok A 1-2 No. 33-34, Jakarta Pusat 10640	021 – 4215915
PW DENPASAR	Jl. Udayana No. 1 Denpasar 80232	0361 – 237250
PW JUANDA (KOTA)	Jl Gajah Mada No.187. Kel.Glodok Kec.Taman Sari, Jakarta 11120	021 – 29767255
PW KELAPA GADING	Jl. Raya Boulevard Barat Blok LC 5 No. 9-11 Kelapa Gading Permai Jakarta 14240	021 – 4503181
PW MAKASSAR	Jl. Kajaolalido No. 6 Makassar 90111	0411 – 3628515
PW MANGGA DUA MALL	Gd. Mal Mangga Dua Blok RM No. 1-2, Mangga Dua Raya Jakarta 10730	(021) 6129160
PW MEDAN DIPONEGORO	Gedung Sinarmas Land Lantai 2 Jl. Diponegoro No.18 Medan 20152	061 – 4537 888
PW MEDAN PALANG MERAH	JL. PALANG MERAH NO. 15 MEDAN 20152	061 – 4512800
PW PALEMBANG	Jl. Kapten Rivai No. 1293 Palembang 30129	0711 – 311909
PW PANGLIMA POLIM	Jl. Panglima Polim Raya No. 79 Jakarta 12160	021 – 2700811
PW PERMATA HIJAU	Jl. Perak Blok B No. 17 Lantai 2, Permata Hijau Jakarta 12210	021 – 5357333
PW PLUIT	Jl. Pluit Kencana Raya No. 80 – 82, Blok D Kav. 34 Jakarta 14450	(021) 6604333
PW PONDOK INDAH PLAZA	Jl. Metro Pondok Indah Kav II Blok UA No 65-66 Lantai 2 Jakarta 12310	021-7500027
PW PROKLAMASI	Jl. Proklamasi No. 23 Jakarta 10320	021-3154469
PW PURI KENCANA	Komp. Rukan Puri Niaga III Jl.Puri Kencana Blok M8 No. 1 JKL Jakarta 11610	021-583-56536
PW SEMARANG	Jl. Pemuda No. 150 Semarang 50132	024 3511506
PW SENTRAL SENAYAN 3	Gedung Sentral Senayan 3, Lantai dasar Jl. Asia Afrika No. 8 Jakarta 10270	021-29228857
PW SOLO	Jl. Slamet Riyadi No. 307 Solo 57142	0271 722910
PW SURABAYA	Jl. Jembatan Merah No.3 Surabaya 60175	031.3520055,3520057,3520058,3520059,3520064
PW SURABAYA SUNKONO	Jl. Mayjend Sungkono No. 109 Surabaya 60225	031-5671133-37
PW THAMRIN	Sinarmas Land Tower 2, Lantai dasar Jl. MH Thamrin Kav.22 No. 51 Jakarta 10350	021 – 2300888
PW WISMA MULIA	Wisma Mulia, Lantai Dasar Jl. Jend Gatot Subroto 42 Jakarta 12710	021 – 52906000

SHARIAH BRANCH OFFICE

Branch Name	Address	Phone
KCS BANDA ACEH	Jl. Panglima Polim No. 50-52, Banda Aceh	0651-26888
KCS DIPONEGORO MEDAN	Jl. Diponegoro No. 18, Medan	061-4537888
KCS PALEMBANG	Jl. Kapten Rivai No. 1293, Palembang	071-1311909
KCS JAKARTA	Jl. Jatinegara Timur No. 59, Jakarta	021-2800811
KCS BANDUNG	Jl. Asia Afrika No 113, Bandung	022-4238010
KCS SEMARANG	Jl. Brigjen Sudiarto No. 198 Blok DE, Ruko Maja Mas Semarang	0216-717205
KCS SURABAYA	Jl. Juwono No. 5 Surabaya	031-566921
KCS BALI	Jl. Sunset Road No. 811, Kuta, Kab Badung Bali	0361-3003811
KCS KAJAOLALIDO MAKASSAR	Jl. Kajaolalido No. 6, Makassar	0411-3636616
KCS BANJARMASIN	Jl. Lambungmangkurat No. 68, Banjarmasin	0511-4367711
KCS CIREBON	Jl. Siliwangi No. 49, Cirebon	0231-207060
KCS YOGYAKARTA	Jl. Jend. Sudirman No. 48, Yogyakarta	027-4561416
KCS BALIKPAPAN	Jl. Jend. Ahmad Yani No. 811, Balikpapan	0542-731176
KCPS DEPOK	Jl. Margonda Raya No. 38, Depok, Jawa barat	021-7751368
KCPS TANGERANG	Jl. Daan Mogot No. 33, Tangerang	021-5513626
KCS PADANG	Jl. Jendral Sudirman No. 14, Kota Padang, Sumbar	0751-30811
KCS JAMBI	Jl. Sutomo No 54, Jambi	0741-32141
KCS MALANG	Jl. Basuki Rahmat No. 91 92, Malang	0341-368875
KCS SAMARINDA	Jl. Panglima Batur No. 1-3-5 Samarinda	0541-732751
KCPS KELAPA GADING	Jl. Kelapa Gading Boulevard Blok PA-19 No. 11	021-4514425

OVERSEAS BRANCH OFFICE ADDRESS

Office Name	Region	Address	Phone
PT Bank Maybank Indonesia Tbk	India	One Indiabulls Centre, Tower 2B, 702, 7 th Floor, Elphinstone Road (West), Mumbai 400 013, India	+91 22 67303400

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Financial Services

Macroeconomic Review

Maybank Indonesia continuously reviews developments in the financial industry, particularly in the banking sector, and adjusts its business model and operations to become more adaptive, dynamic, and competitive. In recent years, the Bank's strategic focus has shifted from product-oriented to market-driven approaches in each segment.

GLOBAL ECONOMY

The global macroeconomy continues to fluctuate with high uncertainty. Global geopolitical tensions continue with the unresolved war between Russia and Ukraine in Europe and geopolitical tensions in the Middle East that are heating up along with the increasing Israeli attacks on Palestine. In the economic sector, the trade war was launched by the President of the United States (US), Donald Trump, on 2 April 2025 by imposing a universal import tariff of 10% on all goods entering the US, plus very high reciprocal tariffs on 57 trading partner countries, including China, Canada, Mexico, and the European Union.

Trump's unilateral import tariffs, known as Liberation Day, are intended to protect industry and address the US trade deficit due to its lack of competitiveness in multilateral trade. The tariff policy has reduced the volume and value of global trade and exacerbated the impact of disruptions to global supply chains caused by existing geopolitical tensions. Based on Bank Indonesia (BI) data, US economic growth is projected to decline from 2.8% in 2024 to 2.1% in 2025, improving to 2.3% in 2026, before declining to 2.1% in 2027, assuming no tariff increases. Tariff policy also slows the decline in inflation, which is projected to be 2.6% in 2025 and 2.9% in 2026, resulting in a reduction in the Fed Funds Rate (FFR) from 4.5% in 2024 to 3.75% at the end of 2025. The Fed is expected to resume reducing the FFR in mid-2026.

In Emerging Market Economies (EMEs), the impact of US tariff policy on the economic slowdown is mainly felt in China and Latin America, while the economic performance of India and the ASEAN-5 is quite resilient. The economic performance of the ASEAN-5 (Singapore, Malaysia, Thailand, Indonesia, and the Philippines) also shows resilience, with growth forecast to decline slightly from 4.6% in 2024 to 4.4% and 4.3% in 2025 and 2026 before bouncing back to 4.5% in 2027. Inflation in the ASEAN-5 as a whole is also maintained low at around 2.7% in 2025 and 2.8% in 2026-2027.

Global GDP Growth

Country	2025	
	2025	2024
Global	3.3	3.3
Developed Countries	1.7	1.8
United States	2.1	2.8
European Zone	1.3	0.9
Japan	1.1	0.1
Developing Countries	4.3	4.3

Source: Indonesian Economic Report 2025

INDONESIAN ECONOMY

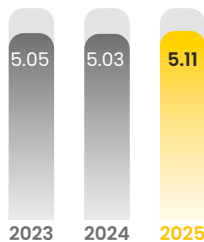
The Indonesian economy continues to record strong and resilient performance amidst high global volatility and uncertainty. The economic recovery continues and is gaining strength, with improvements in economic sectors continuing and strengthening the supply side, driving high economic growth. Indonesia’s economic growth since 2019 has consistently remained above 5%, except during the COVID-19 pandemic. In fact, the economic contraction due to the pandemic was among the mildest compared to other countries. Macroeconomic and financial system stability are also well maintained. Inflation remains low, with an average of below 3% during the 2019-2024 period.

Based on data from the Central Statistics Agency (BPS), Indonesia’s economy grew by 5.11% (yoy) in 2025, remaining on a stable growth path, driven by strong domestic demand. Household consumption remained the main driver of growth, supported by controlled inflation and improving purchasing power. Government spending on priority programs began to increase, contributing to economic activity in various sectors.

Consumer Price Index (CPI) inflation in 2025 was recorded at 2.92% (yoy), supported by the continued stability of various inflation components. Core inflation was maintained at a low 2.38% (yoy), in line with the consistency of interest rate policy in anchoring inflation expectations within the target, the continued large economic capacity, controlled imported inflation in line with Bank Indonesia’s policy for stabilising the rupiah exchange rate, and the positive impact of digitalisation.

Meanwhile, the rupiah exchange rate by the end of December 2025 was recorded at Rp16,720 per US Dollar, or a 3.48% weakening from the end of December 2024, with an average of Rp16,523 per US Dollar in 2025. Nevertheless, Rupiah volatility was relatively controlled due to stable capital flows and Bank Indonesia’s stabilisation measures through a mix of monetary policies and measured interventions in the foreign exchange market. Overall, the Rupiah’s movement during this period remained within manageable stability limits.

Indonesian GDP Growth in the Latest 3 Years (%)




5.11%

Economic Growth
2025

2.92%

Inflation 2025


4.98%

Household Consumption
Growth

5.13%

Component of
Consumption Expenditure
of Nonprofit Institutions
Serving Households
(PK-LNPRT)

2.92%

State Budget Deficit
to GDP

USD 156.5 billion

Foreign Exchange
Reserves

BANKING INDUSTRY

In 2025, Bank Indonesia again lowered the BI-Rate five times by 125 bps to 4.75%, and maintained the BI-Rate from October to December 2025. Along with the BI-Rate reduction and Bank Indonesia's monetary liquidity expansion, the money market interest rate, the Indonesia Overnight Index Average (INDONIA), fell by 190 bps from 6.03% in early 2025 to 4.13% on 31 December 2025. This effort reflects that BI has accumulated BI-Rate cuts of around 150 bps to anticipate slowing growth and utilise available monetary space.

Financial system stability remains maintained, supported by strong banking capital adequacy and low non-performing loan risk. The banking capital adequacy ratio in December 2025 was recorded at 25.87% and is considered strong in absorbing risks. Meanwhile, the banking sector's non-performing loan (NPL) ratio remained low at 2.05% (gross) and 0.79% (net) in December 2025. Managed credit risk was also reflected in the Loan at Risk (LAR) ratio, which continued to decline to 8.77% from 9.27%.

Bank credit growth was recorded at 9.63% (yoy) in December 2025, with investment credit showing a strong acceleration of 20.81% (yoy). Meanwhile, working capital and consumer credit continued to experience a slowdown, growing by 4.52% and 6.58% (yoy), respectively. This slowdown in credit/financing distribution was influenced by banking prudence and the lack of fully recovered credit demand.

Meanwhile, banking liquidity remained at an adequate level, reflected in the high ratio of Liquid Assets to Third Party Funds (AL/TPF). Loose liquidity was also evident in the Loan-to-Deposit Ratio (LDR), reflecting the accumulation of funds that had not yet been fully distributed into loans. As of December 2025, the AL/TPF ratio and LDR in banking were recorded at 28.57% and 85.35%, respectively, indicating that overall banking liquidity remained strong and well-maintained.

MAYBANK INDONESIA'S POSITION IN THE BANKING INDUSTRY IN INDONESIAN

Maybank Indonesia offers comprehensive financial solutions to meet the needs of customers, both individuals and corporations, through a diversified service portfolio. The Bank's business activities are carried out through key business pillars, covering Community Financial Services, Global Banking, and Sharia Banking, which collectively support the provision of relevant and value-added banking services. The Bank also expands the reach of automotive financing through its subsidiaries, namely WOM Finance for two-wheeled vehicles and Maybank Finance for four-wheeled vehicles. In line with the acceleration of digital transformation, Maybank Indonesia continues to enhance its Digital Banking service capabilities through M2U ID (App and Web), and various other channels to provide an increasingly seamless, efficient, and integrated banking experience for customers.

Maybank Indonesia is part of Malayan Banking Berhad (Maybank), one of the largest financial services groups in the ASEAN region. As of 31 December 2025, the Bank was supported by an extensive distribution network with 275 branch offices, including Sharia branches throughout Indonesia, as well as one overseas branch in Mumbai, India. The Bank also operates 22 Mobile Branch Offices and 661 ATMs, including 26 Cash Recycle Machines, which are connected to ATMs through the PRIMA, ATM BERSAMA, ALTO, and CIRRUS networks and are connected to Maybank ATMs in Singapore, Malaysia, and Brunei. With the support of these networks, as of 31 December 2025, Maybank Indonesia managed customer deposits of Rp116.2 trillion and total assets of Rp193.7 trillion, reflecting the Bank's solid business scale and commitment to providing easily accessible and reliable banking services.

Maybank Indonesia continuously reviews developments in the financial industry, particularly in the banking sector, and adjusts its business model and operations to become more adaptive, dynamic, and competitive. In recent years, the Bank's strategic focus has shifted from product-oriented to market-driven approaches in each segment. Through in-depth market share analysis, the study is conducted not only in the Retail and Non-Retail segments, but also down to the regional office and branch levels, thus supporting Regional Directors in identifying market potential and setting realistic and measurable growth targets.

In line with efforts to achieve sustainable business growth, Maybank Indonesia consistently manages credit expansion while prioritising prudent principles and focusing on healthy and quality growth. The Bank optimises efficient capital utilisation by considering the Return on Risk Weighted Assets (RRWA) indicator, and also supports government priority sectors through targeted financing distribution, including strengthening financing in the Micro, Small, and Medium Enterprises (MSMEs) segment.

Maybank Indonesia's position in the national banking industry is reflected in the Bank's market share in terms of assets, credit, and Third Party Funds (DPK), which were recorded at 1.4%, 1.4%, and 1.2%, respectively, as of December 2025. More detailed information regarding this market share is presented as follows:

		In billion Rupiah, unless otherwise stated		
	Description	2025	2024	2023
Asset	Industry	13,646,4	12,461,0	11,765,8
	Maybank Indonesia	193,7	197,2	171,8
	Market Share	1.4%	1.6%	1.5%
Financing	Industry	8,694,0	7,943,0	7,186,9
	Maybank Indonesia	123,6	127,6	116,0
	Market Share	1.4%	1.6%	1.6%
Third Party Fund	Industry	10,059,0	8,837,2	8,457,9
	Maybank Indonesia	116,2	119,0	115,5
	Market Share	1.2%	1.3%	1.4%

Source: Indonesian Banking Statistics (SPI) and the Bank's Audited Financial Statements

Global Banking

Global Banking continues to strengthen its position as a strategic partner for corporate customers by implementing various strategic focuses and key initiatives. These measures are designed to deepen relationships with customers, improve operational efficiency and capabilities, and strengthen the Bank's competitiveness in delivering integrated financial solutions.

Throughout 2025, the global economy dynamics remained affected by various challenges, including geopolitical uncertainty, moderation of growth in a number of major countries, and the focus of global monetary policy, which continues to be a concern for market participants. On the other hand, the Indonesian economy continues to show resilience, supported by strong domestic demand, stable inflation, and consistent trade performance.

In response to these conditions, Global Banking implemented a portfolio rebalancing strategy to improve the structure and composition of its credit portfolio. As a result, total Global Banking loans declined by 18.4%, decreasing to Rp36.5 trillion from Rp44.7 trillion in the previous year.

TRANSACTION BANKING GROUP

By 2025, Maybank Indonesia, through its Transaction Banking Group, offers a comprehensive range of facilities and services. These include Trade Finance solutions covering import, export, and domestic transactions, as well as guarantee services structured under both cash loan and non-cash loan schemes. These services also include Supply Chain Financing, Cash Management, and various digital solutions such as Internet Banking (CoOLPAY, Maybank2 Enterprise/M2E, and M2E Trade), host-to-host connections, and Application Programming Interface (API) for non-retail customers. In addition, Transaction Banking provides e-Custody services, Securities Services, and various other transaction solutions.

Throughout 2025, the Transaction Banking Group successfully carried out its transformation by strengthening customer product ownership through

close collaboration with product partners and non-retail business units. Its solutions were thoughtfully designed to address specific customer requirements. The Transaction Banking Group also enhanced the quality of its facilities and services for corporate and financial institution customers while building strategic alliances with several mid- to top-tier companies, including State-Owned Enterprises (SOEs). These partnerships supported financing across key sectors such as manufacturing, mining, plantations, infrastructure, and non-retail customers within the Commercial & Financial Services (CFS) segment, particularly in the Business Banking and SME Banking categories.

Among the key accomplishments of the Transaction Banking Group in 2025 were receiving the Best Trade Finance Deal in Indonesia 2025 award from Euromoney and the Best Islamic Finance Deal recognition at the Finance Asia's Achievement Awards 2025. During the same year, several strategic initiatives were launched, including ESG-based Trade Finance solutions, Cash Management and Liquidity solutions based on Regional Notional Pooling for customers in the plantation sectors, and serving as the Custodian Bank for the first EBA KIK in Indonesia.

To further enhance customer engagement and reinforce its position as a trusted business partner, Transaction Banking conducted various events across multiple regions to share insights on Transaction Banking solutions and business trends. In celebration of National Customer Day 2025, Maybank Indonesia also honored selected new customers who made significant contributions, as an expression of appreciation.

TRADE FINANCE

Maybank Indonesia continues to provide its Trade Finance transaction solutions by strengthening service quality. In 2025, the Bank successfully introduced the web-based M2E Trade platform as an alternative digital channel for trade services for customers, allowing trade transactions, such as guarantees, imports, exports, and trade loans, more quickly, efficiently, and at earlier stages.

To broaden its Trade Finance portfolio, Maybank Indonesia also provides Risk Participation products, both funded and unfunded, designed to boost fee-based trade income. In addition, several supporting initiatives were launched by the Bank, including incentive programs for new Trade Finance customers and appreciation programs for customers adopting digital solutions, aimed at accelerating digitalisation and improving transaction efficiency.

These initiatives are intended to drive revenue growth and increase trade transaction volumes. Furthermore, Maybank Indonesia offers Maybank E-Guarantee as an enhancement to its guarantee services for banking and corporate clients. Maybank Indonesia is also among the financial institutions authorised to issue guarantees for PLN.



LAYANAN

TRANSAKSI TRADE SEMAKIN MUDAH

M2E Trade, layanan perbankan berbasis internet/website untuk Nasabah Korporasi, yang memberikan kemudahan transaksi keuangan perdagangan (trade) secara online.

www.maybank.co.id/M2ETrade



CASH MANAGEMENT

Maybank Indonesia delivers comprehensive end-to-end Cash Management solutions designed to help corporate clients manage cash flow more effectively and efficiently, ultimately strengthening their business competitiveness. Beginning in 2025, the administration of current accounts and related products had been fully integrated into the Bank's Cash Management services.

In line with initiatives introduced by Bank Indonesia, Maybank Indonesia has been designated as one of the Appointed Cross Currency Dealers (ACCD) for the Korean Won (KRW) in 2025.

The Bank also introduced various programs to encourage increased digitalisation, transaction volumes, and third-party funds. These include a free transaction program through the Maybank2E (M2E) electronic channel, special reward initiatives for selected customers demonstrating growth in Current Account (CA) balances, and ongoing support for the implementation of Local Currency Settlement (LCS) arrangements between Indonesia and Thailand, Indonesia and China, and Indonesia and Malaysia.

Working closely with related business units, Maybank Cash Management further supports the management of Natural Resource Export Proceeds (DHE SDA) through the DHE SDA Bridging Fund program, which offers customers flexibility in utilising funds retained for three months to meet operational requirements. To strengthen the penetration of Cash Management, Transaction Banking has also optimised current account management and introduced bundling programs aimed at increasing Current Account (CA) balances.



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Through these comprehensive services and initiatives, Maybank Indonesia's Cash Management contributes positively to the growth in Current Account balances, Net Interest Income (NII), and Fee-Based Income (FBI).

FINANCIAL SUPPLY CHAIN MANAGEMENT

Financial Supply Chain Management (FSCM) is a leading financing service that focuses on the overall business ecosystem, covering suppliers, manufacturers or principals, and distributors.

In this service, Maybank Indonesia collaborates with principals to provide Supplier Financing and Distributor Financing programs.

All FSCM financing facilities are supported by CoOLPay (Corporate Online Payment), a web-based payment platform equipped with comprehensive security features, enabling transactions that are real-time, secure, and reliable. We continue to strengthen our capabilities and innovate in response to the increasingly dynamic and competitive banking industry.

SECURITIES SERVICES

In 2025, Maybank Indonesia Custodian Bank continues to strengthen its commitment to enhancing system and infrastructure capabilities to deliver services that are superior, efficient, and reliable. Enhancements to the Fund Administration system, including upgrades to its application, framework, and database versions, were successfully finalised in mid-2025. With this implementation, Maybank Indonesia is now among the custodian banks utilising the latest version of the Fund Administration application for calculating the Net Asset Value (NAV) of Multishare Class products.

Furthermore, development initiatives are focused on upgrading the Fund Services Unit Registry system to ensure alignment with evolving market demands, capable processing of large-scale retail transactions efficiently, and maintenance of a high level of security and reliability. These initiatives also aim to mitigate operational risks and further strengthen cybersecurity.

Maybank Indonesia Custodian Bank has also maintained close collaboration with the Sharia Business Unit in developing sharia capital market products. A key milestone in 2025 was the appointment of Maybank Indonesia as the Custodian Bank for the issuance of Indonesia's first Sharia Asset-Backed Securities Collective Investment Contract (KIK EBA), marking a meaningful contribution to the development of the national sharia financial ecosystem.

In response to increasing investor interest in precious metal-based products, Maybank Indonesia Custodian Bank has collaborated with Investment Managers in facilitating the Offshore Gold Exchange Traded Fund (ETF). This assurance reflects the Bank's readiness and capability in supporting international market investments.

Collaboration with the Global Market Unit in managing Government Securities (SBN) products also continued consistently. In 2025, Maybank Custodian Bank was once again appointed by several Retail Bond Selling Agents as their custodian bank.

We extend our sincere appreciation to all customers, business partners, investment managers, selling agents, and regulators for their ongoing trust and support. This confidence serves as a strong foundation for Maybank Indonesia to continuously grow, innovate, and provide sustainable value-added services to Indonesia's capital market industry.

GLOBAL MARKETS

Global Markets offers a wide range of banking products to both individual and corporate clients, such as foreign exchange, bonds, hedging, structured products, and other services.

In 2025, Maybank Indonesia made several improvements to the Global Markets (GM) transaction-related system and received several appointments from regulators for monetary money market activities, the development of securities and foreign exchange markets, and the settlement of cross-border transactions using local currencies.

The development was carried out on the M2E system, enabling corporate customers to conduct foreign exchange transactions with non-same-day settlement, accompanied by the capability to upload underlying documents and the application of increasingly competitive exchange rates. This improvement is expected to enhance customer convenience in conducting foreign exchange transactions without having to visit a branch office and provide an extended settlement time option.

In addition, Maybank Indonesia has finalised the development of the M2U system, which enables customers to purchase US dollar-denominated Indonesian government bonds in the primary market. In terms of services, Bank Indonesia appointed Maybank Indonesia as one of the Appointed Cross Currency Dealers

(ACCD) for Local Currency Transactions (LCT) between the Rupiah and AED, as well as between the Rupiah and JPY. This mandate complements Maybank Indonesia's previous appointments covering the Ringgit, Yuan, Baht, and Won currencies.

Furthermore, Maybank Indonesia is one of the few banks participating in the initial phase of the Tri-Party Agent Repo service, which is intended to encourage the repo market and enhance liquidity management flexibility for financial institutions.

From a product perspective, Maybank Indonesia successfully introduced a Collar Option structured product designed to address corporate clients' needs related to hedging their foreign exchange exposure. In 2026, Maybank Indonesia, through its GM division, remains dedicated to delivering custom-solution products to address customer needs, including the development of several structured products as key differentiators.

The digitalisation and transaction platform enhancement will also continue in line with the established development roadmap. These efforts are aimed at expanding its customer reach, offering more competitive pricing, and improving the efficiency of transaction settlement processes carried out by customers.

GM will further strengthen collaboration with other product units by offering bundled products to provide more benefits for customers, particularly in terms of pricing and transaction cost, and intensify its branding efforts to position itself as a leading player in its field, while leveraging the full support of its parent company, Malayan Banking Berhad, in terms of funding and liquidity for the Bank.

In addition, GM actively maintains several roles in the development of the foreign exchange and securities market in Indonesia. As a Primary Dealer for government bonds, GM enables customers to access more competitive pricing. In its capacity as a Primary Dealer for Bank Indonesia Rupiah Securities (SRBI) and Repurchase Agreement (Repo) transactions, GM facilitates the sale of SRBI and Repo instruments to the market, enhances market liquidity, broadens the investor base, supports liquidity management by Bank Indonesia, and improves money market operational efficiency. As a member of the Central Counterparty (CCP), GM also contributes to more efficient money market and foreign exchange market transactions, strengthens financial system stability, and facilitates hedging activities.

Specifically, GM remains committed to continuously enhancing service quality to customers, ensuring seamless access to its full range of products, and delivering innovative solutions that respond to the increasingly diverse needs of customers.



2025 STRATEGY AND INITIATIVES

Global Banking continues to strengthen its position as a strategic partner for corporate customers by implementing various strategic focuses and key initiatives. These measures are designed to deepen relationships with customers, improve operational efficiency and capabilities, and strengthen the Bank's competitiveness in delivering integrated financial solutions. In 2025, Global Banking implements the following strategic focus and initiatives:

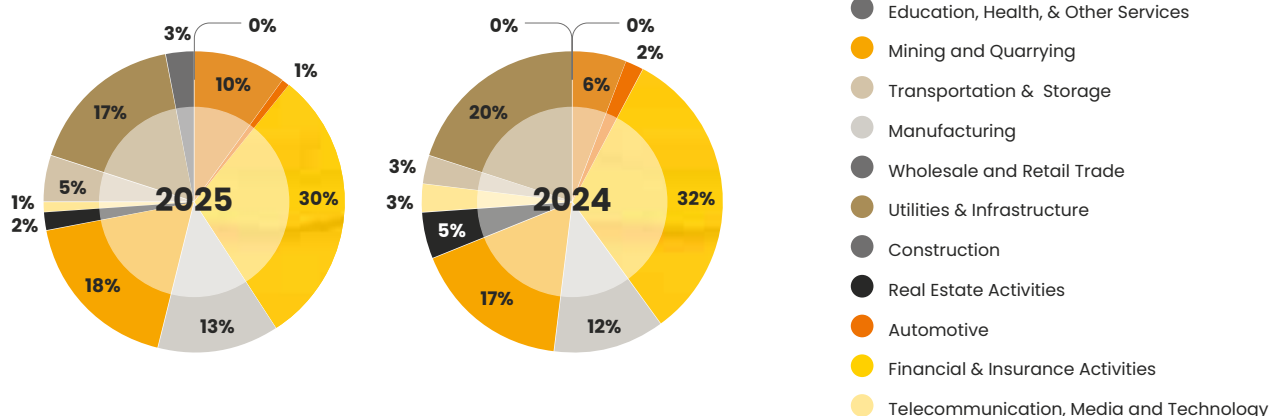
1. Intensifying customer service through a regionalisation approach supported by collaborative tools.
2. Strengthening operational excellence and accelerating the digitalisation of Transaction Banking services.
3. Enhancing the value proposition for Global Markets customers by developing innovative and collaborative products.

2025 PERFORMANCE AND ACHIEVEMENTS

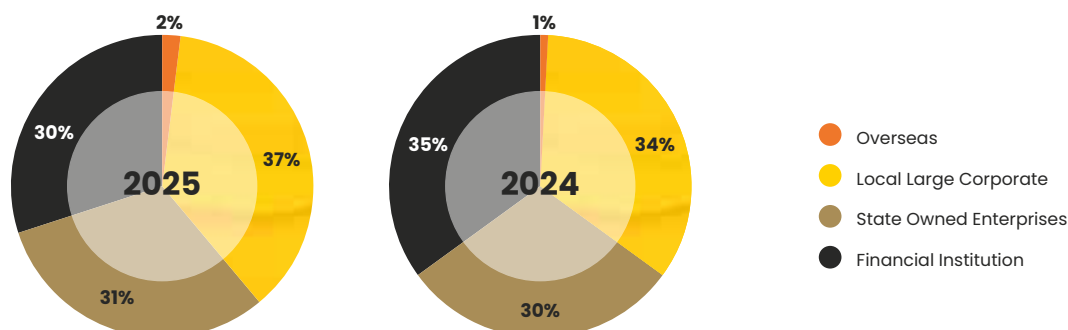
Loan

In 2025, Global Banking recorded a total loan of Rp36.5 trillion, compared to Rp44.7 trillion in the previous year. The decline reflects a strategic rebalancing of the loan portfolio composition aimed at enhancing sustainable profitability. The main sectors contributing to Global Banking's loan portfolio were Financial Activities and Insurance at Rp10.9 trillion, followed by Mining and Quarrying at Rp6.7 trillion, and Utilities and Infrastructure at Rp6.1 trillion. The composition of global banking loans in 2025 by portfolio was supported by the Local Large Corporates portfolio at 36.9%, followed by the State-Owned Enterprises (SOE) segment at 31.7%, while the Financial Institutions Group accounted for 29.7%.

Loans by Industry



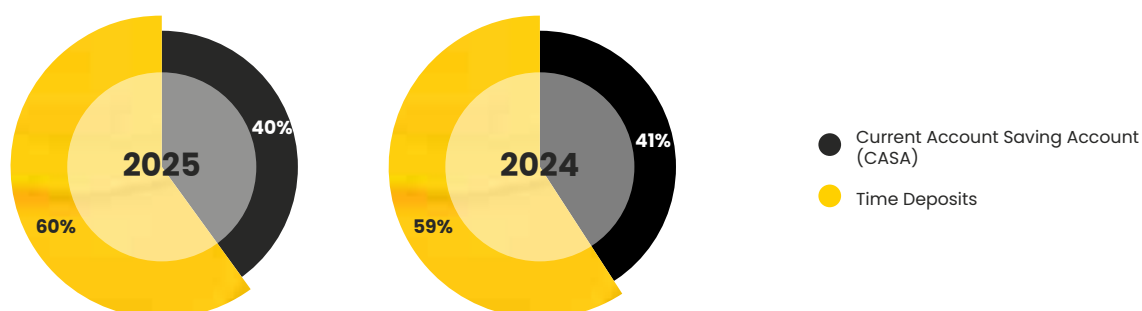
Loans by Segment



Deposits

In 2025, Global Banking recorded total customer deposits of Rp30.1 trillion, reflecting a 0.9% increase from Rp29.8 trillion in the previous year. Meanwhile, low-cost funds (CASA) reached a share of 39.68%.

Third Party Funds



2026 GLOBAL BANKING DEVELOPMENT PLAN AND STRATEGY

Global Banking remains firmly committed to strengthening its contribution to the Bank's business growth and addressing the needs of both individual and corporate customers in a dynamic market environment. Anchored in a sustainable strategy, strengthened digital capabilities, and service quality improvement, Global Banking has established the following strategic focuses and key initiatives for 2026:

1. Prioritising selected sectors such as mining (non-coal), plantation & energy, consumer goods, retail, transportation, accommodation, selected properties, and information and communication technology.
2. Intensifying inbound activities by expediting the completion of existing pipelines and expanding pipelines outside Malaysia (Singapore and China) and the multinational company (MNC) segment.
3. Coordinating with branches to capture business opportunities outside Jakarta.
4. Taking a leading role in syndicated financing to enhance returns, while optimising the role of the Syndication Unit.

Community Financial Services (CFS)

In 2025, the CFS segment succeeded in growing CASA by 8.3% to Rp54.9 trillion.

Community Financial Services (CFS) is one of the main pillars of Maybank Indonesia's business, available across the Bank's branch network. Through this segment, Maybank Indonesia offers a comprehensive range of financial service solutions for Retail, Small and Medium Enterprises (SME), and Business Banking customers, to meet their overall transaction and financing needs.

The CFS segment is supported by a product development and innovation team, a digital banking network, portfolio management, and various other support functions at the Head Office. Throughout 2025, CFS continues delivering leading banking products and services to the public, including individuals, small and medium-sized businesses, and expanding communities in Indonesia.

Through its CFS segment, Maybank Indonesia continues to strengthen its role as a banking intermediary while seizing opportunities for sustainable business growth, in line with the Bank's commitment to improving service quality to remain competitive and expand its market share. CFS credit growth is also one of the main priorities, with a focus on high-potential (super growth) segments, including non-retail MSMEs and automotive financing through the Bank's subsidiaries, WOM Finance and Maybank Finance.

CFS NON-RETAIL

FOCUS AND INITIATIVES IN 2025

Maybank Indonesia's CFS Non-Retail covers the Business Banking, Small and Medium Enterprise Plus (SME+), and Retail Small and Medium Enterprises (RSME) segments. These segments play an important role in supporting the growth of the Bank's financing portfolio by providing relevant financial solutions for businesses across different scales.

CFS Non-Retail implements various programs, strategies, projects, and initiatives designed to strengthen business capabilities, expand service coverage, and seize sustainable growth opportunities. The main focuses and initiatives implemented throughout 2025 include the following:

1. Continuing the growth of the MSME financing portfolio by leveraging community-based financing schemes, supply chains, and business ecosystems
2. Developing systems and technologies to support the growth of digital financing through eBiz Pintar, while also improving service quality and reducing the turnaround time of customer service
3. Strengthening customer relationships by offering tailored products and services aligned with customer needs, supported by data analytics and synergy across the Bank's business units to provide added value to customers and optimise Bank revenue
4. Maintaining consistent oversight of early alert and watch list portfolios as a preventive measure to mitigate the risk of the portfolio from becoming non-performing loans.

SME BANKING

In 2025, CFS Non-Retail through SME Banking focused its strategy on accelerating digital-based productive financing, strengthening the SME ecosystem, and increasing financial inclusion. Supported by the eBiz platform, digital onboarding, and empowerment programs such as HERPower, Maybank Indonesia is strengthening its position as a key partner for SMEs by delivering faster, more integrated services that align with customer needs.

Maybank Indonesia's SME Banking services continue to evolve in response to the characteristics and business models of SMEs in Indonesia. SME Banking offers:

1. Bundling package (super combo program) that covers a comprehensive SME banking needs, including Mortgage financing, Auto Loans, Payroll, Bancassurance, Credit Cards, and others.
2. Sharia Leasing Financing (IMBT), which offers additional financial benefits for SMEs by reducing their tax burden.
3. Commercial Property Financing of up to 100%, SME Banking offers commercial property financing of up to 100% with a fixed interest rate, providing stability and cost certainty for SMEs.
4. A streamlined application process with an SLA of 5 working days and auto-approval features, enabling SMEs to obtain financing quickly and efficiently.
5. SME Banking's application process does not require audited financial statements, simplifying the process for SMEs that may lack resources for an audit.
6. SME Banking also offers the My Referral program, which waives credit extension fees, helping SMEs reduce operational expenses.
7. The Herpower program, which focuses on empowering women and facilitating access to financing with competitive benefits.

Throughout 2025, to strengthen its position in the SME segment, SME Banking implemented a comprehensive go-to-market strategy. This included Digital Product and Channel Development; Branch Communication Material Updates; Ecosystem, Community and Agents; Focus on Sharia-based Financing; Branch Network and Digital Access Expansion; and Efficient Financing Processes.

Maybank Indonesia continues to expand its credit portfolio in priority segments, particularly Small and Medium Enterprises (SMEs). As of December 2025, SME loans increased by 1.0% year-on-year, or the equivalent of Rp216 billion.

This achievement reflects Maybank Indonesia's SME Banking commitment to delivering tailored financial solutions that are specifically designed to support the sustainable growth of its SME customers' businesses.

During 2025, Maybank Indonesia's SME Banking continued to demonstrate solid performance by consistently introducing innovation and improving service quality to SME customers. This commitment has gained international recognition through several prestigious awards, including Best SME Bank Indonesia at the Global SME Banking Innovation Awards 2025, Best Bank for SME at the Euromoney Awards for Excellence 2025, and SME Digital Innovation of the Year at the Asian Banking & Finance Retail Banking Awards 2025. These recognitions further strengthen Maybank Indonesia's position as a competitive and digitally oriented SME Banking service provider.



In addition to these accomplishments, SME Banking remains committed to maintaining efficient and customer-responsive financing processes. The Bank offers a simplified financing application process with a relatively short approval timeline, enabling businesses to obtain timely access to funding.

To support this effectiveness, SME Banking utilises advanced technology through the implementation of a Loan Origination System (LOS) integrated with an application and behavior scorecard. This system allows the credit process to operate in a more automated, efficient, and measurable manner, while reducing manual intervention without compromising the principle of prudence. Through this approach, the Bank continues to strengthen service quality and risk management in a balanced manner, supporting the sustainable growth of SMEs.



BUSINESS BANKING

Business Banking offers banking and relationship management services to medium and large domestic companies, with a focus on delivering comprehensive financial services (One Stop Financial Solution). This model is designed to maximise customer benefits and capture the largest possible share of wallet from customers. The products and services available to customers are not limited to business loans and funding facilities. Business Banking collaborates with retail segments and Global Banking to address the needs of companies, including those of the organisation, company management, employees, and their supply chains.

The expansion of the Business Banking portfolio is supported by reliable and proactive Business Relationship Managers and continuous improvements across business, credit risk, and operations, as well as the advanced technology updates.

The Bank focuses on strengthening business relationships with Japanese companies operating in Indonesia through its International Strategic Business division. This division is dedicated to offering financial solutions and banking services to these companies, covering a range of needs from retail to corporate banking.

CFS NON-RETAIL PERFORMANCE AND ACHIEVEMENTS 2025

In 2025, demand for CFS Non-Retail credit increased by 5.2%, in line with Indonesia's resilient economic performance. The Business Banking segment was the largest contributor, recording strong growth of 11.6%, supported by the implementation of a more competitive pricing strategy.

The SME+ credit segment managed to deliver solid performance despite intensifying competition in the segment, growing by 6.6% to Rp6.7 trillion. Meanwhile, the RSME segment recorded a slight decrease of 1.3% to Rp15.6 trillion. Growth in this segment reflects the effectiveness of the Bank's initiatives to increase productivity across all lines of business, strengthen service capabilities, and accelerate the delivery of relevant and responsive banking solutions for customer needs.

Detailed information regarding the performance of CFS Non-Retail in 2025 and prior years is presented in the following table:

Description (in Rp trillion)	2025	2024	2023
Business Banking Loans	16.5	14.8	11.8
SME+ Loans	6.7	6.3	5.1
RSME Loans	15.6	15.8	13.9

PLANS AND STRATEGIES FOR 2026

In alignment with the Bank's 2026 strategic priorities, CFS Non-Retail will direct its development strategy toward deepening customer relationships, enhancing operating model efficiency, and advancing the Government's sustainable finance initiatives. This strategy will be realised through accelerated growth in community-based MSME financing portfolios, integrated supply chains, and broader business ecosystems, supported by continued investment in systems and technology to elevate service quality and reduce customer turnaround time.

In addition, CFS Non-Retail will deepen client relationships by delivering tailored products and services aligned with customer needs, supported by advanced data analytics and cross-business-unit collaboration to enhance value creation and optimise revenue. Maybank Indonesia will also reinforce risk management through proactive portfolio monitoring, including early-alert and watch-list mechanisms, as preventive measures to safeguard asset quality and limit the migration of exposures into non-performing loans.



CFS RETAIL

FOCUS AND INITIATIVES IN 2025

CFS Retail continues to be directed at strengthening sustainable business growth through the development of banking solutions relevant to individual customer needs. Maybank Indonesia optimises its digital capabilities by enriching features on the M2U platform, improving the quality of transaction services, and enhancing its retail product ecosystem to support customer financial activities more efficiently and securely. These efforts also support increased customer engagement through increasingly integrated service experiences across all channels.

MASS BANKING

The Mass Banking segment is one of the main pillars of Maybank Indonesia's CFS Retail services, aimed at individual customers to meet their daily transaction and financial management needs. Through various savings products, digital transaction services, and financing solutions, the Bank provides a practical and relevant banking experience to meet customers' evolving needs.

In addition to providing comprehensive transaction services, this segment serves as a starting point for customers to access Maybank Indonesia's broader range of financial solutions. Customers can expand their service portfolio as their financial needs increase through Wealth Management, Credit Card, Mortgage, and Personal Loan. This service integration reflects the Bank's efforts to provide an interconnected banking ecosystem and support customers' financial journeys sustainably.

WEALTH MANAGEMENT

In the Wealth Management segment, Maybank Indonesia offers a range of banking services designed to comprehensively meet customers' financial needs. These services are divided into several main categories, including Privilege Banking, Priority Customer Services – Premier, Bancassurance, and investment solutions through mutual funds and Retail Government Securities (SBN). Each category continues to be developed to provide added value through personalised consulting services, access to diverse investment products, and wealth management support aligned with customers' risk profiles and financial goals.

With a strengthened focus on developing the Premier and Privilege customer segments, and enhancing

integrated investment and Bancassurance solutions, the Wealth Management business line recorded positive performance in 2025. Increased customer activity and more active portfolio management drove non-interest income growth of 18%, which ultimately contributed significantly to the increase in the Bank's profit before tax. This achievement reflects the Bank's ability to capitalise on opportunities in high-value-added wealth management services, while improving the diversification of revenue sources in a sustainable manner.

PRIVILEGE

Privilege is one of Maybank Indonesia's customer segments, focusing on individual customers with a minimum placement fund of Rp50 million to less than Rp500 million. The Bank understands that the needs of individual customers with such wallet sizes require more comprehensive financial services than those with wallet sizes below Rp50 million. As such, it is deemed necessary to provide them with personalised services through face-to-face touch points. The Bank allocates a dedicated salesperson ("Personal Financial Advisor" or PFA) to attend to the banking needs of these customers.

Through PFA, the Bank offers comprehensive financial solutions for customers, including funding, lending and wealth management services. The Bank continuously increases the number and supervision of PFA to reach Privilege segment customers, to increase wallet size, and also to cross-sell the Bank's financial solutions. This step emphasises the Bank's customer-centric approach in order to provide optimal services.

The services offered include a series of funding, lending and wealth management programs, including Maybank GIFT, Arisan Program, White Card Credit Card Program, KPR Program, KPM Program, bancassurance and investment programs that have all been specifically designed to provide high returns in the short and long term.



PRIORITY CUSTOMER SERVICE – PREMIER

Premier is the Bank's priority customer service as it transforms to become fully integrated with the Maybank Group. The Priority Customer Service business has continued to grow positively and significantly over the previous year.

Priority Customer Service emphasises customer centricity by offering a variety of Wealth Management products. The Bank has worked closely with PT Allianz Life Indonesia, which provides protection products, as well as all Fund Managers, in achieving non-interest income targets.

This priority banking service, which has exclusive branches, provides special facilities and quality investment product offerings designed as alternative financial solutions to serve and meet the needs of premier customers. Wealth Management services offer end-to-end benefits that are personally delivered by competent, professional, and licensed Relationship Managers (RM) to assist customers in managing their finances.

Maybank Premier has improved Premier benefits to include a variety of exclusive services such as airport handling, airport pickup, medical check-up facilities, and Safe Deposit Box services. These benefits are specifically designed to meet the lifestyle needs of Maybank Premier customer, providing a more convenient and valuable experience for our customers.

The Bank has established a Premier strategy by improving the effectiveness and efficiency of its segmentation strategies, particularly for Priority Customer Service, the Bank's customer-centric step to provide the best possible service to customers. The Bank also offers a variety of products to meet the needs of each Bank segment.

2025 Initiatives

In 2025, the Wealth Management segment, through its Premier service, continued to strengthen its value proposition for world-class customers through the launch of the Maybank World Premier Debit Card. The presence of this debit card offers various privileges designed to support customer mobility, including the convenience of cross-border transactions, access to exclusive services, and convenience in transacting for various financial and lifestyle needs. This initiative reflects the Bank's commitment to enhancing the quality of premium services while expanding the wealth solution ecosystem that is relevant to the needs of international-profile customers.



BANCASSURANCE

In line with the Bank's commitment as a comprehensive financial service provider, or 'One Stop Financial Solution', Maybank Indonesia continues to strengthen its partnerships with PT Asuransi Allianz Life Indonesia (Allianz Life) and PT Asuransi Etiqa Internasional Indonesia (Etiqa) in delivering insurance solutions to the Bank's customers. Allianz Life Indonesia provides life and health insurance products, while Etiqa Insurance offers general insurance solutions. Through these collaborations, Maybank Indonesia continues to enrich its range of attractive products to better support customers' protection and financial planning needs, while also promoting greater insurance inclusion.

These offerings comprise a range of protection solutions, including investment-linked life insurance products, term life insurance, and health insurance, as well as non-life protection such as travel insurance.

Maybank Indonesia is committed to continuing to be the customers' primary provider of insurance protection solutions in Indonesia. In the Bank's strategic plan, Bancassurance will continue to be one of the leading products to increase non-interest income.

2025 Initiatives

In 2025, Maybank Indonesia's Bancassurance segment continued to expand its range of protection and investment solutions through a number of strategic initiatives to support the growth of its Wealth Management business. The Bank launched three new products, namely MyProtection Future and MyProtection Growth, developed in collaboration with PT Asuransi Allianz Life Indonesia, and also Travel Protection 360, designed in collaboration with PT Asuransi Etiqa Internasional Indonesia. These products provide more comprehensive protection options for customers, aligned with long-term financial planning needs amidst increasingly complex market dynamics.

In addition, the Bank also enriched its investment portfolio through the launch of the USD Short Duration Fund fixed income sub-fund, which is part of the MyProtection Growth and MyProtection Infinite life insurance products, providing customers with investment alternatives with a more diverse risk profile. Furthermore, service transformation continues to be strengthened through the launch of Digital Bancassurance, which enables easier marketing of traditional life insurance products through the M2U application. This initiative reflects the Bank's commitment to providing a more integrated and relevant service experience that is in line with evolving customer behavior in the digital era.



MUTUAL FUND INVESTMENT PRODUCTS

As a Mutual Fund selling agent, Maybank Indonesia offers Mutual Fund products managed by reputable Investment Managers. Aligning with global and domestic economies and capital markets development, the Bank actively offers various types of Mutual Fund products suited to different customers' risk profiles. The Bank also provides access for customers to invest in overseas capital markets, such as in America, Europe, and Asia, through several Sharia-based mutual funds, with various investment themes.

Maybank Indonesia consistently implements proper risk management to pick which mutual fund products to be distributed. Transparency of information, such as mutual funds' historical performance and market developments,

is conveyed to customers along with other information provided, such as market outlook, NAV performance, etc. The Bank has also provided enhanced online services for customers who wish to subscribe, switch, and redeem mutual funds, as well as provide balance information at the same time through digital services, namely the M2U ID App.



2025 Initiatives

In 2025, the Mutual Fund segment under Maybank Indonesia's Wealth Management continued to be strengthened through product development and improvements to customer service processes. The Bank launched eight open-ended mutual fund products, consisting of four equity funds, two fixed-income funds, and two money market funds, to offer wider range of investment options tailored to customers' risk profiles and financial goals. This initiative is part of the Bank's efforts to expand access to investment instruments while increasing commission-based income contributions.

In addition to product development, the Bank also introduced innovations that provide added value for customers by leveraging mutual funds as collateral in credit facilities, thus enabling more flexible liquidity management without having to liquidate investments. Improved service quality is also realised through the implementation of mutual fund purchase confirmation mechanism through telephone verification, designed to strengthen transaction security while maintaining compliance with governance standards and customer protection.

BONDS

The bonds segment is a key pillar in enriching Maybank Indonesia's diverse investment solutions for Wealth Management customers, particularly amidst market dynamics that demand fixed-income instruments with a more stable risk profile. Through the utilisation of a strong distribution network and sustainable advisory capabilities, the Bank provides investment access to various Retail Government Securities (SBN) as part of its strategy to strengthen customer portfolios.

2025 Initiatives

Throughout 2025, Maybank Indonesia continued to enhance its investment service capabilities in bond instruments by enriching the selection of Retail Government Securities (SBN) products for Wealth Management customers. The Bank played an active role in the issuance of seven series of Retail SBN in the primary market, both conventional and sharia, to provide competitive investment alternatives and support public participation in financing national development. This initiative also expanded customer access to stable fixed-income instruments amidst the dynamics of the financial market.

Additionally, the Bank added six series of government securities denominated in Rupiah and US Dollars, thereby enriching the diversification of customer investment portfolios with a wider selection of currencies. By strengthening its bond business line, Maybank Indonesia upholds its commitment to providing investment solutions relevant to medium- and long-term financial planning needs, while also improving the contribution of commission-based income through increasingly comprehensive advisory services.



Plans and Strategies for 2025

In 2025, Maybank Indonesia's Wealth Management & Segmentation unit enhanced its role by expanding its service reach and improving the quality of financial solutions for Premier and Privilege customers. This initiative is aimed at optimising growth opportunities in the increasingly affluent and High-Net-Worth (HNW) segments, in line with domestic market dynamics and global trends that indicate a growing need for more comprehensive and integrated wealth management services.

Through tactical placement of fixed income instruments and traditional insurance products, the Bank successfully recorded a 18% increase in non-interest income from wealth management products by the end of 2025. This achievement was also supported by increased productivity of its marketing staff and the successful acquisition of new customers, which are the pillars of wealth management business growth.

The synergy between operational efficiency and optimization of interest-based and non-interest income contributed significantly to the achievement of better profit before tax compared to the previous year.

WEALTH MANAGEMENT PERFORMANCE ACHIEVEMENTS

Wealth Management Performance Achievements
The Wealth Management segment's performance in 2025 demonstrated strong growth momentum, reflected in the increase in non-interest income derived from Bancassurance and Investment products. Revenue in this segment grew by 18% annually. This achievement demonstrates the increasing contribution of advisory-based services and investment solutions to the Bank's revenue structure, while improving the diversification of revenue sources amidst market dynamics.

Throughout 2025, the Wealth Management segment focused on increasing priority customer activity, optimizing more relevant financial solutions, and synergising services that are increasingly integrated within the One Maybank ecosystem. This growth demonstrates the improvement of customer confidence in the Bank's capabilities in providing comprehensive wealth management services.

In terms of fund management, Assets Under Management (AUM) for Wealth Management products increased by 12% annually. The AUM growth reflects the Bank's success in expanding investment product penetration while maintaining the quality of customer portfolios. Furthermore, the increase in AUM also strengthened the Bank's position in providing investment solutions aligned with customers' risk profiles and financial needs. Customer base expansion was one of the main drivers of business growth throughout the year. Overall New to Bank (NTB) customer acquisition increased by 14% annually. This achievement was supported by significant contributions from the Premier and Mass Banking segments, which continued to expand their service reach by optimising distribution channels and improving the quality of customer engagement.

In particular, the Premier segment recorded very strong NTB acquisition growth of 33% annually. This growth demonstrates the attractiveness of Maybank Indonesia's Wealth Management services in the affluent segment, while also strengthening the foundation for long-term growth by expanding its quality customer base. With this positive performance trend, the Bank is optimistic that the Wealth Management segment will continue to be a strategic pillar in driving sustainable growth in the future.

AWARDS

In 2025, the performance and capabilities of Maybank Indonesia's Wealth Management services also received recognition from various prestigious international institutions. The Bank received several awards in this segment as follows:

1. Indonesia's Best for High-Net-Worth at the Euromoney Private Banking Awards, presented by Euromoney
2. Indonesia's Best for Digital Solutions at the Euromoney Private Banking Awards, presented by Euromoney
3. Wealth Management Platform of the Year - Indonesia award presented by Asian Banking & Finance.

MORTGAGE (KPR)

Mortgage (KPR) is a loan facility for customers in the form of installments to purchase properties, including houses, apartments, shophouses (ruko), office properties (rukan), and land/plots, from developers (new properties), individuals, and property agents. Maybank KPR offers several types of facilities to suit customer interests and needs, including Interest-Free Mortgage, Multipurpose Property Loans, and many more,

Maybank Indonesia KPR offers products that are tailored to customer needs, in line with the customer-centric strategy, so that customers get the type of credit that suits their abilities and needs. Maybank KPR consistently follows market developments, supports Government policies to increase economic growth as well as policies set by BI. The

Bank provides one-stop solution programs with attractive processes and pricing to customers.

2025 Initiatives

Throughout 2025, Maybank Indonesia continues to uphold its commitment to providing competitive housing financing solutions through its Mortgage (KPR) products. Amidst the dynamics of the property market and the growing public need for housing, the Bank focuses on providing responsive, flexible mortgage services that suit customer profiles and preferences. Through targeted marketing strategies, strengthening partnerships with developers, and optimising digital-based service processes, Maybank Indonesia strives to drive sustainable growth in its KPR portfolio while maintaining asset quality and customer experience.

By the end of 2025, the Bank had collaborated with many major developers in Indonesia, namely 47 developer groups with 289 projects. Maybank Indonesia's Mortgage business is expected to continue to grow in the future due to the recalibration of the business model so that it is increasingly focused on targeted segments. As of November 2025, Maybank KPR disbursed new loans for the amount of Rp3.21 trillion with the addition of 2,566 property units. Throughout the year, the quality of the loan portfolio remained well maintained and showed improvements compared to the previous year.

To foster good relations with partner Developers & Property Agents, during 2025, Maybank KPR together with partner Developers created special programs for prospective Maybank KPR customers, and held joint activities in the form of Joint Events, Customer Gatherings, Sponsorship Events, Property Expos, Launching & Special Program Developer/Property Agent totaling 124 events. These joint programs and activities are aimed at raising brand awareness of mortgages at Maybank Indonesia with the hope of increasing mortgage disbursements.



Plans and Strategies for 2026

Looking forward, in 2026 Maybank Indonesia will continue to improve its mortgage segment development strategy by increasing market penetration in both the primary and secondary sectors. The Bank will offer financing programs aligned with community needs and continue to simplify the mortgage approval process to provide a faster and more optimal service experience.

In addition, the Bank is also focused on increasing existing customer loyalty by providing top-up facilities that can be utilised for various consumptive needs. Maybank Indonesia will expand its marketing network through special programs for payroll company employees, as well as strengthen cooperation and relationships with existing developers and property agents by holding joint events and special programs to increase the potential for mortgage referrals on an ongoing basis.

CAR/MOTORCYCLE OWNERSHIP LOANS (KPM)

In order to provide customers' needs for motor vehicle ownership, Maybank Indonesia continues to distribute Car/Motorcycle Ownership Loans (KPM), for both four-wheeled and two-wheeled vehicles, through its subsidiaries, Maybank Finance and WOM Finance. In addition to these two subsidiaries, Maybank Indonesia has formed an Auto Loan Work Unit, which is tasked with monitoring the performance of subsidiaries and establishing joint financing with financing companies, both with subsidiaries and other financing companies (Finco), to ensure that performance development is sustainable and synergised well, and the loan portfolio is maintained soundly.

As of December 2025, the number of vehicles financed by the Bank through joint financing with Finco (including subsidiaries) reached 34,348 units, increasing by 15.96% from 29,621 units in 2024.

2025 Initiatives

In 2025, initiatives implemented by the Auto Loan Work Unit include improved monitoring of the condition of the joint financing portfolio of motor vehicles with finance companies (finco) through the audit channeling team. In addition, the Bank also updated the Product Development Assessment (PDA) Joint Financing Auto Loan for a healthier joint finance portfolio development plan and in line with Maybank Group policies and strategic directions.

In addition to these initiatives, the Auto Loan Work Unit also carried out various projects during 2025, such as enhancement of the SSBB system application (a system that covers Maybank Joint Financing transactions with Maybank Finance), SSWB (a system that covers Maybank's Joint Financing transactions with WOM Finance) and CAMS (a system that covers Maybank Joint Financing transactions with Finance Companies outside subsidiaries). The enhancements carried out are as follows:

1. Data improvement on the core system to improve the quality of reporting data
2. Further development of features on the Auto Loan application (SSBB, SSWB and CAMS) including updates to customer data, especially the addition of validation and mapping in accordance with reporting references to regulators.

Plans and Strategies for 2026

Auto Loan Work Unit's plans and strategies for 2026, particularly for the finco segment, are aimed at further strengthening Maybank Indonesia's position in the motor vehicle financing market. The Bank will continue to optimise joint financing partnerships with financing companies that have strong performance and align with the Bank's risk appetite, including exploring collaboration opportunities with sharia-compliant financing companies. In line with this, the Bank is also committed to maintaining

interest rates with adequate margins, as well as conducting disciplined and continuous monitoring of the account quality of each financing partner, to ensure the portfolio remains healthy, prudent and supports sustainable business growth.



CREDIT CARDS

Maybank Indonesia offers two types of credit cards: Individual Credit Cards and Corporate Credit Cards. Individual Credit Cards are aimed at individual customers and offer a variety of products tailored to their needs and preferences, including Maybank Visa Infinite, Maybank Platinum (Visa/MasterCard/JCB), Maybank Gold (Visa/MasterCard), and the Maybank White Card.

2025 Initiatives

In 2025, Maybank Indonesia implemented various strategic programs and initiatives to drive retail business growth, such as the implementation of the BOGA Group dining promo program for credit card holders. The BOGA

Group dining promo program is a special initiative for Maybank Credit Card holders (except Maybank Corporate Card) that provides benefits in the form of discounts at various selected restaurants, such as Pepper Lunch, Shaburi & Kintan, Ocean8, Paradise Dynasty, Kimukatsu, Bakerzin, Putu Made, Loaf Bun, and Ebiga JJampong. This program is designed to increase the active rate and utilisation of the credit cards, as well as to increase credit card sales volume through relevant lifestyle experiences for customers. Throughout the period of January to December 2025, customers can enjoy a 20% discount of up to Rp200,000 every Friday to Sunday with a minimum transaction starting from Rp150,000.



On the other hand, the Bank also implemented the Maybank Credit Card marketing strategy in 2025, focusing on strengthening lifestyle programs to increase the active card utilisation and encourage sales volume growth. The Bank continued its year-round dining program with the BOGA Group through various selected merchants such as Pepper Lunch, Shaburi & Kintan, Paradise Dynasty, Kimukatsu, Bakerzin, and Ebiga JJampong as a form of consistent benefits for customers. Moreover, Maybank Indonesia also expanded collaboration with new partners such as Baia Nonna, Song Fa Bak Kut Teh, Putien, Song Fa Kway Chap, and Marutama Ramen to provide a variety of choices and attract a wider customer segment.



In addition to the dining program, Maybank Credit Card also continued programs with travel category merchants, both through offline travel agents such as Avia Tour, Bayu Buana, Golden Rama, and Panorama JTB, as well as online platforms such as Traveloka, Tiket.com, and Garuda Indonesia. The Bank also strengthened collaboration with co-brand partners, such as the BMW Group and Manchester United, through various strategic activities and events to raise awareness and support new customer acquisition.



Plans and Strategies for 2026

Maybank Credit Card will continue its dining and travel programs with existing merchants as consistent programs for customers. Furthermore, the Bank will also implement programs with new partners to provide more choices and attract new customers. Both programs aim to increase the active rate of Maybank Credit Card users, support Maybank Credit Card sales volume growth and the acquisition of Maybank Credit Cards.

PERSONAL LOAN (KTA)

2025 Initiative

Maybank Indonesia continues to implement strategic initiatives in the acquisition of Personal Loans (KTA), particularly through cross-selling schemes in the Payroll segment, which is considered to have a significant contribution and maintained a good portfolio quality. This segment makes the largest contribution in terms of booking volume and demonstrates good portfolio quality. In 2025, the Bank initiated testing and alignment of new criteria for payroll companies based on their respective risk levels, in order to maintain optimal segment profitability. The Bank also implemented special interest offers for personal loans based on risk-based pricing for a number of selected payroll companies.

In line with efforts to expand access and increase the competitiveness of personal loans (KTA), Maybank Indonesia also developed an alternative sales channel through the M2U ID App in 2025. This implementation facilitates customers applying for Maybank personal loans digitally, as an additional option besides branches or telesales. Moreover, the Bank conducted the acquisition process alignment by using short form and input through branch applications so that the application process can be more effective, efficient, and responsive to customer needs.

Plans and Strategies for 2026

Maybank's Personal Loan (KTA) marketing strategy in 2026 is directed at developing more selective and competitive products, particularly in the Payroll segment. Strengthening is carried out through adjusting the risk profile to maintain the segment's profitability. The Bank also expands its Personal Loan offering channel through the M2U application as a digital alternative that allows existing customers to apply for Personal Loan, while simultaneously increasing Maybank KTA's competitiveness in the market.



CUSTOMER DEPOSITS

2025 Initiative

The Bank's strategy in 2025 is to continue increasing third-party funds by acquisition of new customers, expanding active customer transactions, improving loyalty and increasing funds from existing customers. For new customers, Maybank Indonesia prioritises and optimises the U by Maybank Savings product with features designed according to current customer needs, such as Smart Savings, Smart Spending, and QR Cardless ATM Withdrawal.

Furthermore, the Bank provides more benefits for customers who make transactions through Debit Cards, QR, or Digital services to foster transaction habits with Maybank and ultimately support the growth of third-party funds.

The Bank collaborates with sister companies within the Maybank Group, such as Maybank Sekuritas Indonesia, to obtain third-party funds through the development of RDN (Customer Fund Account) savings products with a strategy of opening through digital channels and also exploring opening through branch channels. In addition to Maybank Sekuritas Indonesia, the Bank explores the opening of Maybank RDN products through other securities companies, as a strategy to reach the stock investment market share through RDN savings.

Additionally, the Bank collaborates with loan distribution companies, both Maybank Finance & WOM Finance, to provide loans and banking services for Customers.

The Bank applies a segmentation-based approach and focuses on answering the needs of each segment through programs and product improvements such as the launch of ESG Deposit products to address the needs of Customers who are concerned about Environmental, Social and Governance. The Bank also consistently holds Maybank Marathon activities to support a healthier life and innovative banking services that are relevant to customer needs.

In 2025, Maybank Indonesia implemented several initiatives and other programs to increase customer deposits as follows:

1. **Maybank Gift Program**
Program offers for third-party fund deposits to increase customer acquisition and loyalty for both new and existing customers by providing appreciation in the form of attractive gifts given in advance.
2. **IDR Bonus Interest**
Offer a top-up program in savings with rewards in the form of bonus interest/extra yields of up to Rp25 million from an increase in the monthly average balance with a minimum increase of Rp10 million and a minimum of 3 times transactions per month through the M2U ID App/Web/Debit Card/QR Pay.
3. **USD Bonus Interest**
Offer a top-up program in savings with rewards in the form of bonus interest/extra yields of up to USD1,500 from an increase in the monthly average balance with a minimum increase of USD5k and a minimum of 3 times transactions per month through the M2U ID App/Web/Debit Card/QR Pay.

4. **Special Gift USD**
Cash reward offer based on increase in average account balance & TRB CASA USD with a 3-month observation period.
5. **Maybank Gift USD**
Cash reward offer where funds are held in an account with a minimum placement of USD5,000.
6. **RDN Welcome Gift**
Program for customers who open a Maybank RDN account for the first time and conduct stock transactions.
7. **Merchant Deals 2025**
Offers Promos at merchants using Maybank Debit Cards.



Customer Deposit Performance in 2025

In 2025, the CFS segment succeeded in growing CASA by 8.3% to Rp54.9 trillion. Meanwhile, Time Deposits decreased by 19.0% to Rp31.2 trillion due to the Bank's continued focus on optimising a more efficient funding structure. As of December 2025, total CFS deposits decreased by 3.4% to Rp86.1 trillion from Rp89.2 trillion the previous year.

In 2026, Maybank Indonesia established a strategic plan in the development and marketing of funding products with a focus on the sustainable growth of Third Party Funds (DPK). This effort will be carried out through strengthening products, programs, and services based on customer segmentation, while encouraging increased transaction activity to strengthen long-term relationships with customers. This strategy will be realised through various initiatives as follows:

1. Rejuvenation and customisation of products and services, especially in promoting increased penetration and better experience on low-cost product such as Savings.
2. Feature development in existing products and the launch of new products to address customer needs such as:
 - Multicurrency savings products: one savings account with multiple currencies
 - Dynamic Currency Matching feature in Debit Cards which gives customers advantages in making cash withdrawals and purchases abroad without conversion fees.
3. Diversification and addition of acquisition channels to obtain third-party funds through cooperation with merchants, other companies (such as collaboration with the new Securities Company to expand the reach of Maybank RDN accounts), other communities, and Maybank sister company group.



CFS Retail Lending

The CFS Retail segment consistently contributes to the Bank's credit growth. In 2025, CFS Retail recorded total retail loans amounting to Rp48.4 trillion, representing a 5.2% growth compared to the previous year. This growth was primarily driven by an 8.6% increase in automotive financing, a 5.4% increase in credit card and personal loans (KTA) business, and a 0.2% increase in the mortgage segment in line with economic recovery and increasing purchasing power.

Overall, all CFS Retail segment loans continued to show positive growth, supported by a targeted marketing strategy and strengthening customer service. In terms of asset quality, the NPL (gross) ratio for retail loans improved to 1.90% in 2025, compared to 1.95% in 2024. This reflects the effectiveness of risk management implementation and the Bank's commitment to maintaining sustainable credit quality.

(in Rp trillion)			
Description	2025	2024	2023
Car and Motorcycle Loans	26.6	24.5	23.1
Mortgages	17.0	16.9	16.2
Credit Card and Personal Loans	4.2	4.0	3.6

Shariah Banking

UUS's total financing in 2025 was recorded at Rp30.5 trillion. Financing in the CFS segment grew by 10.6%, driven by an 8.1% increase in Non-Retail financing and a 13.6% increase in Retail financing, primarily driven by growth in housing financing.

Maybank Indonesia, through its Sharia Business Unit (UUS), continues to strengthen its business foundation by advancing the Sharia First strategy as a key growth driver. This commitment is reflected in the contribution of Sharia Banking assets, which reached 24.66% in 2025, positioning Maybank Indonesia among the banks with the largest proportion of Sharia assets in the national banking industry. This achievement demonstrates the Bank's consistency in expanding the role of Sharia financial services while strengthening its competitive position in the market.

2025 INITIATIVES AND STRATEGIES

Indonesia's economic growth remained stable at a rate of 5.11% in 2025, supported by strong domestic demand. Household consumption continues to be the main driver of growth, along with controlled inflation and improving purchasing power. This inflation stability reflects the effectiveness of price stabilisation policies and the synergy between the Government and Bank Indonesia in maintaining food supplies and controlling prices. This conducive macroeconomic condition also supports Maybank Indonesia Sharia Business Unit (UUS) in posting solid performance.

In order to strengthen its position in the sharia banking sector, in 2025 Maybank Indonesia UUS continued to optimise the implementation of the Leverage Model and the 'Sharia First' strategy to foster deeper integration and synergy across all business units within Maybank Indonesia. This approach is aimed at supporting long-term value creation through healthy and sustainable business growth, while positioning sharia services and

products as banking solutions that are responsible and inclusive for all levels of society, in line with the principles of sustainable finance and strengthening the national economy.

In line with this, Maybank Indonesia is also actively promoting increased Sharia financial literacy and inclusion through various educational programs, strategic partnerships with communities and institutions, and the development of products that are easily accessible to the public. These initiatives are expected to strengthen understanding of Sharia financial services' value and benefit while supporting sustainable industry growth. Some of the initiatives implemented throughout this period include the following:

- a. Introducing a comprehensive wealth management concept that addresses customers' financial, social, and spiritual needs in full alignment with Sharia principles through Shariah Wealth Management.
- b. Strengthening penetration within the halal ecosystem through strategic collaboration with Islamic organisations, affiliated communities, and enhanced synergy across Maybank entities to accelerate Sharia customer acquisition.
- c. Deepening penetration within the CFS Banking segment across selected industries while expanding the retail portfolio, and sustaining the growth trajectory of the Global Banking segment—particularly among Local Large Corporate clients—through ongoing collaboration with Global Markets and Transaction Banking (trade and cash management) to deliver integrated Sharia-compliant financial solutions tailored to customer needs.

- d. Improving unique Sharia features such as IMBT and SRIA to meet the needs of customers and investors, and utilising them in the development of green and sustainable financing to support long-term growth and strengthen the Bank's positioning in the sustainable sector.
- e. Accelerating digital transformation by developing M2U and M2E application capabilities, as well as leveraging iBaaS and OpenAPI capabilities for sustainable development of Digital Banking so that they are always relevant to customer needs.
- f. Establishing UUS as a reference in the sharia financial industry, especially in supporting economic growth and positioning itself as a Shariah Center of Excellence.

PERFORMANCE AND ACHIEVEMENTS 2025

In 2025, the revenue and profitability of Maybank Indonesia UUS and its comparison with 2024 are presented in the following table:

Description	In billion Rupiah		
	2025	2024	Growth (%)
Total Assets	44,128	42,964	2.7%
Financing	30,515	31,749	(3.9%)
Third Party Funds	32,951	36,784	(10.4%)
Time Deposits	11,606	16,545	(29.9%)
CASA	21,345	20,238	5.5%
Profit	847	415	104.5%

Total Assets

In 2025, Maybank Indonesia UUS's total assets grew by 2.7% or Rp1.2 trillion, from Rp43.0 trillion in 2024 to Rp44.1 trillion in 2025. The contribution of UUS assets to the Bank's total assets reached 24.66%, the highest in Indonesia, an increase from the previous year of 23.44%. This achievement is in line with the strategic direction of 'Sharia First' which continues to be implemented consistently across all of the Bank's business lines.

Financing

UUS's total financing in 2025 was recorded at Rp30.5 trillion. Financing in the CFS segment grew by 10.6%, driven by an 8.1% increase in Non-Retail financing and a 13.6% increase in Retail financing, primarily driven by growth in housing financing.

Meanwhile, growth in the Global Banking segment was more selective amidst challenging conditions. In general, financing in this segment decreased by 30.1%, primarily due to the repayment of financing facilities by several customers, particularly in the Financial Institution Group (FIG) sub-segment, as well as the withholding and decline in utilisation of financing facilities towards the end of the year.



Third Party Funds

To further improve liquidity efficiency and meet UUS's liquidity needs, total Third Party Funds (TPF) are maintained at Rp33.0 trillion. TPF growth is focused on increasing the portion of Current Account Savings Account (CASA) as a key indicator of the success of UUS's fund raising strategy.

In 2025, UUS's total CASA reached Rp21.3 trillion, growing by 5.5% compared to Rp20.2 trillion in 2024. Meanwhile, Time Deposits were maintained at an optimal level of Rp11.6 trillion.

Thus, the composition of CASA to total UUS TPF increased to 64.78%, compared to 55.02% in 2024. UUS consistently prioritises disciplined governance in distributing returns to deposit customers, this is reflected in the Cost of Fund (CoF) level, which decreased by 101 basis points from 3.86% in 2024 to 2.85% in 2025.



Profit

In terms of profitability, Maybank Indonesia UUS demonstrated positive performance. Profit for the year was recorded at Rp847 billion, or a growth of 104.0%. This increase in profit for the year was supported by core income growth and an efficient profit-sharing structure. Disciplined cost management ensured that operating expenses remained under control and in line with income growth.

HUMAN CAPITAL DEVELOPMENT

Maybank Indonesia UUS serves as the Head Office of offices or units that carry out business activities based on Sharia Principles in accordance with POJK number 12 of 2023 concerning Sharia Business Units. In accordance with these provisions, Maybank Indonesia UUS is led by a Director who oversees the Sharia Business Unit. Maybank Indonesia UUS also has several work units covering business work lines and supporting functions.

Maybank Indonesia continues to support the implementation of the Leverage Model and accelerate the growth of the Sharia Business Unit (UUS) by ensuring the alignment of its business and operations with Sharia principles and the Bank's main strategies. The organisational structure of Maybank Indonesia UUS always pays attention to effective and efficient work processes.

Maybank Indonesia UUS' Human Resources (HR) development is conducted by mobilising all available resources and translating the required competencies into education and training materials. Every year, Maybank Indonesia UUS organises several education and training methods in order to improve HR capabilities/competencies, as follows:

1. Providing Sharia banking training to employees who handle or are related to Sharia business at Branch Offices and Head Office according to the level of training required by each employee.
2. Providing opportunities for Sharia Supervisory Board (DPS) members to participate in training/seminars/workshops according to the self-development needs of DPS members to support and improve Sharia supervisory activities at UUS Maybank Indonesia.
3. Training to enhance both externally and internally functional skills in the areas of Risk Management, Business Development, Super Service Excellence, Sharia Legal, Financial Analysis, Financing Analysis, Sharia Capital Market (Sukuk), Trade Finance, and others.

NETWORK DEVELOPMENT AND OFFICE CHANNELING

In 2025, Maybank Indonesia UUS prioritised increasing productivity, strengthening business growth, and optimising assets across its operating Sharia office network. Furthermore, Maybank Indonesia UUS also maximises the leverage of its existing Conventional Commercial Bank (BUK) office network to expand its reach of Sharia financial services and markets.

Maybank Indonesia UUS continues to conduct reviews by taking into account the provisions of POJK No. 12 of 2023 concerning Sharia Business Units (UUS), which upholds the spirit of synergy similar to that of Sharia Commercial Banks (BUS). With this synergy principle, Maybank Indonesia UUS will have the convenience of developing its Branch Offices (KCS) and Sub-Branch Offices (KCPS) networks in the future, including through the utilisation of the BUK office network infrastructure if there is a joint development plan to expand the scope of Sharia financial services.

The KCS network development strategy is also aimed at strengthening the presence of Maybank Indonesia UUS and raising public awareness of innovative and competitive Sharia financial products and services. As of 31 December 2025, the total Sharia Office networks were recorded at 17 Sharia Branch Offices (KCS), 3 Sharia Assistant Branch Offices (KCPS), and 275 Sharia Services (LS).

SOCIAL FUNCTION THROUGH BENEVOLENT FUND AND ZAKAT MANAGEMENT

Maybank Indonesia UUS recognises that success in carrying out its business activities cannot be separated from the support of all stakeholders. As part of its commitment to sustainability, Maybank Indonesia UUS continues to perform social functions sustainably through direct contributions to community activities and environmental development.

This social function is realised through the Benevolent Fund Management Unit (UPDK), which operates in accordance with the Fatwa provisions of the National Sharia Council of the Indonesian Ulema Council (DSN MUI). In its implementation, Maybank Indonesia UUS establishes coordination and cooperation (mutual partnership) with Maybank Indonesia and stakeholders to support social programs, community empowerment and environmental protection.

The Maybank Indonesia UUS benevolent fund distribution program focuses on five strategic sectors, namely:

1. Infrastructure and Educational Facilities of Places of Worship Development
2. Productive Economic Empowerment of the Dhuafa Community, supporting community-based small businesses that use sustainable business practices.
3. Education (Development of Outstanding Human Capital and the Dhuafa), especially the development of outstanding and competitive dhuafa human resources to create long-term impacts for future generations.
4. Donations/Humanitarian Assistance, and Other Social Activities, including support for disaster victims that pay attention to aspects of rebuilding.
5. Sharia Financial Literacy, to increase financial inclusion in line with sharia principles and sustainability.

In 2025, Maybank Indonesia UUS benevolent funds distributed through partner institutions. Some of the leading programs for distributing benevolent funds this year are as follows:

1. **Assistance for worship facilities and infrastructure as well as construction** such as the construction of the Mosque and Islamic Boarding School of the Al Abrary Tahfidzul Quran Foundation, the dormitory of the Tahfidz Islamic Boarding School of the Ahsanul Quran Cendikia Foundation Bogor, the construction of new classroom building facilities for the Suara Hati Community Teaching Activity Center School of the Syafaatul Quran Education Foundation, the construction of classrooms for the Islamic Elementary School of the Madinatur Rahmah Islamic Boarding School, the construction of the Darul Khidmat Quran House of the Muslim Character Foundation, the renovation of ablution area of the Nurul Jihad Menteng Atas Mosque, the renovation of the roof renovation of the Al Ikhlas Cilacap Prayer Room, the rental of the Leadership House dormitory in Yogyakarta of the Bina Nurul Fikri Foundation, the rental of buildings and the procurement of infrastructure facilities for the Imam Syafii Elementary School in Jakarta, the renovation of the Al Istiqomah Mosque of the Istiqomah Ilmu Amal Foundation, the expansion of the Al Ikhlas Jami Mosque, the construction of the Bogor Cendikia Madani Muslim Foundation Mosque, and the infrastructure repair and paving in Dusun Blebaan, Desa Nglumpang, Ponorogo Regency.
2. **Productive economic empowerment programs** such as digital mosque training activities in collaboration with the Bersama Beramal Sholeh Foundation, agricultural business assistance from the Insan Mandiri Bercahaya Foundation, empowerment of Nusadaya MSMEs from the Dompot Dhuafa Republika Foundation, assistance from MSMEs and sharia financial literacy with the Karya Salemba Empat Foundation, the empowered MSME Program in collaboration with the Langkah Maju Peduli Foundation, the Jaga Harapan Program for MSME development in collaboration with the Salam Setara Amanah Nusantara Foundation, and assistance with poultry house equipment from the Bahrul Maghfiroh Cinta Indonesia Foundation.

3. **Educational scholarship assistance** to Lazismu Baitul Maal Khairu Ummah, Muhammadiyah University of Mamuju, Muhammadiyah 1 Gresik High School, Muhammadiyah Makassar Polytechnic, Education Aid International Foundation, Al Fatih Bintaro Foundation, Muhammadiyah Taman Elementary School 1 & 2, Al Hidayah I Elementary School Jakarta Yasmar Al Hidayah Islamic Foundation, Nurul Ikhlas Modern Islamic Boarding School in Padang Nurul Ikhlas Padang Panjang Foundation, and the Rumah Kepemimpinan of the Bina Nurul Fikri Foundation.
4. **Assistance for clean water distillation equipment** in collaboration with Muhammadiyah University of Purwokerto, Muhammadiyah University of Kudus, and the Indonesian Charity Foundation. As well as assistance for the water source program and the construction of public toilets (MCK) in the Kalimantan region in collaboration with the Indonesian Wakaf House Foundation.
5. **Assistance for orphans** in 17 Maybank Indonesia Sharia Branch Offices and 3 Maybank Indonesia Sharia Assistant Branch Offices in collaboration with BAZNAS, LazisMu, Baitul Maal Hidayatullah Foundation, Indonesian Charity Foundation, Arrohman Indonesia Orphanage Foundation, KSPPS BMT Al Falah Berkah Sejahtera, Gerak Bareng Community Foundation, Malika Wisata Utama PT, YPI Al Multazam Husnul Khotimah, PC Muhammadiyah Tanjung Sari Medan City, Steps Forward Care Foundation, Amanah Muda Indonesia Foundation, Muhammadiyah University of Aceh, Muhammadiyah University of Jambi, Dompot Sosial Madani, Wahdah Zakat Inspiration, Sabillilah Malang Foundation, Aziziah Utama Foundation, KSPPS Bondho Ben Tumoto, MPM PP Muhammadiyah, and Jakarta Cempaka Putih Islamic Hospital.
6. **Eid al-Adha sacrificial animals assistance** in 17 Maybank Indonesia Sharia Branch Offices and 3 Maybank Indonesia Sharia Assistant Branch Offices in collaboration with BAZNAS, Lazismu, Baitul Maal Hidayatullah Foundation, Sasana Bina Satria Foundation, Gerak Bareng Community Foundation, Sasana Bina Satria Foundation, Indonesian Charity Foundation, Ad'Dawah Foundation Jakarta, Dompot Sosial Madani, KSPPS BMT Al Falah Berkah Sejahtera, Nurul Hidayah Jambi Education Foundation, Bahrul Maghfiroh Cinta Indonesia Foundation, Hidayatullah Islamic Boarding School Foundation, PW Muhammadiyah North Sumatra, Graha Tiara Islamiah Foundation, Aziziah Foundation, Grand Mosque of Central Java, Nurul Hayat Surabaya, MPM PP Muhammadiyah, Jakarta Islamic Hospital Pondok Kopi, and Jakarta Islamic Hospital Cempaka Putih.
7. **Shariah Financial Literacy** in several universities, such as Muhammadiyah University of Palembang, Muhammadiyah University of Sidoarjo, Cendikia Abditama University, and Hidayatullah School in

Depok. As well as literacy in several other institutions and communities, such as the Regional Leadership Council of Syarikat Islam, the Leadership House of the Bina Nurul Fikri Foundation, PT Argha Karya Prima, the Indonesian Women's Islamic Consultative Body, and the Cahaya Al Fatih Nusantara Foundation.

Since 2019, Maybank Indonesia has officially become a Zakat Collection Unit (UPZ) of the National Zakat Agency (BAZNAS) based on the Decree of the Chairman of BAZNAS Number 56 of 2019. This status strengthens the role of Maybank Indonesia UUS in managing zakat funds professionally, transparently, and in line with sharia principles and good governance practices. Through the management of UPZ, Maybank Indonesia UUS continues to provide sustainable social contributions, in line with the sustainability values that are part of the direction of the Company's Sharia business development.

Throughout 2025, all zakat funds of Maybank Indonesia employees were distributed through BAZNAS with a total distribution of Rp825,011,237. These funds are allocated to five main sectors, including social, health, education, da'wah, and economy, to provide broad benefits to the community. The programs implemented reflect the Bank's commitment to strengthening long-term social impacts while encouraging improvements in community welfare.

As part of the program's implementation, Maybank Indonesia Zakat Collection Unit (UPZ) and BAZNAS distributed Rp220 million in humanitarian assistance to disaster-affected communities in Aceh, North Sumatra, and West Sumatra. The assistance provided included the provision of public kitchens, distribution of ready-to-eat meals, clean water, and basic food packages for those in need. This initiative reflects Maybank Indonesia's active role in supporting a rapid and coordinated humanitarian response while strengthening its Sharia-compliant social contribution.

IMPLEMENTATION OF SHARIAH GOVERNANCE

Maybank Indonesia has established a comprehensive governance framework to ensure operational oversight is aligned with sharia principles, one of which is through the implementation of the Sharia Governance Framework (SGF). This framework serves as the foundation for maintaining the quality of sharia business management through clear roles for the Sharia Director, Board of Directors, work unit leaders, and related management. The independence of the Sharia Supervisory Board (DPS), which has sufficient competence, also strengthens supervision, supported by the Sharia Advisory and Assurance function, which carries out its role objectively and continuously.

This strengthening of governance is also reflected through integrated supervision in the Sharia Review, Sharia Compliance, Sharia Risk Management, and Sharia Audit functions. All of these mechanisms are designed to maintain the integrity of sharia products and services, ensure compliance with sharia principles and regulatory provisions, while supporting the sustainable growth of Maybank Indonesia's Sharia Business Unit.

AWARDS

In 2025, Maybank Indonesia UUS received various recognitions from external institutions, reflecting the consistency of performance and quality of services provided to customers. Some of the awards received by Maybank Indonesia UUS are as follows:

1. Asian Banking & Finance – Retail Banking Awards 2025 as Most Innovative Islamic Bank
2. ABF Retail Banking Awards 2025 as Islamic Banking Initiative of the Year
3. Infobank 14th Sharia Awards 2025 as The Excellence Performance Banking Sharia Business Unit 2025
4. Euromoney London as Indonesia's Best Trade Finance Deal 2025

These appreciations reflect the Bank's commitment to providing innovative sharia financial solutions, maintaining good governance standards, and strengthening contributions to the development of the sharia banking industry in Indonesia. The various awards achieved further emphasises the position of Maybank Indonesia UUS as one of the industry players with a strong reputation and sustainable competitiveness.

PLAN AND STRATEGY IN 2026

The Shariah Business Unit (UUS) continues to accelerate the implementation of the Sharia First strategy and the Leverage Model consistently across all business lines, in line with Maybank Indonesia's strategic direction of strengthening the role of sharia banking as the pillar of growth. This effort is aimed at maximising the synergy of the Bank's capabilities, expanding the contribution of sharia businesses, and maintaining compliance with sharia values and principles, which are the main foundation of all business activities. By optimising infrastructure, distribution networks, and expertise, UUS is expected to strengthen its competitiveness while creating sustainable added value.

Maybank Indonesia UUS has established five strategic programs particularly focused on accelerating Sharia capabilities. These Sharia programs are an integral part of Maybank Indonesia's Strategic Program and serve as the foundation for strengthening Maybank Indonesia UUS ahead of the spin-off, with the aim of expanding the Sharia value proposition, increasing inclusion, and ensuring operational and commercial readiness for the entity resulting from separation. The following are five programs related to strengthening Sharia capabilities:

1. **Inclusive Digital & Community Solution:** This program provides inclusive Sharia banking solutions for the mass segment and value-based communities by offering easy access digital services, utilising iBaaS and OpenAPI capabilities, thereby expanding access, strengthening community engagement, and encouraging the adoption of Sharia services and values in daily financial activities.
2. **Regional Corporate & Investment Banking Growth – End-to-end Sharia Wholesale Banking:** Maybank Indonesia enhances its proposition for corporate customers by leveraging its inbound ASEAN capabilities connected to the Maybank Group's regional network, enabling stronger business support. This strengthening is complemented by the development of end-to-end Sharia Wholesale Banking services that integrate Sharia-based advisory, financing, and transaction solutions, enabling Maybank Indonesia's UUS to provide more comprehensive, competitive, and relevant corporate services to meet business needs in Indonesia and the ASEAN region.
3. **Smart business innovation through strengthening the halal ecosystem and growing Sharia businesses:** This focus includes expanding collaboration with halal industry players and developing financial services that support the halal value chain. These efforts are reinforced with digital solutions—from basic financial services to beyond-banking propositions—to foster entrepreneurial growth in Indonesia. This integrated approach aims to create synergy between the Sharia financial sector and the national halal ecosystem, enabling Maybank Indonesia UUS to play an enabling role in driving the growth of halal economic activity.

4. **Integrated Sharia Wealth Management and Lifestyle Services:** Providing a more comprehensive series of Sharia wealth management solutions, encompassing investment, protection, financial planning, and lifestyle services. This integration is designed to deepen customer relations and strengthen the Sharia value proposition in meeting financial and lifestyle needs in accordance with Sharia principles.
5. **“New Maybank” – Future-Ready Talent:** The Bank will develop a future talent base through the implementation of Maybank’s new work culture and enhancing agile@scale capabilities to deepen customer centricity with future-ready talent. This cultural and capability strengthening also encompasses Sharia, ensuring that human resource transformation aligns with Maybank Indonesia UUS’s strengthening agenda and future business needs.

SOLUSI BERBAGAI KEBUTUHAN, TANPA AGUNAN



16 #Maybankers,
Punya berbagai kebutuhan yang belum terpenuhi?

Tersedia solusinya untuk berbagai kebutuhan Anda, seperti biaya rumah, pendidikan, sekoran awal pensiun, biaya hidup, biaya kesehatan, dan kebutuhan lainnya dengan pembiayaan Maybank Personal Financing. 0.

Dapatkan pembiayaan pribadi Anda lebih cepat dengan proses yang mudah dan sesuai dengan prinsip syariah.

Ajukan **Maybank Personal Financing 0** sekarang!

www.maybank.co.id/0

16 #Maybankers, 16 #Maybankers, 16 #Maybankers

0800 100 1000 (seluruh Indonesia) | 021 5000 1000 (Jakarta)

Humanising
Financial Services

Maybank Syariah

NIAT & IKHTIAR HIDUP BERMAKNA



16 #Maybankers,
Jagawo bukan hanya tentang apa yang kita inginkan, tapi bagaimana kita menggapainya.

Maybank Syariah Wealth Management (MysWM) adalah pilar wealth distribution, kini menghadirkan Simulasi Kapasitas Kerja, sebuah tool yang membantu Anda menentukan pembagian kekayaan sesuai kemampuan, usia dan sesuai prinsip syariah.

Perencanaan keuangan Anda akan semakin lengkap ketika Anda telah memilih dan bergabung dengan Anda ke generasi berikutnya.

Kunjungi website Maybank untuk simulasi kerja Anda sekarang!

www.maybank.co.id/myswmanajemen

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Humanising
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Maybank Syariah

Maybank Finance

Despite facing challenging economic conditions, Maybank Finance recorded total sales of Rp14.5 trillion in 2025, experiencing an increase of 13.5% compared to Rp12.8 trillion in 2024.

Maybank Finance is committed to delivering exceptional performance by providing outstanding service and consistently nurturing mutually advantageous long-term partnerships. To that end, Maybank Finance continues to expand its business by optimising its focus on financing four-wheeled vehicles, industrial machinery, and heavy equipment to achieve sustainable growth. Maybank Finance is supported by authorised dealers, showrooms, and suppliers throughout Indonesia. Currently, Maybank Finance has 30 branch offices and 9 representative offices spread across Indonesia.

PRODUCTS AND SERVICES

In line with Financial Services Authority Regulation (POJK) No. 35/POJK.05/2018, Maybank Finance's business activities include Investment Financing, Working Capital Financing, Multifunction Financing, and other financing activities based on OJK approval. In detail, Maybank Finance's business activities are elaborated as follows:

1. Investment Financing

Investment financing refers to all types of lease financing/lease for business purposes with the following products and benefits:

a. Finance Lease IDR

This financing facility is structured under a leasing scheme for heavy equipment, industrial machinery, and vehicles for productive purposes. The benefit for the debtor is the ability to acquire ownership of the assets for productive purposes within a certain period of time in accordance with their economic capabilities.

b. IMBT (Ijarah Muntahiyah Bin Tamliq)

This product provides financing for heavy equipment and industrial machinery under a Sharia-based leasing scheme intended for productive use. Through this scheme, debtors have the opportunity to acquire ownership of the assets over a predetermined period in accordance with their economic capabilities.

c. Installment Financing

This financing facility applies a consumer financing scheme for productive vehicles. It enables debtors to own assets used for productive purposes within a certain period of time in accordance with their economic capabilities.

2. Multipurpose Financing

Multipurpose financing refers to a range of consumer financing for goods/products and services with the following benefits:

a. Multipurpose financing for goods

This facility provides consumer financing for non-productive vehicles (passenger cars). Through this scheme, debtors can own the vehicle within a specified period in accordance with their economic capabilities.

b. Multipurpose consumer financing.

This is a variation of multipurpose goods financing, offered to consumers with good credit quality in the form of financing for consumer goods such as mobile phones, watches, phone credit, and others.

3. Working Capital Financing

Working capital financing is a consumer financing facility intended to support productive business activities. It enables debtors to obtain business capital by pledging their vehicle registration certificates (BPKB) as collateral for a certain period, while still being able to use the pledged vehicles.

2025 STRATEGY AND INITIATIVES

Amid the dynamics of the financing industry, which is marked by pressured purchasing power, intense competition for funding, and increased expectations from regulators and customers, Maybank Finance successfully maintained a balanced financing performance between growth and asset quality, with a well-managed risk profile. This reflects Maybank Finance's ability to maintain a balance between business expansion and portfolio quality.

To seize market opportunities and ensure sustainable business growth, Maybank Finance consistently implemented a range of well-targeted strategies and initiatives throughout the reporting year, as outlined below:

1. Prioritising new car financing within the middle- to upper-income segments;
2. Increasing marketing efforts for financing of four-wheeled vehicles, heavy equipment, and industrial machinery;
3. Exploring opportunity in the electric and hybrid car financing market;
4. Accelerating the processing time for credit applications; and
5. Enhancing customer service through a service quality program in collaboration with Maybank Indonesia.

2025 PERFORMANCE

According to data from Gaikindo, domestic car sales declined by 6.3% in 2025. Wholesale sales reached 803,687 units throughout 2025, representing a 7.2% decrease compared to 865,723 units in 2024. Meanwhile, retail sales throughout 2025 reached 833,692 units, reflecting a 6.3% decrease compared to 886,215 units in 2024.

Despite facing challenging economic conditions, Maybank Finance recorded total sales of Rp14.5 trillion in 2025, an increase of 13.5% compared to Rp12.8 trillion in 2024. Meanwhile, total credit reached Rp8.5 trillion in 2025, an increase of 6.8% compared to Rp7.9 trillion in 2024.

Gross and net NPL remained well managed at 0.34% and 0.23%, respectively. In 2025, Maybank Finance recorded a profit before tax of Rp593 billion, an increase of 2.1% compared to Rp581 billion in 2024.



Performance	2025	2024	Growth
Sale	14,497	12,769	13.5%
Total Loan	8,480	7,944	6.8%
NPL	0.34%	0.40%	0.06%
Profit before tax	593	581	2.13%
Gearing ratio	1.03	1.01	1.93%
ROA	7.42%	7.19%	(0.23%)
ROE	11.32%	11.32%	(0.00%)

Maybank Finance's performance achievements in 2025 reflect its ongoing commitment to increase business volume. Maybank Finance consistently implemented various marketing initiatives and funding strategies, including:

1. Building partnerships with APM and suppliers of heavy equipment and industrial machinery in Indonesia.
2. Delivering prompt and flexible services.
3. Offering attractive retention programs to potential Maybank Finance debtors.

2026 PLAN AND STRATEGY

Looking ahead, Maybank Finance projects that 2026 will continue to present external challenges, including global uncertainty, gradual monetary policy normalisation, and selective recovery of purchasing power across various segments. However, domestic macroeconomic stability is expected to remain relatively stable, with inflation prospects expected to be under control, and continued government policy support for the consumer and automotive sectors creating more constructive growth opportunities for the financing industry. In this environment, demand for four-wheeled vehicle financing is projected to grow moderately, supported by improving consumer sentiment and increasing mobility needs.

In line with these projections, Maybank Finance has outlined the following focus areas for its 2026 plans and strategies:

1. Strengthen the Company's position in the upper-middle segment serving the new car financing market.
2. Expand the segment by focusing on selected vehicle brands.
3. Expand the business through financing for heavy equipment and industrial machinery.
4. Increasing applications through Maybank's network throughout Indonesia.



WOM FINANCE

WOM Finance succeeded in delivering positive financial performance by closely monitoring the dynamic conditions of the financing industry in 2025 and was supported by the implementation of adaptive strategies and policies.

In 2025, the Company successfully recorded revenue of Rp2.2 trillion, maintaining the same level as in 2024 at Rp2.2 trillion. The largest contributions to revenue were multipurpose financing, working capital financing, and investment financing. Total expenses increased to Rp2.0 trillion, from Rp1.8 trillion in 2024. As a result of the higher expenses, net profit decreased by 45.78% year-on-year, from Rp262.9 billion in 2024 to Rp142.6 billion in 2025.

PRODUCTS AND SERVICES

In carrying out its operations, the Company offers a diverse range of products and services tailored to meet the needs of its customers. The products and services are outlined below:

- Multipurpose Goods Financing
 - New Motorcycle Financing (PPSA)
- Multipurpose Services Financing
 - MotorKu Multipurpose Financing (PPSA)
 - MobilKu Multipurpose Financing
 - Dana MotorKu Facility
 - Dana MobilKu Facility

- Investment Financing
 - MobilKu Sale and Leaseback
- Working Capital Financing
 - MobilKu Sale and Leaseback
 - MotorKu Sale and Leaseback
 - MobilKu Working Capital Facility
- Sale and Purchase Financing (Murabahah Contract)
 - New Motorcycles Sharia Financing
 - "MasKu" Precious Metal Financing
- Service Financing (Ijarah Contract)
 - "HajiKu" Sharia Financing

2025 BUSINESS STRATEGY AND INITIATIVES

In 2025, the Company has implemented various initiatives to develop the use of technology in support of the Company's long-term goal of becoming a leading IT-driven financing company. The development of the Company's information technology in 2025 was focused more on business process development and infrastructure improvements to increase efficiency and customer service.



Several key projects were successfully launched and completed in 2025, including:

- Enhancement of Sharia-based systems.
- Development of an Operational Centralisation system.
- Feature upgrades for the “KAWAN” application.
- System adjustments to align with Consumer Data Protection policies.
- Modernisation of Disaster Recovery Center infrastructure.
- Upgrades to the Company’s network infrastructure.
- Strengthening IT security systems.

During 2025, the Company also demonstrated consistency in strengthening information technology governance and data security. This is reflected in the Company’s success in maintaining ISO/IEC 27001:2022 certification as an international standard for information security management systems.

Furthermore, in recognition of its commitment and sustained digital transformation efforts and operational excellence, the Company received several prestigious awards from independent institutions. These included TOP Leader on Digital Implementation 2025, TOP DIGITAL #Stars 5, and the Golden Trophy presented by IT Works, as well as the Indonesia IT & Digital Operational Excellence Award VII 2025 with a Platinum rating (A) – Very Excellent (5 Star). These awards reflect the Company’s ability to manage its digital capabilities in a reliable, secure, and strategically aligned manner to support long-term business objectives.

2025 PERFORMANCE AND ACHIEVEMENTS

WOM Finance succeeded in delivering positive financial performance by closely monitoring the dynamic conditions of the financing industry in 2025 and was supported by the implementation of adaptive strategies and policies. The Company recorded revenue of Rp2.2 trillion, remaining relatively stable compared to the previous year. In addition, total financing disbursements reached Rp5.9 trillion, representing a 9.3% increase from Rp5.4 trillion in the previous year. This growth reflects the Company’s ability to sustain business expansion despite challenging market conditions.

Meanwhile, net income for the year reached Rp142.6 billion in 2025. In terms of financial position, total assets of WOM Finance grew by 6.1% to Rp7.4 trillion, compared to Rp6.9 trillion in the previous year. Financing quality also remained well maintained, with gross and net Non-Performing Financing (NPF) ratios at 2.17% and 0.95%, respectively.

Indicators (in millions of rupiah)	2025	2024	Growth (%)
Net Income for the Year	142,553	262,915	(45.78%)
Total Financing Disbursement	5,937,087	5,429,489	9.35%
NPF Gross / %	2.17%	1.96%	0.21%
NPF Net / %	0.95%	0.88%	0.07%

AWARDS

Throughout 2025, WOM Finance received a number of awards, which include:

- Indonesia Good Corporate Governance IX 2025, Category: The Best Indonesia GCG Award – IX – 2025 Gold Award (B) Excellent (4 Star****) Category: Public Company – Multifinance – Assets > Rp7 T.
- Indonesia Digital Sustainability Award 2025, Category: The Indonesia Best Digital Awards 2025 in Multifinance for Business Process Automation and Digital Document Management System Category Multifinance.
- WOW Brand 2025, Category: WOW Brand Award in the Motorcycle Leasing Category.
- The Best Indonesia Corporate Secretary 2025, Category: The Best Indonesia Corporate Secretary 2025 Award as a PLATINUM Award (Very Excellent) (5 Star*****) in the Multifinance Category: Public Company – Assets > Rp7 T.
- The Best Indonesia Corporate Secretary 2025, Category: Mrs. Cincin Lisa Hadi, The Best Indonesia Corporate Secretary 2025, Platinum Award – Score: 90.10 – Very Excellent (5*****) in the category Public Company – Multifinance – Assets > Rp7 trillion.
- 14th Infobank Isentia Digital Brand Appreciation 2025, Category: The 2nd Multifinance With Assets of Rp5 to 10 Trillion.
- Indonesia Top Financial Woman Leaders Award 2025, Category: Cincin Lisa Hadi, The Top Financial Woman Leaders Award 2025 for Implementing Strategic Initiatives to Enhance Financing Disbursement.
- Indonesia Visionary Leaders Awards 2025, Category: Anthony Y Panggabean as Indonesia Visionary Leaders Awards 2025.
- SPEx2 Award 2025, Category: The 10th Annual SPEx2® Award as The Best Execution Winner in the Financing Industry.
- The Most Outstanding Women 2025, Category: Mrs. Cincin Lisa Hadi, The Most Outstanding Woman 2025.
- The Most Outstanding Women 2025, Category: Mrs. Sarastri Baskoro as The Most Outstanding Woman 2025.

- The Most Outstanding Women 2025, Category: Mrs. Thilagavathy Nadason, The Most Outstanding Women 2025.
- The Most Outstanding Women 2025, Category: Mrs. Myrnie Zachraini Tamin, The Most Outstanding Women 2025.
- Infobank Multifinance Appreciation 2025, Category: The Excellent Performance Multifinance Company for the asset category of Rp5 trillion < Rp10 trillion.
- Indonesia IT & Digital Operational Excellence Award - VII - 2025, Category: The Best Indonesia IT & Digital Operational Excellence Award 2025 with Platinum Award (A) (Very Excellent) (5 Star *****) Category Multifinance - Public Company - Assets > Rp7T.
- Indonesia Best CMO Awards 2025 Category: Mr. Wibowo, Best Chief Marketing Officer 2025 in Expanding Market Share through Sharia-Driven Product Innovation in the Multifinance category.
- TOP Digital Awards 2025 Category: Top Digital Implementation 2025 # Level Start 5.
- TOP Digital Awards 2025 Category: Mr. Djaja Suryanto Sutandar as TOP Leader on Digital Implementation 2025.
- Infobank TOP 100 CEO and The Future Leaders Forum & Appreciation 2025, Category: Mr. Djaja Suryanto Sutandar as Top 100 Chief Executive Officer (CEO) 2025.
- Infobank TOP 100 CEO and The Future Leaders Forum & Appreciation 2025, Category: Mrs. Cincin Lisa Hadi as 200 The Next Future Leaders.
- Continuously strengthening collaboration with the Company's strategic partners through various attractive programs and incentive schemes to support business growth through a collaborative approach and well-targeted market segmentation.
- Prioritizing stronger synergies within the Maybank Group ecosystem in Indonesia to encourage sustainable business growth and increase financing for the Micro, Small, and Medium Enterprises (MSMEs) sector while maintaining sound portfolio quality.
- Expanding penetration in the sharia market by focusing on the Hajiku product through partnerships with strategic partners and the broader sharia ecosystem to support the growth of the Company's sharia business across multiple segments.
- Focusing on strengthening the digital ecosystem through the development of the KAWAN application and financing platforms in collaboration with business partners to improve the efficiency of the acquisition process and enhance the customer experience for both customers and the Company's business partners.
- Continuously reviewing and improving the credit initiation process by assessing credit policies and procedures, while further developing the credit scoring system to enhance the accuracy of credit risk analysis to support the maintenance of a sound and growing portfolio.
- Providing integrated and ongoing training programs, delivered both in person and through digital platforms, with a focus on enhancing competencies to increase productivity and achieve the Company's business objectives.

2026 BUSINESS DEVELOPMENT PLAN AND STRATEGY

In anticipation of dynamics market conditions in 2025, WOM Finance has formulated and prepared a series of strategic and adaptive initiatives to address changes in the business environment, macroeconomic condition, and industry dynamics, with the following key priorities:

- Expanding business coverage to Eastern Indonesia, a region with significant economic potential, in order to strengthen the Company's position as a financing institution that responds to the diverse needs of communities across different regions of Indonesia.

A FUTURE WORTH BANKING ON

Sustainable Finance Awards 2025

Maybank is honoured to be recognised by Global Finance for these Sustainability Awards:

- Best Bank for Sustainable Financing in Emerging Markets – Global
- Best Bank for Sustainable Financing in Emerging Markets – Asia Pacific
- Best Bank for Sustainability Transparency – Asia Pacific
- Best Bank for Sustainable Finance – Indonesia
- Best Bank for Sustainable Finance – Malaysia

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Sustainability Financing in Emerging Markets
Global Winner



Best Bank for Sustainability Transparency
Asia Pacific



Sustainability Financing in Emerging Markets
Asia Pacific



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Profitability by Segments

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 certain segments and performance assessments. Maybank Indonesia is organised into three operating segments based on products and services as follows:

- Global Banking segment
- Business Banking segment
- Retail segment

For the years ended 31 December 2025 and 2024, Maybank Indonesia and subsidiaries divided the segment based on business units. The segment information of Maybank Indonesia and subsidiaries based on operating segments is as follows:

(in Rp million)					
Description 2025	Global Banking*)	CFS Non-Retail**)	CFS Retail***)	Head Office and Others	Total
Interest income - net	3,338,031	847,751	3,341,752	(305,632)	7,221,902
Inter-segment interest income/ (expenses)	(1,771,875)	617,651	609,905	544,319	-
Interest income after inter-segment income - net	1,566,156	1,465,402	3,951,657	238,687	7,221,902
Operating income/(expenses) - gross	830,631	378,686	1,339,538	(222,088)	2,326,767
Operating expenses	(524,405)	(610,971)	(2,574,930)	(2,739,151)	(6,449,457)
Operating income/(expenses) before allowance for impairment losses - net	1,872,382	1,233,117	2,716,265	(2,722,552)	3,099,212
Allowance for impairment losses	(87,455)	(235,877)	(906,424)	253,490	(976,266)
Operating income/(expenses) - net	1,784,927	997,240	1,809,841	(2,469,062)	2,122,946
Non-operating income/(expense) - net	18,315	22,220	(1,789)	61,101	99,847
Profit before allocation of indirect costs	1,803,242	1,019,460	1,808,052	(2,407,961)	2,222,793
Indirect costs	(553,149)	(775,280)	(1,051,416)	2,379,845	-
Income before tax expenses	1,250,093	244,180	756,636	(28,116)	2,222,793
Tax expenses					(520,598)
Income for the year					1,702,195
Total assets	84,831,114	39,639,217	33,603,720	35,643,582	193,717,633
Total liabilities	52,394,238	47,163,385	40,198,829	20,877,698	160,634,150

(in Rp million)

Description 2024	Global Banking*)	CFS Non-Retail**)	CFS Retail***)	Head Office and Others	Total
Interest income - net	3.280.172	858.473	3.116.650	(149.885)	7.105.410
Inter-segment interest income/(expenses)	(2.058.290)	537.159	911.761	609.370	-
Interest income after inter-segment income - net	1.221.882	1.395.632	4.028.411	459.485	7.105.410
Operating income/(expenses) - gross	723.847	485.090	1.444.305	(266.854)	2.386.388
Operating expenses	(502.174)	(597.367)	(2.473.105)	(2.961.136)	(6.533.782)
Operating income/(expenses) before allowance for impairment losses - net	1.443.555	1.283.355	2.999.611	(2.768.505)	2.958.016
Allowance for impairment losses	(773.798)	(174.284)	(689.434)	268.140	(1.369.376)
Operating income/(expenses) - net	669.757	1.109.071	2.310.177	(2.500.365)	1.588.640
Non-operating income/(expense) - net	(77)	1.434	(3.518)	13.834	11.673
Profit before allocation of indirect costs	669.680	1.110.505	2.306.659	(2.486.531)	1.600.313
Indirect costs	(550.495)	(763.511)	(1.044.991)	2.358.997	-
Income before tax expenses	119.185	346.994	1.261.668	(127.534)	1.600.313
Tax expenses					(401.670)
Income for the year					1.198.643
Total assets	89.935.174	37.242.430	32.302.363	37.699.855	197.179.822
Total liabilities	66.709.330	44.472.721	45.623.566	9.165.814	165.971.431

*) Global Banking consist of corporate banking, treasury, overseas branches and shariah

**) CFS Non-Retail consist of Small Medium Enterprise (SME), commercial, micro and shariah

***) CFS Retail consist of consumer banking, subsidiaries and shariah

Financial Review

In 2025, the Bank recorded Profit Before Tax (PBT) of Rp2.2 trillion and Profit After Tax and Non-Controlling Interests (PATAMI) of Rp1.7 trillion.

The following financial performance review has been prepared based on the Consolidated Financial Statements of PT Bank Maybank Indonesia Tbk and its subsidiaries for the year ended 31 December 2025. The Financial Statements have been audited by the Public Accounting Firm Purwantono, Sungkoro & Surja, a member firm of the Ernst & Young global network, in accordance with the Independent Auditor's Report No. 00057/2.1505/AU.1/07/0703-3/1/II/2026 dated 25 February 2026. The auditor provided an unmodified audit opinion stating that the consolidated financial statements of PT Bank Maybank Indonesia Tbk ("Maybank Indonesia" or "the Bank") fairly present, in all material respects, the consolidated financial position as of 31 December 2025, along with its consolidated financial performance and cash flows for the year then ended, in accordance with Indonesian Financial Accounting Standards. The Consolidated Financial Statements are also presented in full in the last chapter of this Annual Report.

GENERAL DISCUSSION OF THE BANK'S FINANCIAL PERFORMANCE

In 2025, Maybank Indonesia recorded solid financial performance amidst the ever-evolving dynamics of the global and domestic economy. The Bank continues to focus on strengthening business fundamentals through quality growth, prudent risk management, and optimizing operational efficiency. Supported by a targeted and disciplined strategy in maintaining asset quality, Maybank Indonesia has succeeded in increasing profitability and maintaining strong capital and liquidity resilience. This achievement reflects the Bank's commitment to creating long-term value for stakeholders while strengthening its position as a competitive and sustainable financial institution.

Maybank Indonesia booked Profit Before Tax (PBT) of Rp2.2 trillion and Profit After Tax and Non-Controlling Interests (PATAMI) of Rp1.7 trillion in 2025. This achievement was supported by efficient overhead cost management, and reduced provision costs in line with improving asset quality.

In terms of assets, as of 31 December 2025, the Bank's total assets (Bank only) were recorded at Rp193.7 trillion, slightly moderating by 1.8% compared to the previous year, in line with lower loan balances.

Amidst the tight loan distribution conditions, the Bank committed to directing its credit distribution strategy to increase profitability sustainably through improvements in the quality and structure of its credit portfolio. Strong growth in the CFS Retail and Non-Retail loan segments managed under the Community Financial Services (CFS) segment grew 5.2% Y-o-Y to Rp87.2 trillion.

In December 2025, the Bank's total outstanding loans stood at Rp123.6 trillion, declining 3.1% following portfolio rebalancing in Global Banking (GB) loans, which recorded a decline of 18.4%. On a quarter-on-quarter basis, GB's Large Local Corporates (LLC) segment recorded growth of 13.1%. The Bank seeks to leverage the growth momentum in the LLC segment going forward.

Additionally, the Bank's Gross NPL improved to 2.17% from 2.68% in the previous year, reflecting better loan quality.

FINANCIAL PERFORMANCE ANALYSIS

CONSOLIDATED STATEMENT OF FINANCIAL POSITION

ASSETS

Maybank Indonesia's total assets reached Rp193.7 trillion in 2025, a slight decrease of 1.8% from Rp197.2 trillion in 2024. This was mainly contributed by a decrease in Loans and Sharia receivables/financing and consumer financing receivable.

A more detailed breakdown of the Bank's total assets for 2025 is as follows:

Asset	2025	2024	(in billion Rupiah)	
			Growth	
			Nominal	Percentage
Cash	1,718	1,862	(144)	(7.7%)
Current account with Bank Indonesia	7,099	10,696	(3,597)	(33.6%)
Current account with other banks - net	3,398	2,571	827	32.2%
Placements with Bank Indonesia and other banks - net	2,782	2,999	(217)	(7.2%)
Trading Securities	4,553	1,942	2,612	134.5%
Financial Investments - net	39,151	40,151	(1,000)	(2.5%)
Securities purchased under resale agreement - net	205	838	(633)	(75.6%)
Derivatives receivables - net	1,711	1,381	330	23.9%
Loans and Sharia receivables/financing and consumer financing receivable - gross	123,637	127,581	(3,944)	(3.1%)
Loans and Sharia receivables/financing and consumer financing receivable - net	120,328	123,563	(3,233)	(2.6%)
Acceptances receivables	1,915	1,571	344	21.9%
Deferred tax assets	325	613	(288)	(47.1%)
Fixed assets and right-of-use assets - net	3,787	3,992	(205)	(5.1%)
Intangible assets - net	349	366	(18)	(4.8%)
Prepayments and other assets - net	6,396	4,635	1,761	38.0%
TOTAL ASSETS	193,718	197,180	(3,462)	(1.8%)

Cash

In 2025, the Bank recorded cash earnings of Rp1.7 trillion, a decrease of 7.7% from Rp1.9 trillion in the previous year. This decrease was driven by an 8.1% decrease in Rupiah balances and a 3.3% decrease in foreign currency balances. Cash in Rupiah accounted for 92.3% of the total, while cash in foreign currency made up 7.7%. Cash contributed 0.9% to the Bank's total assets.

Current Accounts with Bank Indonesia

Current accounts with Bank Indonesia (BI) decreased by 33.6% to Rp7.1 trillion from Rp10.7 trillion in the previous year, contributing 3.7% to total assets. This amount still meets and exceeds the Bank's Minimum Statutory Reserve requirement (GWM) set by BI.

The minimum statutory reserves of the Bank as of 31 December 2025 for Rupiah consist of daily Primary Minimum Statutory Reserves and averages, and Macroprudential Liquidity Buffer of 5.07%, 5.30% and 23.07% (31 December 2024: 8.33%, 7.65% and 20.40%), respectively, and Foreign Currencies Minimum Statutory Reserves of 4.37% (31 December 2024: 4.38%).

The Macroprudential Intermediation Ratio (RIM) remains within the target range. On both 31 December 2025, and 2024, the Bank's Capital Adequacy Ratio (CAR) exceeded the CAR incentive, reflecting the Bank's compliance with BI's regulations regarding the Minimum Statutory Reserve Requirement for Commercial Banks.

Current Accounts with Other Banks

In 2025, current accounts with other banks increased by 32.2%, reaching Rp3.4 trillion, driven by a significant rise in foreign currency (forex) current accounts. Current accounts with other banks in foreign currency grew by 35.6%, from Rp2.4 trillion to Rp3.2 trillion. These accounts contributed 1.8% to Maybank Indonesia's total assets.

As of 31 December 2025, and 31 December 2024, all current accounts with other banks held by Maybank Indonesia were classified as current assets, in compliance with applicable OJK regulations. The average annual interest rate for current accounts with other banks in 2025 was 0.24% for Rupiah and 0.15% for foreign currency, compared to 0.20% and 0.19%, respectively, in 2024.

Placements with Other Banks and Bank Indonesia

In 2025, placements with other banks and Bank Indonesia decreased by 7.2%, reaching Rp2.8 trillion, compared to Rp3.0 trillion in 2024. This decline was primarily due to a decrease in placements with Bank Indonesia and other banks in foreign currency, which fell from Rp3.0 trillion to Rp2.8 trillion.

In accordance with applicable OJK regulations, all placements with other banks and Bank Indonesia as of 31 December 2025, and 31 December 2024, are classified as current. Additionally, there were no collateral placements with Bank Indonesia or other banks.

The average annual interest rate for foreign currency time deposits with Bank Indonesia of Deposit was 5.41%, while the interest rate for call money products was 4.25%. Placements with other banks and Bank Indonesia accounted for 1.5% of total assets in 2025.

Trading Securities

Maybank Indonesia's trading securities consist of Government Bonds, both in Rupiah and foreign currency. In 2025, this account increased by 134.5%, which was primarily due to the Bank Indonesia Rupiah Securities increased by Rp2.4 trillion and Bank Indonesia Floating Rate Note (BIFRN) amounting to Rp0.2 trillion.

As of 31 December 2025 and 2024, trading securities' rating for Government Bonds (SUN), Indonesia Floating Rate Note (FRNBI) and Bank Indonesia Securities (SRBI) were BBB (S&P) and unrated.

In terms of interest rates, the average annual interest rate for Rupiah-denominated trading securities was 7.07% in 2025, while foreign currency was 4.72%, compared to 7.06% and 3.15% the previous year. In accordance with Bank Indonesia regulations, trading securities on 31 December 2025, and 31 December 2024, are classified as current. This account accounted for 2.4% of total assets in 2025.

Financial Investment

Financial investments consist of investments in marketable securities and equity. Investment in marketable securities is classified either as amortized at cost or at fair value, with the movements recorded through other comprehensive income and equity.

In 2025, the Bank's financial investments, including marketable securities and equity, were Rp39.2 trillion, a decrease of 2.5% from Rp40.2 trillion in the previous year, with a contribution of 20.2% of total assets.

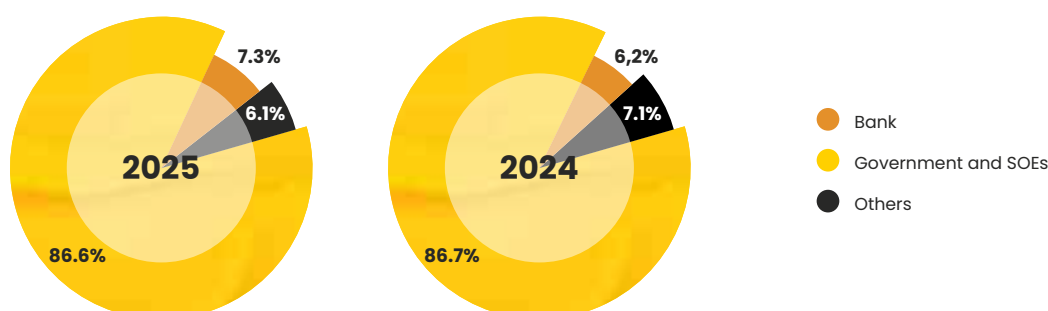
Maybank Indonesia's investments in securities are classified based on the issuer type, including securities issued by the Government and SOEs, Banks, and other entities. The largest share comes from securities issued by the Government and SOEs, which accounted for 86.6% in 2025 and 86.7% in 2024.

In addition, the Bank has investments in shares of Rp196.4 billion. These include equity investments of Rp159.5 billion in PT Maybank Sekuritas Indonesia, Rp27.9 billion in PT Kliring Penjamin Efek Indonesia, and Rp3.0 billion in PT Bank Capital Indonesia Tbk, as well as long-term equity participation in various companies amounting to Rp6.1 billion.

(in billion Rupiah)

Financial Investment	2025	2024	Growth	
			Nominal	Percentage
Securities	38,960	39,957	(997)	(2.5%)
Equity Participation	196	195	1	0.6%
Provision for Loan Impairment Losses	(5)	(1)	(3)	344.2%
TOTAL	39,151	40,151	(1,000)	(2.5%)

Securities Composition by Issuer



Securities Purchased under Resale Agreement

In 2025, Maybank Indonesia held securities purchased under a resale agreement (reverse repo) valued at Rp204.8 billion, a significant decrease from Rp838.3 billion in the previous year. This decline aligns with the reduction in the ownership of these securities in Rupiah, from Rp829.0 billion in 2024 to Rp19.3 billion in 2025. As a result, the proportion of this account in total assets decreased to 0.1% in 2025, compared to 0.4% in the prior year.

For 2025, Maybank Indonesia's Rupiah-denominated repo securities consist of Government Bonds FR93, while the foreign currency repo securities are in the form of Sovereign Securities.

Derivative Receivables

In 2025, Maybank Indonesia recorded a 23.9% increase in derivative receivables, rising to Rp1.7 trillion from Rp1.4 trillion in the previous year. This growth was primarily due to a rise in derivative receivables from third parties, which increased to Rp1.2 trillion in 2025 from Rp934.8 billion in the previous year.

Loans disbursed, Sharia & Consumer Receivables/Financing

Amidst various economic challenges, the Bank undertook a rebalancing effort to rebalance its credit portfolio, impacting its total disbursement of loans. The Bank's strategy of rebalancing its credit portfolio resulted in a decline in corporate lending, although this was partially offset by strong growth in the CFS Retail and Non-Retail loan segments.

In 2025, the Bank recorded loan disbursement of Rp123.6 trillion, down from Rp127.6 trillion in 2024.

Retail and Non-Retail loans, classified as Community Financial Services (CFS), grew 5.2% to Rp87.2 trillion, supported by growth in almost all CFS loan subsegments.

The CFS Non-Retail loans grew by 5.2%, reaching Rp38.8 billion, supported by growth in Business Banking and Small and Medium Enterprises (SME+) loans of 11.6% and 6.6%, respectively, while Retail SME (RSME) loans experienced a slight slowdown of 1.3%.

The CFS Retail loans segment consistently contributed to the Bank's loan growth. The CFS Retail grew by 5.2% to Rp48.4 trillion, supported by growth in Automotive loans of 8.6%, followed by Credit Card business loans and Housing loans, which grew by 5.4% and 0.3%, respectively.

Meanwhile, the Global Banking segment's loan portfolio implemented a rebalancing strategy, resulting in a decrease in total loans in this segment of 18.4%.

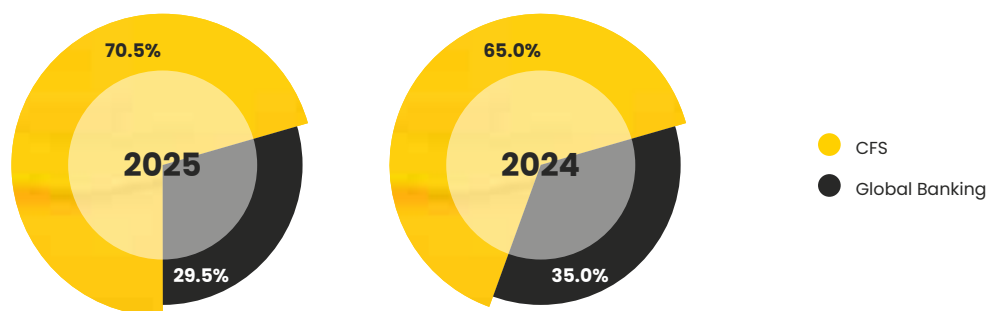
The loan composition by segment is as follows:

(in billion Rupiah)

Loans by Business Segment	2025	2024	Growth	
			Nominal	Percentage
Global Banking	36,465	44,709	(8,245)	-18.4%
Community Financial Services (CFS)	87,173	82,872	4,301	5.2%
CFS – Non Retail	38,793	36,870	1,923	5.2%
CFS – Retail	48,380	46,002	2,377	5.2%
TOTAL	123,637	127,581	(3,944)	-3.1%

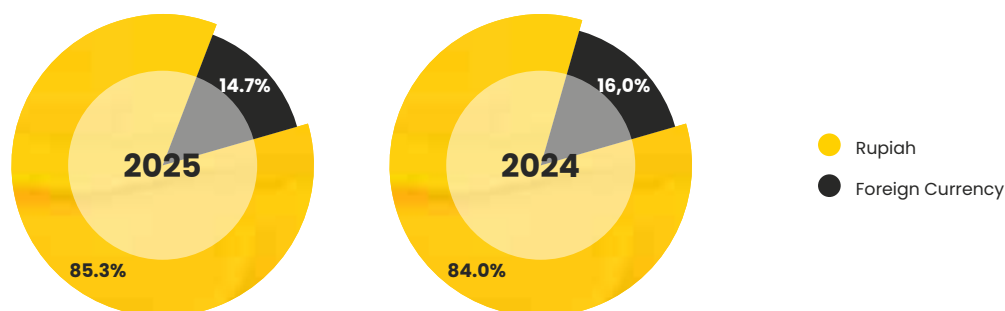
The Bank's loan composition by segmentation aligns with its strategic direction to gradually increase the share of CFS loans. As of December 2025, the composition of Global Banking and CFS loans was 29% and 71%, respectively, compared to 35% and 65% in December 2024.

Loans Composition by segment (%)



Based on currency type, loans in Rupiah and foreign currency were recorded at Rp105,4 trillion and Rp18.2 trillion, respectively. The portion of these loans was 85.3% in Rupiah and 14.7% in foreign currency in 2025.

Loans Composition by Currency (%)



In terms of economic sectors, the Bank's loan disbursement is primarily focused on manufacturing, business services, trade, restaurants and hotels, and others include consumer loans. In 2025, these four sectors grew by 7.7%; 65.1%; 0.9% and 5.2%, respectively.

The Bank remains committed to a selective and prudent loan growth strategy. The Bank risk appetite is strictly implemented, with a focus on selective loan growth in industries that are considered to have strong prospects.

(in billion Rupiah)

Loans by Economic Sector	2025	2024	Growth	
			Nominal	Percentage
Agriculture and forestry	744	1,062	(318)	-30.0%
Mining	5,158	5,442	(284)	-5.2%
Industry	22,172	20,586	1,586	7.7%
Electricity, gas, and water	1,970	3,443	(1,473)	-42.8%
Construction	5,972	8,100	(2,128)	-26.3%
Trade, restaurants, and hotels	18,309	18,148	161	0.9%
Transportation, warehouse, and communication	3,549	3,608	(59)	-1.6%
Business services	16,604	20,718	(4,114)	-19.9%
Social/community services	781	473	308	65.1%
Others *	48,378	46,000	2,378	5.2%
TOTAL	123,637	127,581	(3,944)	-3.1%

* It includes consumer mortgages, auto loans, and others, as well as consumer financing receivables from subsidiaries

Loan Interest Rate

In 2025, the average annual interest rate charged to debtors by the Bank was 8.25% for Rupiah loans and 5.27% for foreign currency loans, compared to 8.70% and 6.14%, respectively, in the previous year.

Syndicated Loan

As of 31 December 2025 and 2024, the Bank's syndicated loan portfolio totaled Rp8.6 trillion and Rp13.6 trillion, respectively. As of 31 December 2025, the Bank's participation as a syndicate lead arranger ranged from 5% to 50% (31 December 2024: 5% to 67%), while its participation as a syndicate member ranged from 3% to 25% (31 December 2023: 3% to 25%) of total syndicated facilities.

Joint Financing Loans

The Bank enters into agreements for joint financing, particularly with subsidiaries such as WOM and MIF to fund retail auto loans. The Bank's loan risk in these joint financing arrangements is associated with the subsidiary's debtors.

In 2025, there was no balance in the joint financing facilities with WOM (31 December 2024: none). The total balance of joint financing facilities with MIF as of 31 December 2025 was Rp11.4 trillion (31 December 2024: Rp10.3 trillion). This amount is recorded under Auto Loan and Sharia Loan as well as other types of loans.

Restructured Loans

Restructured loans include those with extended terms and/or reduced interest rates. As of 2024, the total amount of restructured loans reached Rp4.5 trillion (gross) compared to Rp6.5 trillion (gross) in the previous year.

Non-Performing Loans

As of 31 December 2025 and 2024, in accordance with Bank Indonesia Circular Letter No. 13/30/DPNP dated 16 December 2011, the consolidated Non-Performing Loans (NPL) ratio calculated on a gross basis was 2.17% and 2.68%, respectively. When calculated on a net basis the NPL ratios were 1.31% in 2025 and 1.42% in 2024.

The improvement in the NPL ratio was supported by improved loan quality and increased loan balances. Additionally, the Bank's Loan at Risk (LAR) ratio improved to 6.67% in December 2025 compared to 8.22% in the previous year.

Allowance for Impairment Losses (CKPN)

The allowance for impairment losses required for loans granted, in line with the Financial Services Authority's provisions for the calculation of the Capital Adequacy Ratio (KPM) amounted to Rp2.7 trillion as of 31 December 2025, compared to Rp3.7 trillion as of 31 December 2024. Management believes that this allowance is adequate.

Acceptance Receivables

In 2025, the Bank recorded acceptance receivables of Rp1.9 trillion, a 21.9% increase from Rp1.6 trillion in 2024. This rise corresponds with an increase in the value of the account in foreign currency. Based on collectability, all acceptance receivables are classified as current in 2025.

Deferred Tax Assets

In 2025, the Bank's deferred tax assets amounted to Rp324.6 billion compared to Rp613.1 billion in the previous year.

Fixed Assets and Right-of-Use Assets

The Bank reported Rp3.8 trillion in fixed assets and right-of-use assets in 2025 reflecting a 5.1% decrease from Rp4.0 trillion in the previous year. This decline is aligned with the lower of asset acquisition costs.

As of 31 December 2025 and 2024, the Bank's additions and reductions in fixed assets primarily involved computer hardware, ATM machines, land, buildings, and motor vehicles used in the Bank's operational activities.

Intangible Assets

Intangible assets in 2025 included software worth Rp341.5 billion and goodwill worth Rp7.1 billion compared to Rp359.2 billion and Rp7.1 billion, respectively, in the previous year.

The Bank's additions and reductions in intangible assets as of 31 December 2025 and 2024 primarily related to software and licenses used in the operational activities of the Bank and its subsidiaries.

Prepaid Expenses and Other Assets

In 2025, Maybank Indonesia recorded prepaid expenses and other assets of Rp6.4 trillion, reflecting a 38.0% increase from Rp4.6 trillion in the previous year. The prepaid expenses primarily consist of prepaid taxes, fixed asset maintenance and software maintenance.

LIABILITIES

(in billion Rupiah)				
Liabilities	2025	2024	Growth	
			Nominal	Percentage
Liabilities				
Obligations due immediately	2,316	1,071	1,245	116.3%
Deposits from customers	116,194	119,004	(2,810)	(2.4%)
Deposits from Other Banks	9,130	6,020	3,109	51.6%
Securities purchased under resale agreement	7,859	14,803	(6,944)	(46.9%)
Derivatives Payables	1,371	1,356	14	1.0%
Acceptances payables	1,890	1,416	474	33.5%
Securities issued	3,972	3,714	258	7.0%
Borrowings	14,042	14,427	(385)	(2.7%)
Taxes Payable	314	316	(3)	(0.8%)
Accrued expenses and other liabilities	3,448	3,745	(297)	(7.9%)
Subordinated bonds	100	99	0,4	0.0%
TOTAL LIABILITIES	160,634	165,971	(5,337)	(3.2%)

Obligations due Immediately

In 2025, the Bank recorded obligations due immediately of Rp2.3 trillion, an increase of 116.3% from the previous year. This increase was mainly influenced by an increase in immediate liabilities in Rupiah from Rp1.0 trillion to Rp2.2 trillion, which originated from an increase in liabilities related to customer deposits and other banking liabilities.

Deposits from Customers

In 2025, total customer deposits amounted to Rp116.2 trillion, a decrease of 2.4% compared to Rp119.0 trillion in the previous year.

The Bank's Low-Cost Funds (CASA) balance grew by 6.3%, reaching Rp66.9 trillion, with Current and Savings accounts recorded at Rp44.3 trillion and Rp22.5 trillion, respectively. On the other hand, Time Deposits decreased by 12.1%, from Rp56.1 trillion in 2024 to Rp49.3 trillion in 2025, in line with the Bank's continued focus on optimising efficient funding. As a result, the Bank's CASA ratio increased to 57.6% in 2025, compared to 52.9% in 2024.

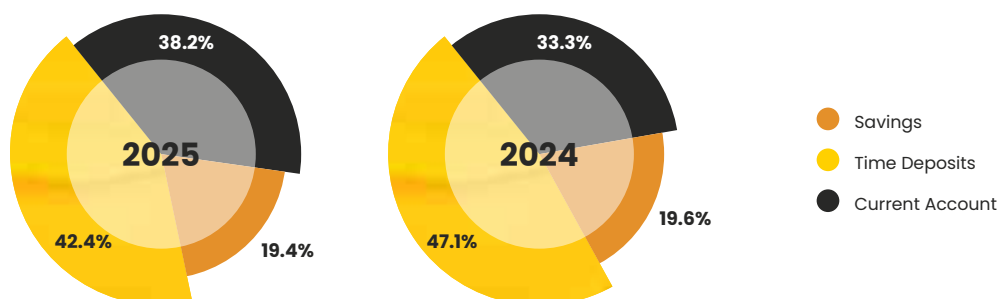
The Bank continued to enhance liquidity through low-cost savings by optimizing digital services for customer deposits and cash management for corporate operational accounts.

Customer deposits in Rupiah still made up a dominant share of 76.2% in 2025, slightly up from 76.6% in the previous year. The contribution of customer deposits to total liabilities was 72.3% in 2025, compared to 71.7% in the previous year.

(dalam miliar Rupiah)

Customers Deposit	2025	2024	Growth	
			Nominal	Percentage
Current Account	44,344	39,600	4,743	12,0%
Savings	22,527	23,302	(776)	(3,3%)
Time Deposits	49,324	56,102	(6,778)	(12,1%)
TOTAL	116,194	119,004	(2,810)	(2,4%)

Customer Deposit Composition by Type of Product (%)



The annual average interest rates for the three types of customer deposits are as follows::

Average interest rate paer year	2025		2024	
	Rupiah	Valas	Rupiah	Valas
Current Account	3.61%	2.47%	3.30%	2.49%
Savings	1.03%	0.72%	1.31%	0.42%
Time Deposits*	2.64% - 3.51%	0.97% - 5.23%	3.43% - 4.56%	1.39% - 2.59%

* ≤ 1 month and > 12 months

Deposits from Other Banks

Deposits from other banks serve as a key source of funding for business growth. In 2025, deposits from other banks were recorded at Rp9,1 trillion, reflecting a 51,6% increase from Rp6,0 trillion in the previous year. The contribution of this account to total liabilities was 5,7% in 2025, compared to 3,6% in 2024. This growth was primarily driven by an increase in call money.

Securities Sold under Repurchase Agreements

Maybank Indonesia recorded Rp7.9 trillion in securities sold under repurchase agreements in 2025, decrease from Rp14.8 trillion in the previous year.

Derivative Payables

Maybank Indonesia's derivative payables increased by 1.0%, reaching Rp1.4 trillion.

Acceptance Payables

In 2025, the Bank recorded acceptance payables of Rp1.9 trillion, a 33.5% increase compared to Rp1.4 trillion in the previous year.

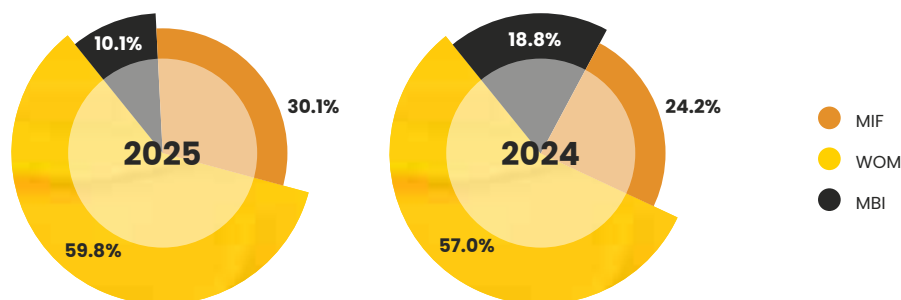
Securities Issued

The Bank issues debt securities as a funding source. In 2024, the total amount of outstanding debt securities or bonds was Rp4.0 trillion, an increase from Rp3.7 trillion in 2024.

The bonds issued by Maybank Indonesia accounted for Rp399.2 billion of the total outstanding bonds. The remaining bonds were issued by subsidiaries, with Maybank Indonesia Finance issuing Rp1,2 trillion and WOM Finance issuing Rp2.4 trillion. More detailed information on these debt securities can be found in the bond overview section and company profile related to the bond listing chronology.

The composition of debt securities, in the form of consolidated corporate bonds issued by Maybank Indonesia and its subsidiaries, is as follows:

Securities Issued Composition



In both 2025 and 2024, the Bank and its subsidiaries complied with the provisions related to restrictions and obligations as outlined in the Trustee Agreement. The funds raised through the issuance of Maybank Indonesia bonds were used to enhance earning assets to expand the Bank's business, primarily for loan disbursement.

Borrowings

On a consolidated basis, the Bank obtained loans from third parties, with most of the funds being used by subsidiaries to support auto loans. In 2025, the total loans received amounted to Rp14.0 trillion, an decrease from Rp14.4 trillion in the previous year. Of the total borrowings, interbank borrowings declined, particularly in foreign currencies, to Rp4.1 trillion from Rp7.7 trillion previously. Meanwhile, interbank borrowings denominated in Rupiah increased to Rp3.7 trillion from Rp1.0 trillion previously.

Tax Payables

In 2025, Maybank Indonesia recorded Rp313.7 billion in tax payables, a decrease from Rp316.3 billion in the previous year. This reduction aligns with the decline in taxable income for the Bank and its subsidiaries.

Accrued Expenses and Other Liabilities

The accrued expenses and other liabilities accounts decreased mainly from provisions for employee benefits and accrued interest. In total, this account reached Rp3.4 trillion, reflecting a 7.9% decrease from Rp3.7 trillion in the previous year.

Subordinated Loans and Bonds

The Bank did not issue any subordinated bonds in 2025, and by the end of the year, the balance of outstanding subordinated bonds was zero.

EQUITY

In 2025, the Bank's total equity amounted to Rp33,1 trillion, an increase of 6.0% from Rp31.2 trillion in 2024. This growth was mainly due to a 6.9% increase in retained earnings, which rose to Rp18.7 trillion from Rp17.5 trillion in the previous year.

(in billion Rupiah)

Equities	2025	2024	Growth	
			Nominal	Percentage
Issued and fully paid capital	3,856	3,856	-	0.0%
Additional paid-in capital	6,357	6,357	-	0.0%
Other equity components	2,802	2,167	635	29.3%
General reserve	771	771	-	0.0%
Retained earnings	18,667	17,456	1,211	6.9%
Non-controlling interest	630	602	29	4.8%
TOTAL	33,083	31,208	1,875	6.0%

CONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

(in billion Rupiah)

Consolidated Income Statement	2025	2024	Growth	
			Nominal	Percentage
Interest and Syariah income	13,206	13,062	144	1.1%
Interest and Syariah expenses	5,984	5,957	27	0.5%
Net interest and Syariah income	7,222	7,105	116	1.6%
Total other operating income	2,327	2,152	175	8.1%
Operating income - gross	9,549	9,258	291	3.1%
Total other operating expenses	6,449	6,300	150	2.4%
Operating income before provision - net	3,099	2,958	141	4.8%
Provision Expense	976	1,369	(393)	-28.7%
Operating income after provision - net	2,123	1,589	534	33.6%
Non-operating income - net	100	12	88	755.4%
Profit before tax	2,223	1,600	622	38.9%
Tax expense - net	(521)	(402)	(119)	29.6%
Profit after tax	1,702	1,199	504	42.0%
Non-controlling interest	45	83	(38)	-45.8%
Profit after tax and Controlling Interest (PATAMI)	1,657	1,116	541	48.5%
Earnings per share (full amount)	21,8	14,6	7	48.6%

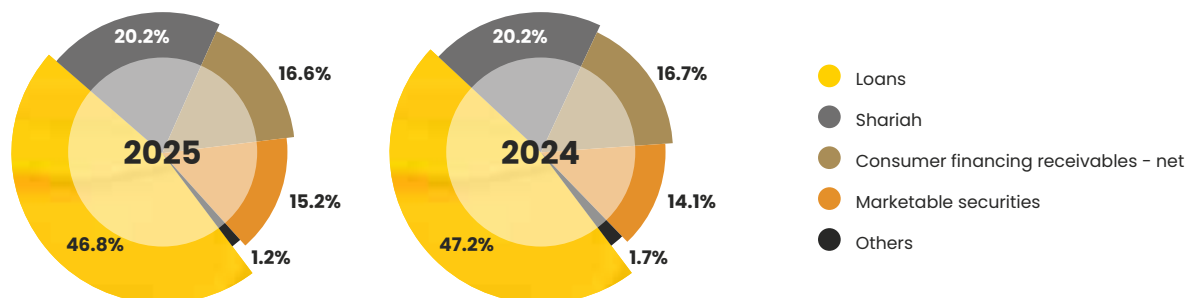
Interest and Shariah Incomes

In 2025, Maybank Indonesia recorded consolidated net interest and sharia income of Rp13.2 trillion, up 1.1% from Rp13.1 trillion in 2024 along with an increase in the average loan balance and marketable securities. Interest and sharia income were mainly contributed by an increase in loans, sharia, consumer financing receivables, and marketable securities of 0.2%, 1.1%, 0.4% and 8.7%, respectively.

(in billion Rupiah)

Interest and Shariah Incomes	2025	2024	Growth	
			Nominal	Percentage
Loans	6,184	6,171	13	0.2%
Shariah	2,667	2,637	30	1.1%
Consumer financing receivables - net	2,194	2,186	8	0.4%
Marketable securities	2,004	1,843	160	8.7%
Placements with Bank Indonesia and other banks	144	220	(77)	(34.7%)
Others	13	5	9	183.0%
Total Interest and Shariah Income	13,206	13,062	144	1.1%

Interest Income and Shariah Components



Interest and Shariah Expenses

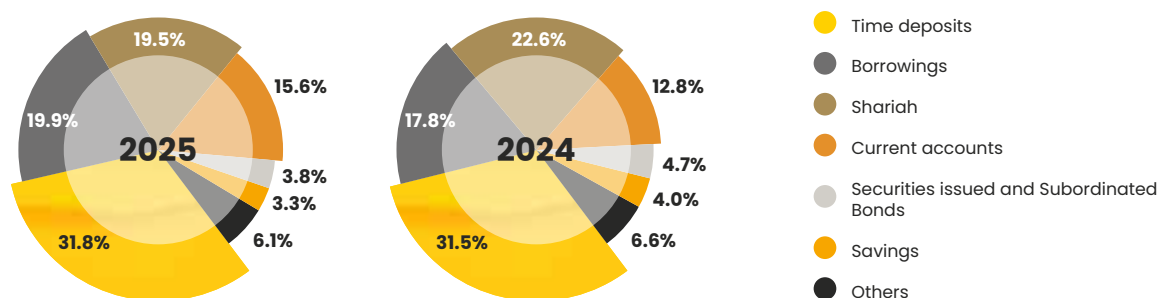
Through disciplined cost control, Maybank Indonesia's interest expense remained manageable, increasing by 0.5% in 2025 reaching Rp6.0 trillion, relative stable compared with Rp6.0 trillion in 2024. This increase was primarily driven by expenses from time deposit, borrowings, and demand deposit, which rose by 1.6%, 12.1%, and 22.0%, respectively.

Interest expense from time deposits accounted for the largest portion, 31.8% from 31.5% in 2024. Meanwhile, CASA interest expense increased to 18.9% from 16.8% the previous year.

(in billion Rupiah)

Interest and Shariah Expenses	2025	2024	Growth	
			Nominal	Percentage
Time deposits	1,903	1,874	30	1.6%
Shariah	1,190	1,061	128	12.1%
Borrowings	1,166	1,348	(182)	-13.5%
Demand deposits	932	764	168	22.0%
Securities issued	221	273	(52)	-19.0%
Premium on third party fund guarantee	244	241	3	1.1%
Savings	196	237	(41)	-17.2%
Call money	124	151	(27)	-18.0%
Subordinated bonds	8	8	(0)	-0.2%
Total Interest and Shariah Expenses	5,984	5,957	27	0.5%

Interest Expense Components and Shariah



Net Interest Income

In 2025, the Bank recorded net interest income of Rp7.2 trillion, increased by 1.6% from Rp7.1 trillion in 2024. This achievement was supported by disciplined cost control and consistent efforts to improve operational efficiency. The Bank recorded a Net Interest Margin (NIM) of 4.31%, slightly decline of 6 bps compared to 4.37% in 2024.

Other Operating Income

In 2025, the Bank recorded other operating income (fee-based income) of Rp2.3 trillion, an increase of 8.1% compared to Rp2.2 trillion in 2024. This positive growth was primarily driven by gains on the sale of trading securities and financial investments, gains on foreign exchange transactions, as well as recovery-related and wealth management income.

Other Operating Expenses

Other Operating Expenses (Overhead costs) of Rp6.4 trillion, better managed increased by 2.4%, backed by the Bank's efforts to optimise operational costs.

Provision Expenses

Provision expenses include allowances for impairment losses on financial instruments as well as allowances for losses on non-productive assets. In 2025, the Bank recorded provision expenses of Rp976.3 billion, lower compared to Rp1.4 trillion in 2024, mainly from loans provisions.

The decline was in line with the Bank's efforts to improve credit quality through the acceleration of recovery processes for non-performing loans, as well as proactive identification of customers who have the potential to experience a deterioration in credit quality.

Profit Before Income Tax

In 2025, the Bank posted a profit before tax of Rp2.2 trillion, an increase of 38.9% from the previous figure of Rp1.6 trillion. This achievement was mainly driven by efficient overhead cost management and a reduction in provision costs in line with improvements in asset quality.

Net Profit After Tax and Non-Controlling Interests (PATAMI)

In 2025, the Bank recorded a Consolidated Net Profit After Tax and Non-Controlling Interests (PATAMI) up 48.5% to Rp1.7 trillion from Rp1.1 trillion in 2024.

Earnings per Share

Earnings per Share (EPS) in 2025 amounted to Rp21.8 per share, increase from Rp14.6 per share in 2024.

Other comprehensive income – net of tax

Other comprehensive income – net of tax in 2025 was recorded at Rp644.1 billion, increasing from Rp20.7 billion in 2024, primarily attributable to changes in the fair value of available-for-sale financial investments.

Profit for the Year Attributable to Owners of the Parent Entity

Profit for the year attributable to Owners of the Parent Entity reached Rp1.7 trillion in 2025, increasing by 48.5% compared to Rp1.1 trillion in the previous year.

Comprehensive Profit for the Year Attributable to Owners of the Parent Entity

Comprehensive profit for the year attributable to Owners of the Parent Entity reached Rp2.3 trillion in 2025, an increase of 102.4% compared to Rp1.1 trillion in the previous year.

CONSOLIDATED CASH FLOW STATEMENT

(in billion Rupiah)

Cash Flow Statement	2025	2024	Growth	
			Nominal	Percentage
Cash flows from operating activities				
Cash flows from operating activities before changes in operating assets and liabilities	2,300	2,868	(568)	(19.8%)
Net cash provided by/(used in) operating activities	2,114	(7,314)	9,427	(128.9%)
Cash flows from investing activities				
Net cash provided by/(used in) investing activities	2,302	(7,230)	9,532	(131.8%)
Cash flows from financing activities				
Net cash used in/(provided by) financing activities	(7,769)	18,005	(25,773)	(143.1%)
(Decrease)/Increase in cash and cash equivalents	(3,353)	3,461	(6,814)	(196.9%)
Cash and cash equivalents at beginning of year	18,129	14,413	3,716	25.8%
Effect of foreign currency exchange rate changes	227	255	(28)	(10.8%)
Cash and cash equivalents at the end of year	15,004	18,129	(3,125)	(17.2%)

Cash Flows from Operating Activities

In 2025, the Bank reported that net cash obtained from operating activities recorded a surplus of Rp2.1 trillion. In the previous year, net cash obtained from operating activities recorded a deficit of Rp7.3 trillion. This was mainly influenced by an increase in loans and sharia receivables/financing, which recorded a surplus of Rp2.6 trillion, as well as obligations due immediately recorded at a surplus of Rp1.2 trillion, compared to a previous year recorded deficit of Rp12.9 trillion and Rp6 billion.

Cash Flows from Investing Activities

In 2025, Maybank Indonesia posted a net cash surplus from investment activities of Rp2.3 trillion, mainly due to the sale of marketable securities measured at fair value through other comprehensive income worth Rp2.0 trillion. In the previous year, the Bank reported that net cash obtained from investment activities was a deficit of Rp7.2 trillion due to the purchase of marketable securities measured at fair value through other comprehensive income valued at Rp8.2 trillion.

Cash Flows from Financing Activities

In 2025, Maybank Indonesia reported a deficit of Rp7.8 trillion in net cash obtained from funding activities. In the previous year, the Bank reported net cash used for funding activities of Rp18.0 trillion. In 2025, the Bank recorded purchases of securities sold under repurchase agreements worth Rp6.9 trillion and repayments from securities issued of Rp2.5 trillion.

KEY FINANCIAL RATIOS

Maybank Indonesia is committed to performing its intermediary function in the distribution of loans to various customer segments by consistently complying with the provisions of Bank Indonesia, the Financial Services Authority, and applicable laws and regulations. In carrying out its business activities, the Bank consistently implements the principles of good corporate governance and prioritizes the principle of prudence to maintain stability and sustainability of its performance.

In 2025, Maybank Indonesia met all compliance ratio requirements set by the regulator on an ongoing basis, including capital ratios, productive asset quality, profitability, liquidity, and other compliance indicators, as presented below:

Key Financial Ratio	2025	2024	2023	2022	2021*
Capital					
Capital Adequacy Ratio (CAR)	27.31%	25.55%	27.74%	26.65%	27.10%
Tier 1 Capital CAR	26.14%	24.39%	26.57%	25.57%	25.89%
Supplementary Capital CAR	1.17%	1.16%	1.17%	1.08%	1.21%
Asset Quality					
1. Non-performing earning assets and non-performing non-producing assets to total earning assets and non-producing assets	1.08%	1.36%	1.55%	1.88%	2.71%
2. Non-performing earning assets to total earning assets	1.47%	1.82%	2.08%	2.49%	2.32%
3. Non-performing loan ratio (NPL) - Gross	1.97%	2.35%	2.36%	2.45%	2.18%
4. Non-performing loan (NPL) ratio - Net	2.17%	2.68%	2.92%	3.46%	3.69%
5. Provision for impairment losses on financial assets to earning assets	1.31%	1.42%	1.88%	2.34%	2.56%
Revenues					
1. Return on Average Assets (ROA)	1.16%	0.85%	1.41%	1.25%	1.34%
2. Return on Average Equity (ROE)	5.54%	3.93%	6.20%	5.44%	6.36%
3. Net Interest Margin (NIM)	4.31%	4.37%	4.96%	4.89%	4.69%
4. Other Operating Income to Operating Income (BOPO) Ratio	86.33%	89.56%	83.13%	83.10%	82.69%
5. Cost to income ratio (CIR)	68.52%	69.02%	63.84%	63.25%	59.62%
Liquidity					
1. Loan to Deposit Ratio (LDR)	103.62%	101.85%	96.32%	98.31%	86.18%
2. Leverage Ratio	14.97%	13.99%	15.96%	16.67%	15.74%
3. Liquidity Coverage Ratio (LCR)	176.20%	185.35%	210.22%	172.28%	183.97%
4. Net Stable Funding Ratio (NSFR)	119.94%	109.00%	114.19%	108.09%	109.03%
Compliance					
1. a. Percentage of BMPK Violations	-	-	-	-	-
i. Related Party	-	-	-	-	-
ii. Unrelated Party					
b. Percentage of LLL Exceedance					
i. Related Party	-	-	-	-	-
ii. Unrelated Party	-	-	-	-	-
2. Statutory Reserve Requirement (GWM)					
a. GWM Rupiah					
i. Daily	5.07%	8.33%	7.12%	8.47%	4.13%
ii. Average	5.30%	7.65%	8.81%	8.18%	3.71%
b. Foreign Exchange GWM	4.37%	4.38%	4.58%	4.45%	4.47%
3. Net Open Position	3.88%	4.66%	3.81%	2.15%	2.86%

*) After restatement in accordance with DSAK-IAI press release on 'Attribution of Benefits in the Service Period'.

PRIME LENDING RATE

The Bank uses the Prime Lending Rate (SBDK) as the basis to determine the lending rate to be charged to its customers. The calculation of the Prime Lending Rate only applies to loans denominated in Rupiah. The Prime Lending Rate does not take into account the estimated risk premium component, the amount of which depends on the Bank's assessment of the risk of each debtor or group of debtors. Therefore, the amount of the credit interest rate charged to debtors may differ from the Prime Lending Rate.

In determining the Prime Lending Rate, the Bank takes into account 3 (three) components, namely the Cost of Funds for Credit (HPDK) arising from customer fund raising activities, overhead costs incurred by the Bank in the form of non-interest operating costs incurred for fund raising and lending activities, including taxes that must be paid, and the profit margin components determined by the Bank in lending activities.

However, the Prime Lending Rate calculation does not take into account the risk premium component of each customer. The estimated risk premium is the Bank's assessment of the prospects for loan repayment by prospective debtors. Maybank Indonesia has reported the calculation of Prime Lending Rate (SBDK) to Bank Indonesia and published 4 (four) types of loans in Rupiah, namely corporate loans, retail loans, micro loans, and consumer loans (consisting of mortgages and non-mortgages) for the Prime Lending Rate period of March, June and September 2025.

The Financial Services Authority has issued the most recent related regulations, namely POJK No. 13 of 2024 concerning Transparency and Publication of Prime Lending Rates for Conventional Commercial Banks, replacing OJK Regulation (POJK) No. 37/POJK.03/2019 concerning Transparency and Publication of Bank Reports and OJK Circular Letter No. 9/SEOJK.03/2020 concerning Transparency and Publication of Conventional Commercial Bank Reports. Based on these regulations, Maybank Indonesia has adjusted the Prime Lending Rate for the December 2025 period.

Maybank Indonesia periodically reviews the Prime Lending Rate through the Assets & Liabilities Management Committee (ALCO) Meeting and has published it through the Bank's website (<https://www.maybank.co.id/others/SBDK>).

Information regarding the Maybank Indonesia Prime Lending Rate (SBDK) Report for the 2025 reporting period is as follows:

Prime Lending Rate by Credit Segmentation

Periode	Non MSME		MSME			Mortgage/ Apartment Ownership Loan	Non- Mortgage/ Non-KPA
	Corporation	Retail	Medium	Small	Micro		
March	7.81%	9.66%	9.66%	9.66%	N/A	9.64%	10.43%
June	7.56%	9.41%	9.41%	9.41%	N/A	9.39%	10.18%
September	7.56%	9.41%	9.41%	9.41%	N/A	9.39%	10.18%
December	7.56%	9.31%	9.31%	9.31%	N/A	9.39%	10.18%

DEPOSIT INTEREST RATE

Information regarding the average interest rate for Current Accounts, Savings and Time Deposits in the last two years is as follows

Savings Interest Rate

Description	Interest Rate	
	2025	2024
Rupiah	1.03%	1.31%
Foreign exchange	0.72%	0.42%

Current Account Interest Rate

Description	Interest Rate	
	2025	2024
Rupiah	3.61%	3.30%
Foreign exchange	2.47%	2.49%

Time Deposits Interest Rate

Description	Interest Rate	
	2025	2024
Rupiah	2.64% - 3.51%	3.43% - 4.56%
Foreign exchange	0.97% - 5.23%	1.39% - 2.59%

COMMITMENTS AND CONTINGENCIES

Maybank Indonesia is committed to providing customers with loan facilities, including commitment and contingency facilities, such as bank guarantees and standby Letters of Credit (L/C). In 2025, the cumulative total commitment and contingency liabilities were recorded at Rp2.4 trillion and Rp4.9 trillion, respectively. The Bank's commitments and contingencies, along with their comparisons over the past two years, are presented in detail as follows:

(in billion Rupiah)

Commitments and Contingencies	2025	2024	Growth	
			Nominal	Percentage
Commitments				
Commitment Receivables				
Others	-	-	-	-
Total Commitment Receivables	-	-	-	-
Commitment Liabilities				
Unused loan commitments granted to customers	1,658	1,022	636	62.2%
Outstanding irrevocable L/Cs	764	547	217	39.7%
Others	-	-	-	-
Total Commitment Liabilities	2,422	1,570	852	54.3%
Contingencies				
Contingent Receivables				
Guarantees received	227	27	250	925.9%
Total Contingent Receivables	227	27	250	925.9%
Contingent Liabilities				
Guarantees issued in the form of:				
Bank guarantees	2,775	2,121	654	30.8%
Standby L/Cs	1,411	932	479	51.4%
Others	759	-	759	100%
Total Contingent Liabilities	4,946	3,052	1894	62.1%

EARNING ASSETS QUALITY REPORT AND OTHER INFORMATION

In 2025, Maybank Indonesia consistently maintained the quality of its earning assets by implementing the prudential principles and strengthening credit risk management. Asset quality performance is reflected in the movement of several key indicators, such as the non-performing loan (NPL) ratio, which was recorded at 2.17% compared to 2.68% in the previous year. Changes in the quality of these earning assets are influenced by several factors, including developments in economic conditions in certain sectors, loan portfolio dynamics, and the ability of debtors to meet payment obligations.

To mitigate potential risks, the Bank continues to strengthen its credit selection and approval processes, proactively monitors its portfolio through an early warning system, and implements appropriate handling and restructuring measures to maintain asset quality and support healthy and sustainable credit growth.

(in million Rupiah)

(in million Rupiah)

No.	Items	Individual												
		31 December 2025 (Audited)						31 December 2024 (Audited)						
		C	SM	S	D	L	Total	C	SM	S	D	L	Total	
I.	Related Party													
1.	Placement with other banks													
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign Exchange	528.438	-	-	-	-	528.438	178.409	-	-	-	-	-	178.409
2.	Spot and Derivatives/ Forward Receivables													
	a. Rupiah	309.292	-	-	-	-	309.292	368.610	-	-	-	-	-	368.610
	b. Foreign Exchange	195.047	-	-	-	-	195.047	78.013	-	-	-	-	-	78.013
3.	Trading Securities													
	a. Rupiah	70.756	-	-	-	-	70.756	123.296	-	-	-	-	-	123.296
	b. Foreign Exchange	-	-	-	-	-	-	-	-	-	-	-	-	-
4.	Securities sold under repurchase agreements (repo)													
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign Exchange	-	-	-	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased under resale agreements (reverse repo)													
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign Exchange	-	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance Receivables	2.157	-	-	-	-	2.157	-	-	-	-	-	-	-
7.	Loans and Financing													
	a. Micro, Small, and Medium Enterprises (MSMEs) Debtors													
	i. Rupiah	-	-	-	-	-	-	34.544	-	-	-	-	-	34.544
	ii. Foreign Exchange	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non-Micro, Small, and Medium Enterprises (MSMEs) Debtors													
	i. Rupiah	613.019	-	-	-	-	613.019	345.817	-	-	-	-	-	345.817
	ii. Foreign Exchange	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Credit Restructuring													
	i. Rupiah	12.248	-	-	-	-	12.248	15.344	-	-	-	-	-	15.344
	ii. Foreign Exchange	-	-	-	-	-	-	-	-	-	-	-	-	-
8.	Capital Investment	584.146	-	-	-	-	584.146	584.146	-	-	-	-	-	584.146
9.	Other Receivables	50.357	-	-	-	-	50.357	15.176	-	-	-	-	-	15.176
10.	Commitment and Contingencies													
	a. Rupiah	37.707	-	-	-	-	37.707	443.880	-	-	-	-	-	443.880
	b. Foreign Exchange	92.989	-	-	-	-	92.989	6.828	-	-	-	-	-	6.828

(in million Rupiah)

(in million Rupiah)

No.	Items	Individual											
		31 December 2025 (Audited)						31 December 2024 (Audited)					
		C	SM	S	D	L	Total	C	SM	S	D	L	Total
II. Unrelated Party													
1.	Placement with other banks												
	a. Rupiah	33.080	-	-	-	-	33.080	47.740	-	-	-	-	47.740
	b. Foreign Exchange	3.129.875	-	-	-	-	3.129.875	2.508.836	-	-	-	-	2.508.836
2.	Spot and Derivatives/ Forward Receivables												
	a. Rupiah	1.016.216	-	-	-	-	1.016.216	900.781	-	-	-	-	900.781
	b. Foreign Exchange	192.272	-	-	-	-	192.272	37.308	-	-	-	-	37.308
3.	Trading Securities												
	a. Rupiah	28.765.052	-	-	-	-	28.765.052	23.837.735	-	-	-	-	23.837.735
	b. Foreign Exchange	7.044.834	-	-	-	-	7.044.834	3.591.362	-	-	-	-	3.591.362
4.	Securities sold under repurchase agreements (repo)												
	a. Rupiah	8.306.914	-	-	-	-	8.306.914	14.469.530	-	-	-	-	14.469.530
	b. Foreign Exchange	-	-	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased under resale agreements (reverse repo)												
	a. Rupiah	19.307	-	-	-	-	19.307	829.024	-	-	-	-	829.024
	b. Foreign Exchange	185.486	-	-	-	-	185.486	9.399	-	-	-	-	9.399
6.	Acceptance Receivables	1.916.520	-	-	-	-	1.916.520	1.574.241	-	-	-	-	1.574.241
7.	Loans and Financing												
	a. Micro, Small, and Medium Enterprises (MSMEs) Debtors												
	i. Rupiah	15.674.672	206.305	25.190	24.719	894.266	16.825.152	15.397.046	211.665	32.622	37.936	1.001.813	16.681.082
	ii. Foreign Exchange	227.922	6.575	-	-	2	234.499	398.276	8.951	-	-	2	407.229
	b. Non-Micro, Small, and Medium Enterprises (MSMEs) Debtor												
	i. Rupiah	69.575.663	1.894.604	92.817	182.855	1.216.820	72.962.759	72.831.081	1.729.712	106.752	115.503	1.433.569	76.216.617
	ii. Foreign Exchange	17.448.629	541.855	-	-	-	17.990.484	18.935.621	664.912	-	-	366.353	19.966.886
	c. Credit Restructuring												
	i. Rupiah	1.314.401	667.347	19.762	39.512	1.173.956	3.214.978	2.607.234	754.536	32.401	27.446	1.530.800	4.952.417
	ii. Foreign Exchange	698.223	548.430	-	-	-	1.246.653	586.166	614.974	-	-	366.353	1.567.493
8.	Capital Investment	36.939	-	-	-	-	36.939	35.677	-	-	-	-	35.677
9.	Other Receivables	1.262.639	14.101	94	28	21.444	1.298.306	1.111.729	13.334	21	4	32.736	1.157.824
10.	Commitment and Contingencies												
	a. Rupiah	34.300.191	72.472	3	-	15	34.372.681	40.316.739	77.818	-	-	295	40.394.852
	b. Foreign Exchange	91.418.001	-	-	-	-	91.418.001	68.689.938	-	-	-	-	68.689.938
III. OTHER INFORMATION													
1.	Total bank assets pledged:						-						-
	a. To Bank Indonesia						-						-
	b. To Other Party						-						-
2.	Foreclosed assets						652.276						735.276

C: Curent, SM: Special Mention, S: Substandard, D: Doubtful, L: Loss

OTHER MATERIAL INFORMATION

SOLVENCY

Maybank Indonesia evaluates its ability to meet both short-term and long-term obligations using various financial indicators, including ratios, such as liquidity, solvency, and profitability ratios. The Bank consistently demonstrates excellent ability to meet its financial obligations, as reflected in the assessments of national and international rating agencies, through the credit ratings given to the Bank.

The national rating agency, Pefindo, awarded Maybank Indonesia a corporate rating of idAAA with a Stable outlook. Additionally, the Bank's involvement as a participant in the insurance program at the Deposit Insurance Agency (LPS) further reinforces trust and supports the Bank's ability to fulfill its obligations to stakeholders.

Short-Term Debt Repayment Ability (Bank Liquidity)

Maybank Indonesia assesses its ability to meet short-term obligations using several liquidity ratios. One of the indicators of a healthy level of liquidity is by comparing the amount of loans disbursed to third-party funds through the Loan to Deposit Ratio (LDR), which reflects the balance between financing disbursement and the availability of Bank funding sources.

Furthermore, Maybank Indonesia uses the Liquidity Coverage Ratio (LCR), which compares High Quality Liquid Assets (HQLA) with the estimated total net cash outflow for the next 30 days in a crisis scenario. The regulator determines a minimum LCR of 100% as stipulated in POJK No. 42/POJK.03/2015 concerning LCR.

In 2025, Maybank Indonesia's LDR ratio reached 90.31% (Bank only), and the Liquidity Coverage Ratio (LCR) was 175.83% (Bank only). The Bank also maintained the Net Stable Funding Ratio (NSFR) by increasing the stability of the Bank's funding, which is adjusted for the asset composition and administrative accounts. The NSFR ratio is calculated by comparing the amount of Available Stable Funding to the amount of Required Stable Funding. In 2025, the Bank's NSFR ratio reached 112.44% (Bank only), exceeding the regulatory requirement of 100% as stipulated in POJK No. 50/POJK.03/2017 concerning NSFR.

Overall, based on the calculation of the above ratios, Maybank Indonesia has met the criteria of "very liquid" in assessing the health level of banks.

Long-Term Debt Repayment Ability (Solvency Ratio)

One of the key indicators for measuring the solvency ratio is the capital ratio, The Capital Adequacy Ratio (CAR) compares a bank's capital to its Risk-Weighted Assets (RWA). Maybank Indonesia consistently ensures that its capital adequacy is sufficient to comply with applicable regulations, taking into account the scope of loan risk, market risk, and operational risk. This is done to maintain the Bank's resilience in supporting sustainable business growth. In 2025, the Bank's CAR ratio was recorded at 27.31%, significantly higher than the minimum CAR ratio required by the regulator.

Profitability Ratio

Maybank Indonesia evaluates its profitability and performance efficiency through various financial ratios, including Return on Assets (ROA), Return on Equity (ROE), Net Interest Margin (NIM), Cost to Income (CIR), and Operating Expense to Operating Income (BOPO) ratio.

In 2025, Maybank Indonesia reported profitability ratios with an ROA of 1.16% and an ROE of 5.54%. The Bank's Net Interest Margin (NIM) ratio was recorded at 4.31%, while the BOPO ratio was recorded at 86.33%.

Compliance Ratio

In 2025, Bank Indonesia implemented a combination of monetary, macroprudential, and payment system policies, as well as Rupiah currency management to ensure and maintain Rupiah stability. These policies are regularly evaluated in response to global and domestic economic dynamics. The integrated policies involve monitoring a number of banking compliance ratios, including the Minimum Statutory Reserve (GWM) ratio, the Legal Lending Limit (BMPK) ratio, and the Net Open Position (PDN) ratio.

In 2025, Maybank Indonesia successfully met the regulator's BMPK ratio requirements, ensuring there were no violations or surpasses. The Bank also complied with the GWM and PDN ratios, as described in the table presented in the main financial ratios section.

LOAN COLLECTABILITY LEVEL AND EARNING ASSET QUALITY ANALYSIS

In 2025, Maybank Indonesia consistently managed the quality of its earning assets by implementing the prudential principles and strengthening credit risk management. The quality of the Bank's earning assets is reflected in the movement of several key indicators, including the gross NPL ratio (Bank only) of 2.31% and the net NPL ratio of 1.41%, an improvement compared to the previous year, which were recorded at 2.88% and 1.54%, respectively. On a consolidated basis, the gross NPL ratio was 2.17% and the net NPL ratio was 1.31% from the previous year's 2.68% (gross) and 1.42% (net). Meanwhile, the Bank's Loan at Risk (LaR) continued to improve to 6.67% as of December 31, 2025, compared to 8.22% as of December 31, 2024.

The increase or decrease in productive asset quality is also influenced by the Bank's more selective lending strategy, including adjusting its risk appetite and focusing on portfolios with more measurable risk profiles. Furthermore, the Bank continues to strengthen underwriting standards, closely monitor its loan portfolio, and enhance the effectiveness of its early warning system to identify potential credit deterioration at an early stage. Loan restructuring is pursued for borrowers with sound business prospects who are affected by short-term liquidity pressures.

As a mitigation measure for earning asset quality, the Bank has increased the adequacy of its allowance for impairment losses (CKPN) in accordance with applicable accounting standards and regulations, and strengthened the remedial and recovery processes for non-performing loans. The Bank has also diversified its loan portfolio, tightened risk concentration management, and strengthened cross-functional coordination to maintain asset quality on an ongoing basis. With these measures, the Bank is optimistic about maintaining healthy earning asset quality and supporting sustainable business growth going forward.

Information regarding the classification of loans granted to customers based on collectability levels is as follows:

Description	2025	2024	2023	(in billion Rupiah)	
				Changes	
				2025-2024	2024-2023
Current	117,267	120,666	108,669	-2.8%	19.6%
Special Mention	3,757	3,667	4,086	2.5%	9.4%
Non-Performing	2,614	3,248	3,247	-19.5%	-9.8%
Total Non-performing Loan	6,370	6,915	7,333	-7.9%	-0.6%
Total Loans - Gross	123,637	127,581	116,002	-3.1%	18.3%
% of overdue amount to the loan amount provided-gross	5.2%	5.4%	6.3%	-0.3%	-1.0%

Maybank Indonesia continues to make efforts in terms of controlling loan risk in order to maintain the level of loan collectability. In 2025, the Bank's gross non-performing loans amounted to Rp6.3 trillion, representing 5.2% of total loans, a decrease from 5.4% in 2024.

Maybank Indonesia continues to closely monitor the quality of its loan portfolio and assist affected customers in managing their obligations. The Bank proactively supports debtors, particularly those who are still impacted by the pandemic, through ongoing assessments of their business conditions and a focused restructuring approach.

Restructured loans include loans with extended terms and/or reduced interest rates. In 2025, the Bank's total restructured loans amounted to Rp4.5 trillion, a decrease of 31.5% or Rp2.1 trillion compared to Rp6.5 trillion in 2024.

CAPITAL STRUCTURE

Maintained Capital Structure

In compliance to OJK Regulation No. 11/POJK.03/2016 regarding Minimum Capital Adequacy Requirement for Commercial Banks and OJK Regulation No. 34/POJK.03/2016 regarding changes on POJK No. 11/POJK.03/2016, Bank is required to provide a minimum capital in accordance with the risk profile. The Bank's minimum capital based on the current risk profile is 9% up to less than 10% of Risk Weighted Assets (RWA). In addition to the minimum capital adequacy requirement in accordance with the risk profile, Bank is also obligated to provide additional capitals as buffers with breakdown as follows: (i) Capital Conservation Buffer; (ii) Countercyclical Buffer; and/or (iii) Capital Surcharge for Systemically Important Bank. For FY2024, the additional capital as buffer required are Capital Conservation Buffer of 2.5%, Countercyclical Buffer of 0%, and Capital Surcharge for Systemically Important Bank of 1%. The Countercyclical Buffer and Capital Surcharge for Systemically Important Bank requirement will be reviewed by Otoritas Jasa Keuangan twice a year. All of the required additional capital as buffer must be fulfilled by Common Equity Tier 1 (CET 1).

As of 31 December 2025, the Capital Adequacy Ratio (CAR) for bank only stood at 25.47%, is still well maintained above the minimum capital requirement after incorporating the required additional capital as buffer. In addition, Tier 1 ratio (currently same as CET 1 ratio) at 24.30%, also still above the minimum requirement (Tier 1 of 6% and CET 1 of 4.5%), which indicates that the Bank has the required capital reserves to absorb all identified risks and ensures the availability of sustainable capital to overcome all risks, especially in the event of a financial and economic crisis that could disrupt financial system stability.

Bank will constantly maintain its optimum capital structure in order to support the business growth. In addition, Bank will also maintain sound and robust capital structure to establish more room for optimum business growth, and at the same time maintaining prudent capital level and in compliance with the prevailing standards.

(in million Rupiah)

Capital	2025		2024	
	Individual	Consolidated	Individual	Consolidated
Capital				
Core Capital (Tier I)	25,326	30,882	23,664	28,879
Supplementary Capital (Tier II)	1,220	1,383	1,225	1,377
Total Capital	26,546	32,265	24,889	30,256
Risk Weighted Assets (RWA)				
RWA for Loan Risk	89,582	102,622	89,925	102,154
RWA for Market Risk	4,115	4,117	5,638	5,618
RWA for Operational Risk	10,519	11,400	9,645	10,626
Total RWA	104,217	118,140	105,207	118,398
Capital Ratio				
Tier 1 CAR	24.30%	26.14%	22.49%	24.39%
Tier 2 CAR	1.17%	1.17%	1.16%	1.16%
CAR Ratio	25.47%	27.31%	23.65%	25.55%

Management Policy on Capital Structure

The Bank' management designed an optimal capital structure in the capital planning process and monitored its capital requirement on a regular basis which supported by data analysis. The optimum capital structure will be constantly maintained to ensure a strong capital level while at the same time provide sufficient room to support business growth.

Capital requirement of the Bank is calculated using Capital Adequacy Ratio (CAR) tools, which reflects the capability to cover anticipated loss risk borne by the Bank. The higher CAR indicates the higher capability of the bank to absorb risks from its loans or other earning assets and to provide contribution to profitability.

Based on Risk Based Bank Rating (RBBR) assessment as of June 2025, the Bank's risk profile stood at Low to Moderate (2) which implied to minimum total capital of 9% up to less than 10% of Risk Weighted Assets (RWA). In addition, following POJK No. 34/POJK.03/2016 regarding changes on POJK No. 11/POJK.03/2016 regarding Minimum Capital Adequacy Requirement for Commercial Banks, the Bank is required to set aside additional Capital as Buffers i.e. Capital Conservation Buffer of 2.5%, Countercyclical Capital Buffer of 0% and Capital Surcharge for D-SIB buffer of 1%. Thus, the minimum total capital to be fulfilled for 2025 is 13.5% of RWA.

Bank's CAR (Bank Only) after taking into account credit risk, market risk and operational risk factors as of 31 December 2025 (Unaudited) was 25.47%, or still well maintained above the minimum regulatory requirement.

The Basis of Management Policy Setting on Capital Structure

In managing its capital plan, the Bank is taking into consideration economic forecast, potential business growth, risk appetite, stress test result and the targeted capital ratio. With these consideration in mind, the Bank will be able to manage through the economic cycle, take advantage of business growth and strategic opportunities, maximize its shareholders return, and operate the business within risk appetite and in compliance with prevailing regulations.

To accomplish this objective, Bank's capital management policy is being set to ensure strong capital linkage with Bank's business strategy and future growth and also to ensure compliance with the regulation. In addition, Bank will continuously align its capital management and financial adequacy to risk appetite in the capital planning process and Internal Capital Adequacy Assessment Process (ICAAP).

INVESTMENT PROPERTY

As of the end of 2025, Maybank Indonesia did not hold any property assets intended for investment purposes.

MATERIAL COMMITMENTS FOR CAPITAL GOODS INVESTMENT

As of the end of 2025, Maybank Indonesia did not have any material commitments related to capital goods investment. Therefore, information regarding the parties involved in these commitments, the purpose of the commitments, the sources of funds intended to fulfill them, the currency in which the commitments are denominated, and the action planned to mitigate the risks associated with the foreign currency position is not presented in this Annual Report.

CAPITAL GOODS INVESTMENTS REALIZED IN THE LAST FISCAL YEAR

The Bank made capital goods investments primarily in land, buildings, computer hardware, ATM machines, motor vehicles, and software, including licenses, all of which support the Bank's operational activities and are in line with its ongoing business expansion.

In 2025, Maybank Indonesia invested Rp505 billion in capital goods, compared to Rp307 billion in the previous year. These investments were primarily focused on infrastructure development to support digital development, information technology infrastructure modernization, as well as enhancing cyber resilience to ensure the Bank's services remain reliable, secure, and competitive. Detailed information regarding capital goods investments in 2025 and 2024 is presented as follows:

(in million Rupiah)

No	Types of Capital Expenditures	Investment Objective	Investment Value	
			2025	2024
1	Land	Offering future benefit values to support or fulfill the operations needs in line with sustainable business expansion	-	6
2	Buildings, including renovation		29	48
3	Office Equipment		141	261
4	Installations		11	34
5	Motor Vehicles		12	26
6	Software (intangible assets)		114	129
TOTAL			307	505

MATERIAL INFORMATION AND FACTS SUBSEQUENT TO THE ACCOUNTANT'S REPORT DATE

Maybank Indonesia did not report any material information and facts that occurred after the date of the Accountant's Report.

COMPARISON OF TARGETS AND REALIZATIONS 2025

Financial Targets and Realizations

Maybank Indonesia has established several targets for the 2025 financial year, as stated in the Bank's Business Plan (RBB). The comparison between the targets set and the actual realization for the 2025 financial year is presented as follows:

No	Description	Target 2025*	Realisasi 2025**
1	Deposits	Rp 128.2 trillion	Rp 116.7 trillion
2	CASA	Rp 68.9 trillion	Rp 67.4 trillion
3	Loans	Rp 121.7 trillion	Rp 108.6 trillion
4	Total Assets	Rp 191.0 trillion	Rp 178.8 trillion
5	LDR	91.00%	90.31%
6	NPL - gross	2.66%	2.31%
7	ROA	1.01%	0.94%
8	ROE	5.64%	5.38%
9	NIM	3.46%	3.27%
10	CIR	69.90%	72.63%
11	Operating expenses to operating revenues (BOPO)	86.56%	87.43%
12	CAR	21.72%	25.47%
13	Profit before Tax	Rp 1.8 trillion	Rp 1.7 trillion
14	Profit after Tax	Rp 1.4 trillion	Rp 1.3 trillion

* Bank Business Plan/RBB Target (Bank only)

** Performance Realisation (Bank only)

2026 PROJECTIONS

Financial Projections

Maybank Indonesia's has established targets or projections for the 2026 financial year as follows:

No	Description	Projections 2026*
1	Deposits	Rp 134.3 trillion
2	CASA	Rp 71.6 trillion
3	Loans	Rp 119.9 trillion
4	Total Assets	Rp 195.8 trillion
5	LDR	89.31%
6	NPL - gross	2.23%
7	ROA	1.01%
8	ROE	6.25%
9	NIM	3.45%
10	CIR	68.10%
11	BOPO	85.47%
12	CAR	24.53%
13	Profit before Tax	Rp 1.9 trillion
14	Profit after Tax	Rp 1.6 trillion

* Bank Business Plan/RBB Target (Bank only)

Stepping into the next phase of transformation, Maybank Indonesia is directing its business strategy to align with the Maybank Group's strategic agenda through ROAR30 as a continuation of the foundation built during the M25+ period. This strategy focuses on increasing sustainable profitability with a target Group Return on Equity (ROE) in the range of 13-14% by 2030, while strengthening the Bank's position as a relevant and adaptive financial institution to changes in the industrial landscape. Within this framework, the Bank focuses on empowering the value of Humanising Financial Services, enhancing customer experience, and developing value-based services that provide broader economic and social impacts.

In the future, Maybank Indonesia's strategic direction will focus on strengthening regional capabilities, developing integrated solutions across entities through the One Maybank synergy, and expanding integrated wealth management, Islamic finance, and digital transaction services. ROAR30 also prioritizes investment in technology, data analytics, and artificial intelligence to increase productivity and strengthen service quality across

all customer segments. This measure is in line with Maybank's vision to strengthen its position as a preferred regional partner in ASEAN and support real economic growth through financing for MSMEs and strategic sectors.

In line with the Maybank Group's vision and objectives, and taking into account Maybank Indonesia's key focus areas, the Bank's Management has translated the M30 Strategic Plan into a core strategy that serves as the framework for developing the Bank's Business Plan (RBB) for 2026 and the years to come. By implementing the M30 strategy, the Bank not only adapts to change but also strives to create new opportunities to provide added value to customers, the community, and stakeholders. As One Team One Direction New Energy, the Bank will continue to ignite new enthusiasm in every business step. The Bank carries out these efforts to deliver continuous innovation, strengthen synergies, and encourage inclusive and sustainable growth for Maybank Indonesia.

Internally, the M30 direction is a long-term horizon that is the final target of the ROAR30 implementation, while also marking a phase of strengthening operational foundations, organizational culture, and increasingly mature risk management. Maybank Indonesia will continue to drive quality-based growth, expand digital capabilities, and strengthen differentiation through sharia values and sustainability as part of the Bank's long-term strategy. With this foundation, the Bank is optimistic that it can maintain its competitiveness in the national banking industry while creating sustainable added value for all stakeholders until 2030.

DIVIDEND DISTRIBUTION POLICY

Dividend Policy

The Bank distributes Dividends in accordance with the prevailing regulations in Indonesia, particularly those related to capital markets, stock exchanges, taxation, and banking. Dividend distribution must be approved by shareholders in the General Meeting of Shareholders (GMS).

In accordance with the Financial Services Authority Regulation of the Republic of Indonesia Number 17 of 2023 concerning the Implementation of Governance for Commercial Banks and to enhance the management of Shareholders' rights in the implementation of Dividend Distribution, the Bank has established an Internal Policy regarding Dividend Distribution, which is outlined in the Board of Directors Regulation No. PER/DIR.2024.001/DIR COMPLIANCE concerning the "Guidelines for the Process and Mechanism of the Corporate Dividend Payment to Shareholders." This internal policy is to ensure that the Bank's Dividend Distribution to Shareholders can be implemented in compliance with applicable laws

and regulations while adhering to Good Corporate Governance principle and protecting the Bank's interests. The Board of Directors Regulation provides guidelines for implementing activities for work units related to the Bank's Dividend Distribution to Shareholders, aiming to facilitate a more effective, accountable, organized and timely process while ensuring compliance with prevailing regulations.

Dividend for Financial Year 2021

In accordance with the decision of the Annual GMS held on March 25, 2022, the Bank distributed dividends for the 2021 Fiscal Year. From the Bank's net profit for the 2021 Fiscal Year amounting to Rp1,644,969,584,617, Rp6.47496 (six point four seven four nine six cents) per share or 30% of the net profit with a total maximum of Rp493,490,875,385 was distributed as dividends to shareholders.

Dividend for Financial Year 2022

In line with the decision made at the Annual GMS held on March 31, 2023, the Bank has paid dividends for Financial Year 2022. Of total net profits of Rp1,471,070,391,742 for Financial Year 2022, a dividend of Rp7.72061 (seven point seven two zero six one cent) per share or 40% of the maximum total net profit with the amount of Rp588,428,156,697 was paid to the shareholders.

Dividend for Financial Year 2023

In line with the decision made at the Annual GMS held on April 1, 2024, the Bank paid dividends for Financial Year 2023. Of total net profits of Rp1,743,406,226,869 for Financial Year 2023, as a dividend of Rp10.29365 (ten rupiah point two nine three six five cents) per share or 45% of the maximum total net profit with the amount of Rp784,532,802,091 was paid to the shareholders.

Dividend for Financial Year 2024

In accordance with the decision of the Annual GMS held on April 11, 2025, the Bank distributed dividends for the 2024 Fiscal Year. From the net profit of the Bank for the 2024 Fiscal Year amounting to Rp1,115,963,322,571, Rp5.85691 (five point eight five six nine one cent) per share or 40% of the net profit with a total maximum of Rp446,385,329,029 was distributed as dividends to shareholders.

Dividend for Financial Year 2025

The decision to determine the distribution of dividends from the Bank's net profit for the Financial Year 2025 will be submitted at the 2026 Annual GMS.

Detailed information regarding dividend payments made by the Bank for over the past 5 financial years is as follows:

Fiscal Year	AGMS Date	Percentage of Dividends Distributed to Net Profit	Dividend per Share (Rp full amount)	Total Dividend Payment (Rp billion)	Announcement Date	Payment Date
2025	The decision to determine the distribution of dividends from the Bank's net profit for the Financial Year 2025 will be made at the 2025 Annual GMS.					
2024	11 April 2025	40%	5.85691	446.4	14 April 2025	9 May 2025
2023	1 April 2024	45%	10.29365	784.5	2 April 2024	30 April 2024
2022	31 March 2023	40%	7.72061	1.471.1	3 April 2023	28 April 2023
2021	25 March 2022	30%	6.47496	493.5	29 March 2022	28 April 2022

EMPLOYEE AND/OR MANAGEMENT STOCK OWNERSHIP PROGRAM (ESOP/MSOP)

As of the end of 2025, Maybank Indonesia did not have a stock option program for the Board of Directors, Board of Commissioners, or employees. Therefore, the Bank does not provide information regarding the number of ESOP/MSOP shares, their realization, the time period, the requirements for employees and/or management who are eligible, and the exercise price.

REALIZATION OF THE USE OF PROCEEDS FROM THE PUBLIC OFFERING

In 2025, Maybank Indonesia did not issue any securities.

SIGNIFICANT CHANGES IN THE BANK AND THE BANK BUSINESS GROUP IN 2025

Throughout 2025, there were no significant changes in the Bank or its Business Group.

SIGNIFICANT PROHIBITIONS, RESTRICTIONS, AND CONSTRAINTS TO TRANSFER FUNDS BETWEEN THE BANK AND OTHER ENTITIES IN THE BUSINESS GROUP

In 2025, Maybank Indonesia did not record any significant prohibitions, restrictions, or constraints in transferring funds between the Bank and other entities within the business group.

PROVISION OF FUNDS, COMMITMENTS, AND OTHER FACILITIES

In accordance with the Bank's internal policy regarding the provision of funds to related parties (individuals and groups, including Executive Officers, Board of Directors, and Board of Commissioners of the Bank), such transactions have been conducted fairly, with reasonable terms, and with the approval of the Board of Commissioners. Details regarding transactions involving the provision of funds to related parties are discussed under Material Transactions with Conflict of Interest and Transactions with Affiliated Parties/Related Parties.

OTHER IMPORTANT TRANSACTIONS IN SIGNIFICANT AMOUNTS

In 2025, Maybank Indonesia did not conduct any other substantial transactions involving significant amounts, aside from those already disclosed in this Management Discussion and Analysis chapter.

MATERIAL TRANSACTIONS RELATED TO INVESTMENT, EXPANSION, DIVESTMENT, ACQUISITION, AND RESTRUCTURING

Investment

In 2025, Maybank Indonesia did not engage in any investment activities; therefore, information related to the objectives, transaction values, and sources of funds for investment activities is withheld.

Expansion

In 2025, Maybank Indonesia did not undertake any expansion activities; therefore, information related to the objectives, transaction values, and sources of funds for expansion activities is withheld.

Divestment

In 2025, Maybank Indonesia did not engage in any divestment activities; therefore, information related to the objectives, transaction values, and funding sources for divestment activities is withheld.

Acquisition

In 2025, Maybank Indonesia did not pursue any acquisition activities; therefore, information related to the objectives, transaction values, or funding sources for acquisition activities is withheld.

Restructuring

There were no debt or capital restructuring activities in 2025. As a result, Maybank Indonesia does not provide information regarding the objectives, transaction values, or funding sources for restructuring activities.

MATERIAL TRANSACTIONS CONTAINING CONFLICTS OF INTEREST AND TRANSACTIONS WITH AFFILIATED/RELATED PARTIES

Transactions Containing Conflict of Interest

In 2025, Maybank Indonesia did not engage in any conflict of interest transactions; accordingly, the Bank has no disclosures regarding the parties involved, their affiliations, transaction fairness assessments, transaction rationale, realization of transactions during the financial year, related internal review policies, or compliance with applicable regulations and provisions.

Transactions with Affiliated or Related Parties

In 2024, there were Affiliated Transactions conducted while still complying with the provisions of the Financial Services Authority Regulation No. 42/POJK.04/2020 concerning Affiliated Transactions and Conflict of Interest Transactions ("POJK 42") implemented by Maybank Indonesia. Affiliate Transactions carried out by Maybank Indonesia have been conducted in accordance with the provisions of POJK 42, including by applying the "arm's length" principle and carrying out procedures to ensure that affiliated transactions are in accordance with generally accepted business practices and meet the principles of fair transactions.

Aligning with POJK 42, Affiliate Transactions are not all required to be reported to the Financial Services Authority ("OJK") and the Indonesia Stock Exchange ("IDX") if they do not meet the criteria that must be reported to the OJK and IDX. All Affiliate Transactions conducted by Maybank Indonesia in 2024 did not contain a Conflict of Interest as referred to in Financial Services Authority Regulation No. 42/POJK.04/2020 on "Affiliate Transactions and Conflict of Interest Transactions".

In 2025, Maybank Indonesia conducted transactions with related parties because the entities are under the same control and/or management in its business activities. In these affiliated/related transactions, Maybank Indonesia provides the role of the Board of Commissioners and the Audit Committee in ensuring that the transactions are conducted in accordance with the arm's length principle. Furthermore, the Board of Directors ensures that affiliated transactions follow proper procedures and adhere to generally accepted business practices.

The Bank and its subsidiaries conduct transactions with related parties in accordance with the provisions of the Statement of Financial Accounting Standards (PSAK) No. 7 regarding "Related Party Disclosures". The types of transactions and balances with related parties, whether or not carried out with the same normal terms and conditions as for unrelated parties, are disclosed in the notes to the consolidated financial statements.

Fairness, Review Mechanisms, and Compliance with Provision and Regulations on Transactions with Affiliated Parties

Transactions with related parties are conducted under the same terms and conditions as those with third parties, with the exception of loans granted to key employees. Maybank Indonesia's affiliate transactions comply with the requirements outlined in Financial Services Authority Regulation No. 42/POJK.04/2020 regarding Affiliate Transactions and Conflict of Interest Transactions at the time the transactions are conducted. As part of its regular business activities, the Bank conducts transactions with related parties due to ownership and/or management relationships. All related party transactions follow mutually agreed-upon policies and terms and conditions.

Reasons Behind Transactions with Related Parties

Transactions with related parties are mainly conducted to support the benefit and sustainability of the Bank's operations and are associated with the lending and borrowing of funds as part of regular business activities.

Statement of the Board of Directors and the Board of Commissioners on Affiliated Transactions

The Board of Directors states that every affiliated transaction conducted by the Bank follows proper procedures to ensure that the affiliated transaction is conducted in accordance with generally accepted business practices, including through a review process carried out in accordance with the arm's-length principle, as well as taking into account the provisions of Article 3 of POJK 42.

The Board of Commissioners and the Audit Committee play a critical role in conducting adequate procedures to ensure that affiliated transactions are conducted in accordance with generally accepted business practices, including by adhering to the arm's-length principle.

The Board of Commissioners, together with the Board of Directors continues to develop, adopt, disclose and refine policies related to affiliated/related transactions and implement a robust process to approve, review and monitor such transactions if there is an inherent conflict of interest, including establishing and/or involving the Audit Committee.

The Maybank Indonesia Audit Committee is tasked with reviewing and providing recommendations on significant affiliated/related party transactions, and submitting this to the Board of Commissioners to determine whether the transaction is in the best interests of the Company. If so, the Audit Committee can determine fair and reasonable terms. Disclosure of Parties, Nature, and Value of Related Party Transactions

In the event of a transaction with an affiliated/related party, the Bank includes information such as the name of the party, relationship, nature, and value of the transaction as stated in the information table below. In 2025, the total value of related party transactions on the asset side was Rp1,6 trillion and on the liability side was Rp1,2 trillion.

Details of information regarding related parties with Maybank Indonesia along with the parties, nature of the relationship and transactions carried out during 2025, as stipulated in Notes to the Consolidated Financial Statements Number 44, are as follows:

Related parties	Nature of Relationship	Nature of Transaction
Board of Commissioners, Board of Directors, and Executive Officer	Key management personnel	Loans and Sharia receivables/financing, customer deposits, accrued expenses and other liabilities, interest income, interest expenses, and personnel expenses.
Malayan Banking Berhad	Ultimate shareholder	Current accounts with other banks, derivative receivables, prepaid expenses and other assets, deposits from other banks, derivative liabilities, acceptance liabilities, securities issued, accrued expenses and other liabilities, subordinated bonds, interest income, interest expense, and bank guarantees.
Sorak Financial Holdings Pte, Ltd.	Shareholder	Deposits from customers, Interest expenses
Maybank Offshore Corporate Services (Labuan) Sdn, Bhd.	Shareholder	Deposits from customers, Interest expenses
PT Maybank Sekuritas Indonesia	Owned by the same Ultimate shareholder	Loans from Sharia receivables/financing, equity investments, derivative receivables, prepaid expenses and other assets, customer deposits, derivative liabilities, interest income, and interest expenses.
MIB Securities India	Owned by the same Ultimate shareholder	Deposits from customers, Interest expenses
PT Maybank Asset Management	Owned by the same Ultimate shareholder	Deposits from customers, Interest expenses
MBB Labs Private Limited	Owned by the same Ultimate shareholder	Deposits from customers, Interest expenses
PT Asuransi Etiqa Internasional Indonesia	Owned by the same Ultimate shareholder	Loans from Sharia receivables/financing, customer deposits, interest income, and interest expenses.
Maybank Singapore Limited	Owned by the same Ultimate shareholder	Deposits from customers, Interest expenses

(In billion Rupiah)

Description	2025	2024
Assets		
Current accounts with other banks	115	61
Financial investments	160	160
Derivative receivables	504	447
Loans and Sharia receivables/financing	411	143
Acceptances receivable	2	-
Prepaid expenses and other assets	438	146
Affiliated party transactions for assets	1,630	957

(In billion Rupiah)

Description	2025	2024
Liabilities		
Obligations due immediately	0	1
Customer deposits	387	404
Deposits from other banks	2,610	2,915
Derivative liabilities	741	508
Acceptance liabilities	13	56
Securities issued	-	52
Accrued expenses and other liabilities	3	6
Subordinated bonds	100	99
Affiliated party transactions for liabilities	3,854	4,042

CHANGES IN LAWS AND REGULATIONS THAT HAVE A SIGNIFICANT IMPACT ON BANKS

No	Legislation (BI, OJK, BEI)	Changes and Explanations	Impact on Maybank Indonesia	Impact on Financial Statements
Bank Indonesia Regulation ("PBI") / Bank Indonesia Board of Governors Regulation ("PADG")				
1	PBI Number 9 of 2025 concerning Macprudential Liquidity Incentive Policy and PADG Number 27 of 2025 concerning Implementing Regulations for Macprudential Liquidity Incentive Policy	Macprudential Liquidity Incentive Policy (KLM) regulation is strengthened by a performance-based and future-oriented incentive scheme, namely the initial relaxation of liquidity in accordance with the direction of loan or financing growth. This provision, among other things, regulates the KLM amount, which is a deduction from the Minimum Statutory Reserve (GWM), calculated based on the Bank's commitment to disbursing loans or financing and/or other matters that can support loan or financing growth.	The Bank takes into account the incentive scheme in determining loan and financing distribution targets in response to changes in the incentive scheme.	No impact on Financial Statements.
2	PBI Number 10 of 2025 concerning Regulation of the Payment System Industry and PADG Number 32 of 2025 concerning Regulation of the Payment System Industry	In order to organize the Payment System industry, it is necessary to establish criteria as a reference for implementing the principle of same activities, same risk, and same regulation through an assessment of compliance with criteria in the form of transactions, interconnection, competence, risk management, and information technology infrastructure, known as TIKMI. The assessment of TIKMI compliance by the Payment System industry is used by Bank Indonesia in licensing, determining, approving, accessing participants, administering, supervising, and terminating the operation of Payment Systems. In addition, Banks are required to submit Strategic Business Plan (SBP) and Payment System Business Plan (RBSP) Reports.	Banks are required to conduct self-assessments and meet TIKMI criteria, submit Strategic Business Plan (SBP) and Payment System Business Plan (RBSP) Reports in accordance with applicable regulations.	No impact on Financial Statements.

No	Legislation (BI, OJK, BEI)	Changes and Explanations	Impact on Maybank Indonesia	Impact on Financial Statements
Financial Services Authority Regulation (“POJK”)/Financial Services Authority Circular Letter (“SEOJK”)/ Regulation of the Members of the Board of Commissioners of the Financial Services Authority (“PADK”)				
1.	POJK Number 2 of 2025 concerning Reporting of Commercial Banks Through the Financial Services Authority Reporting System	Banks are required to submit reports through the OJK reporting system (APOLO) where there are changes, namely: a. Changes to the type of report b. Changes to the reporting period c. Changes to the deadline for submitting reports	The Bank prepares and carries out reporting obligations correctly and on time, considering that there are sanctions imposed on the violation of provision.	No impact on Financial Statements.
2.	Financial Services Authority Regulation (POJK) Number 18 of 2025 concerning Bank Transparency and Publication of Reports	There are additions related to: a. UUS reporting b. Additional provisions for PE for preparing Financial Statements c. Additional Financial Publication Reports and financial performance information for the semester period	The Bank prepares and implements its reporting and publication obligations, considering that there are sanctions imposed on the violation of provision.	The addition of this POJK does not change the provision in regard to the submission of Financial Statements.
3.	POJK Number 24 of 2025 concerning Account Management at Commercial Banks	This regulation generally regulates the classification of checking and savings accounts, customer account administration, account administration policies and procedures, and customer obligations in maintaining active accounts. This regulation was established to ensure protection for all customers through standardization of account management within the banking industry, and to prevent fraudulent practices or abuse of customer accounts. Checking and Savings Accounts are classified into 3, including: a. active account, defined as an account that records deposit, withdrawal, or balance inquiry activities; b. inactive accounts, defined as an account that has no record of deposit, withdrawal, or balance inquiry; activities for more than 360 days; and c. dormant accounts, defined as an account that has no record of deposit, withdrawal, or balance inquiry activities for more than 1800 days.	Banks are required to: a. classify Current Accounts and Savings Accounts in accordance with this POJK. b. have policies and procedures for managing Current Accounts and Savings Accounts no later than 6 (six) months after the POJK is enacted or no later than May 10, 2026. c. provide a system for managing Current Accounts and Savings Accounts and classify Current Accounts and Savings Accounts according to the criteria of active accounts, inactive accounts, and dormant accounts.	No impact on Financial Statements.

No	Legislation (BI, OJK, BEI)	Changes and Explanations	Impact on Maybank Indonesia	Impact on Financial Statements
4.	SEOJK Number 14/SEOJK.03/2025 concerning the Implementation of Governance for Commercial Banks	The Financial Services Authority Circular Letter is an implementation provision of POJK Number 17 of 2023 and POJK Number 2 of 2024, which includes regulations regarding: a. 16 (sixteen) pillars/assessment factors for the implementation of governance; 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) completeness and implementation of committee duties; 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) provision of remuneration; 10) provision of funds to related parties and provision of large exposures; 11) integrity of reporting and information technology systems; 12) 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 in Banking Business Groups (KUB). b. scope and procedures for submitting reports on the implementation of governance; and c. working papers and self-assessment matrices for the implementation of governance.	Banks are required to: a. Ensure that internal guidelines comply with the provisions b. Adjust the Self-Assessment Report on the Implementation of Governance to refer to these provisions.	No impact on Financial Statements.
5.	SEOJK Number 20/SEOJK.08/2025 concerning Publication of Complaint Handling and Complaint Service Reports	SEOJK No. 20/SEOJK.08/2025 regulates the obligations of Financial Services Business Actors (PUJK) to publish complaints handling and consumer complaint service reports in accordance with the mandate of POJK Number 18/POJK.07/2018 and POJK Number 22 of 2023, including types of reports that must be prepared, how to submit them, and the appointment of a person responsible for the report at Financial Services Institutions (PUJK). The main regulations are as follows: a. publication of complaint handling; b. person responsible for publication of complaint handling; c. form and preparation of complaint service reports; d. submission of complaint service reports; e. person responsible for complaint service reports; and f. procedure for submitting complaint service reports.	1. Adjustment of Bank Internal Policy 2. PIC/Related work units are required to publish: • brief procedures for Complaint Services to Consumers and/or the public • handling of Complaints received by PUJK in annual reports, PUJK websites, and/or other media officially managed by PUJK at least 1 (one) time a year. • PIC/Related work units are required to prepare and submit Complaint Service reports to the Financial Services Authority on a semi-annual basis no later than July 10 of the current year and January 10 of the following year.	No impact on Financial Statements.

No	Legislation (BI, OJK, BEI)	Changes and Explanations	Impact on Maybank Indonesia	Impact on Financial Statements
6.	SEOJK Number 29/SEOJK.03/2025 concerning Transparency and Publication of Conventional Commercial Bank Reports	This SEOJK regulates the scope, format, and procedures for the preparation, announcement, and submission of published reports by conventional commercial banks, including branch offices of banks domiciled abroad. A Publication Report is a report announced to the public and/or submitted to the Financial Services Authority with announcement and submission procedures in accordance with the provisions stipulated by the Financial Services Authority. This SEOJK also regulates provisions related to the deadline for the announcement of financial Publication Reports and financial performance information as well as Publication Reports on risk exposure and capitalization in accordance with Financial Services Authority Circular Letter Number 9/SEOJK.03/2020 concerning Transparency and Publication of Conventional Commercial Bank Reports. The format of the Publication Report as stated in the Attachment to this SEOJK is the minimum standard that must be met by the Bank. The main regulations are as follows: • Minimum standards for financial & non-financial reports • Regulation of risk exposure & capital reports • Strengthening the obligation to publish in Indonesian • The attachment contains formats, examples, and statements.	• Updating Bank Internal Policies • Fulfillment of all obligations stipulated in this SEOJK properly and on time (in accordance with reporting deadlines)	Impact on Financial Statements.
7.	PADK Number 37/PADK.08/2025 concerning the Information Provision and Information Delivery for Marketing of Financial Products and Services	There are references that Banks must follow, namely: a. Product and/or Service Information Summary Format b. Advertisement examples (providing information through advertisements) c. delivery of information for product and service marketing; d. PUJK cooperation with third parties in providing and delivering information for product and service marketing; and e. documentation of product and service information materials by PUJK.	The Bank adjusts the Product and/or Service Information Summary Format and advertisements in accordance with PADK provisions.	No impact on Financial Statements.
Other regulations:				
1.	Circular Letter of Financial Transaction Report and Analysis Center Number 6 of 2025 concerning Amendments to Circular Letter of Financial Transaction Report and Analysis Center Number 8 of 2016 concerning Procedures for Submitting Information to Integrated Service Users Through the Integrated Service User Information System Reporting Application	This Circular Letter amends Circular Letter Number 8 of 2016, which regulates the procedures for submitting integrated service user information through the Integrated Service User Information System Reporting (SIPESAT) application. This amendment relates to the procedures for submitting integrated service user information through the Integrated Service User Information System Reporting application. The main points of the Regulation are Submitting Changes to several points, including: 1. Section B has been changed regarding the type of information. 2. Section C has been changed regarding the information submitted. 3. Section D has been changed regarding the technical aspects of information submission. 4. Section G has been deleted. 5. Section I has been changed regarding the Submission of SIPESAT Information in Certain Conditions. 6. Section J has been changed regarding Officers Who Submit SIPESAT Information. 7. Submission of information to users of integrated services.		

CHANGES IN ACCOUNTING POLICIES

The adoption of the following revised standards, effective January 1, 2025, does not result in substantial changes to the accounting policies of the Bank and its subsidiaries; and there is no material impact on the amounts reported for the current year or the prior year. Changes in accounting policies and their impact on Maybank Indonesia's financial statements are presented as follows:

No	Amendment of Changes in Accounting Policy	Summary of Changes	Impact on Maybank Indonesia's Financial Statements
1.	Amendment of SFAS No. 221: "Lack of Exchangeability"	Amendment of SFAS No. 221 clarifies the conditions regarding conditions when a currency is not exchanged and its disclosure.	There are no substantial changes to the accounting policies of the Bank and its subsidiaries; and there is no material impact on the amounts reported for the current or prior years.

CHANGES IN THE BUSINESS MODEL RELATED TO THE SECURITIES INVESTMENT MANAGEMENT FRAMEWORK

In line with the implementation of the Investment Framework in the management of marketable securities, which incorporates various risk parameters, as well as changes in the organizational structure and functions within the Corporate Treasury and Global Market units, the Bank has refined its business model for managing its securities portfolio. This adjustment in the business model has resulted in the reclassification of financial assets within the Banking Book, from the Amortized Cost (AC) portfolio to the Fair Value through Other Comprehensive Income (FVOCI) portfolio, and vice versa from FVOCI to AC. The implementation of the Investment Framework aims to strengthen the Bank's investment management process by taking into account liquidity and capital requirements more comprehensively, thereby supporting the development of a more robust and resilient balance sheet structure.

COMPLIANCE AS A TAXPAYER

Maybank Indonesia consistently fulfills its tax obligations to support state financing, social development, and national economic progress. Information regarding taxes paid by the Bank to the Government of the Republic of Indonesia in 2025 and 2024 is as follows:

(In billion Rupiah)			
No	Description	Total	
		2025	2024
1	Corporate Income Tax	264	41
2	Employee Income Tax Article 21	430	379
3	Income Tax Article 4(2)	829	899
4	Income Tax Article 23/26	107	186
5	VAT	38	36

MARKETING ASPECTS

ANALYSIS OF MARKET SEGMENTS AND COMPETITIVE CONDITIONS

Maybank Indonesia regularly conducts comprehensive evaluations of its market segments, while also closely monitoring the increasingly tight competitive dynamics in the banking industry. Domestic economic growth and the increasing number of middle-class community groups have positively contributed to national economic activity and opened up opportunities for the banking industry to continue expanding its role in supporting intermediation and more inclusive financial services.

In 2025, national banking liquidity remained at an adequate level, thus strengthening lending capacity and supporting the sustainability of the intermediation function. The resilience of the banking sector also remained solid, reflected in a strong capital position and relatively controlled credit risk. Furthermore, digital economic and financial transactions continued to show significant growth, supported by a secure, smooth, and reliable payment system. These developments have contributed to shaping an increasingly competitive market landscape and have influenced the Bank's performance and business development direction.

In response to these dynamics, Maybank Indonesia consistently updates its strategies and policies to ensure the relevance of the products and services offered to customer needs and market segment developments. The Bank continues to strive to provide targeted, innovative, and value-added banking solutions, in line with changing customer behavior and the increasingly digital transformation of the financial industry. With an understanding of market segments and competitive conditions, Maybank Indonesia also remains disciplined in implementing cost management policies at all levels of the organization. Every cost incurred contributes to increasing revenue and operational efficiency on a sustainable basis. Through this measured approach, the Bank is optimistic about seizing growth opportunities while strengthening its competitiveness in the ever-evolving banking industry.

MARKETING STRATEGY 2025

In 2025, Maybank Indonesia implemented a targeted and sustainable marketing strategy to support its aspiration to become a Top 10 Bank in Indonesia. Various bankwide campaigns focused on strengthening the Share of Voice and expanding awareness of product offerings and programs, thereby driving top-of-mind, strengthening brand relevance, and contributing to empowering Maybank Indonesia's brand equity.

This strategy is based on the meaning of Humanising Financial Services as Maybank Indonesia's commitment to humanising financial services—empowering the potential of individuals and businesses and supporting customer aspirations to achieve life goals and optimal business growth. This commitment is realized through innovative solutions oriented to the needs, values, and aspirations of customers, going beyond a merely transactional approach.

In line with that, Maybank Indonesia prioritizes impactful activities to increase customer engagement and loyalty. The focus is directed at strengthening cross-selling and optimizing the Satu Maybank ecosystem at the regional and national levels to accelerate growth in the Privilege, Premier, and Business segments through a variety of financial solutions in the form of products and/or programs relevant to the needs of each segment.

In addition to driving business growth, Maybank Indonesia also strengthens its credibility and brand equity through a series of strategic initiatives, including Connect 3, the Shariah Thought Leadership Forum, the

Her Power Initiative, the Maybank Cycling Series II Festino, and the Maybank Marathon Bali, which strengthen the Bank's position as a thought leader in the ESG field. This strengthening reputation is also supported by prestigious awards, such as the TIME Award and the Brand Finance Award, which strengthen stakeholder trust and emphasize Maybank Indonesia's competitiveness in the national banking industry.

MARKET SHARE

Maybank Indonesia consistently strives to develop and implement the right marketing strategies and product development to offer banking service solutions that suit customer needs. By strengthening superior products and services, the Bank continues to increase competitiveness and expand the added value provided to customers in various segments.

In 2025, Maybank Indonesia once again successfully maintained its position in the national banking industry with an asset market share of 1.4%, and a credit and Third Party Funds (DPK) market share of 1.4% and 1.2%, respectively. This achievement reflects the Bank's consistency in maintaining intermediation performance and strengthening its funding base amidst the dynamics of ever-evolving industry competition.

Detailed information regarding the development of the Bank's market share in terms of assets, credit, and third party funds towards the growth of the Indonesian banking industry is presented in the 2025 Macroeconomic Review section, especially in the discussion of Maybank Indonesia's Position in the National Banking Industry.

MARKETING CAMPAIGN FORM OF MAYBANK INDONESIA PRODUCTS AND SERVICES DURING 2025

In line with the 2025 marketing strategy and strengthening market share, Maybank Indonesia implemented a series of integrated marketing campaigns that consistently combine Brand, Product, and Sharia communications across various digital and offline touchpoints. This initiative is designed to expand awareness, drive acquisition, and strengthen business growth through a measurable full-funnel approach, while ensuring message alignment across all priority segments and service lines.

- Brand Manifesto & "May is Maybank": Strengthening Brand Salience in the Era of Media Fragmentation Amidst increasingly fierce competition for share of attention and increasingly fragmented communication channels. Maybank Indonesia strengthens brand salience as a prerequisite for increasing consideration and acquisition. The Brand

Manifesto is implemented as a communication umbrella to build broad-scale brand awareness while creating an audience base that can be optimized through retargeting strategies. The momentum was strengthened in May through the theme “May is Maybank”, by utilizing a mix of cinema channels, OOH, transportation, and digital platforms to ensure massive reach and strengthen full-funnel performance in Q1-2 2025.

- **Maybank SME: Connecting Financing, Ecosystem, and Sustainability**
SME growth remains a key economic agenda, but challenges in accessing financing and the need for end-to-end solutions are still pain points for many business actors. Responding to this, Maybank SME is positioned as a one-stop solution that integrates funding with a simple, fast, and relevant digital experience, supported by eBiz Maxi, Beyond Banking solutions, Transaction Banking capabilities, M2E, Wealth, One Maybank, and a sustainability agenda through MyImpact. Marketing activation is carried out through digital campaigns, customer testimonial content, advertorials, and a series of offline activities to strengthen Maybank’s positioning as a partner for SME growth, including strengthening the Halal ecosystem through strategic collaboration with related partners.
- **Maybank Syariah: Strengthening Legacy Planning, Hajj Readiness, and Thought Leadership**
Public aspirations for Sharia financial services continue to rise, but the literacy and inclusion gap remains relatively wide, thus driving the need for more applicable education and solutions. Maybank Indonesia is reinforcing Syariah Wealth Management with a focus on legacy themes, including through the launch of the Waris Calculator as a digital tool to help customers plan wealth distribution in a more structured manner. In line with this, the continued high interest in performing the Hajj—with limited quotas that require more disciplined long-term planning—makes Hajj savings and planning an increasingly relevant financial need across segments. Maybank Indonesia is implementing a communication strategy for MyArafah Savings and Hajj services that are personalized to three main personas—business owners in the regions, metropolitan entrepreneurs, and family-oriented customers—so that the value proposition and service approach are aligned with the needs and planning context of each segment. To strengthen its role as a thought leader, Maybank Indonesia also held Connect 3 and the Syariah Thought Leaders Forum with Global Islamic cleric, Mufti Menk to expand education, increase trust, and strengthen Maybank Indonesia’s Sharia positioning at the regional level.

- **Maybank Marathon Bali: Community-Based Brand Experience and Sustainability Commitment**
The trend of healthy lifestyles and community-based activities is getting stronger, including the growth of running communities, which drives the need for relevant and highly appealing brand experiences. In this context, the Maybank Marathon Bali is being run again as a flagship sports marketing and brand experience initiative that brings together community, tourism, and social and economic impacts. Full ownership of the Intellectual Property of this event strengthens the long-term strategic value for brand development, including through community content activation and new initiatives every year to deepen engagement and strengthen the reputation of an international-class event. And in 2025, the Maybank Marathon Bali welcomed the legendary Japanese runner, Yuki Kawauchi. In 2025, the Maybank Marathon Bali also integrated the “Green Footprint” initiative as part of its sustainability commitment, including the introduction of a Carbon Footprint Calculator to help participants calculate emissions from transportation and accommodation. This initiative is supported by improved waste management and community engagement, as a measure towards a more sustainable event, including the aspiration of a carbon-neutral target by 2030.
- **Maybank Cycling Series II Festino 2025: Strengthening Community Engagement and Sustainable Lifestyle**
As part of its commitment to a healthy lifestyle and sustainability, Maybank Indonesia continues to develop programs that encourage public participation in sports activities that have a positive impact, while strengthening an inclusive, active, and sustainable sports ecosystem. The Maybank Cycling Series II Festino 2025 presents two main categories—Gran Fondo 135 KM and Medio Fondo 84 KM—as a choice of challenges for participants of various experience levels, as well as being an engagement platform that consistently strengthens Maybank Indonesia’s closeness with the community.

REALIZATION OF WORK PROGRAMS, ACHIEVEMENTS, AND AWARDS IN THE FIELD OF MARKETING

As a follow-up to a series of integrated marketing campaigns for Maybank Indonesia products and services in 2025, the implementation of the strategy resulted in measurable achievements in both strengthening brand performance and contributing to the Bank’s economic value and reputation. Throughout 2025, Maybank

Indonesia realized an end-to-end marketing program with a focus on strengthening brand equity, improving funnel-based marketing performance, and implementing impactful brand experience initiatives. These efforts not only strengthen the brand's position in the market, but also encourage a more tangible contribution to business growth and the relevance of Maybank Indonesia in the eyes of Customers and the community.

- Strengthening brand equity and enhancing marketing funnel performance

The combination of the Brand Manifesto campaign and product campaigns contributed to strengthening brand performance, reflected in an increase in Brand Equity by 0.8 points to 42.8 and an increase in Brand Awareness by 3% to 88%. This strengthening of the upper funnel also drove improvements in the lower funnel, as indicated by an increase in consideration, usage, and main bank share metrics. Specifically, the portion of Customers who make Maybank Indonesia their main bank increased by 2% to 7%, reflecting the strengthening of Customer preference and loyalty to the Bank's brand and services.

- Economic impact and reputation strengthening through Maybank Marathon 2025

As one of the flagship brand experience initiatives, the Maybank Marathon 2025 event provided a significant economic contribution to Bali. The multiplier effect was recorded at Rp225.5 billion, an increase from Rp164 billion in the previous year. This increase was driven by the growth in participation from 12,700 to 13,600 runners, accompanied by an increase in average participant spending from Rp9.8 million to Rp12.5 million per person. From the business perspective, MSMEs and local businesses in Bali recorded an average daily turnover increase of 56% and an increase in the number of daily customers of around 43% during the event period, emphasizing the role of Maybank Marathon as a sports tourism platform with economic and social value, while strengthening Maybank Indonesia's reputation in the realm of community engagement.

- Industry recognition through marketing awards
Campaign performance also received industry recognition. In 2025, Maybank Indonesia was selected as one of the finalists for the MMA SMARTIES Indonesia Awards 2025 through the Maybank Marathon 2024 campaign in the Marketing Impact – Brand Experience category. Out of more than 800 entries, Maybank Indonesia was among the 171 finalists and reached the Top 8 in its category. This achievement reflects recognition of the campaign's creativity, relevance, and effectiveness in building impactful brand experiences for customers and communities, while strengthening Maybank Indonesia's credibility in outcome-based and measurable marketing execution.

MAYBANK INDONESIA BRANDING PLANS, STRATEGIES, AND PROJECTS IN THE FUTURE

Maybank Indonesia will continue to strengthen its branding strategy in a targeted manner to emphasize differentiation, strengthen message consistency across segments, and increase business conversion through integrated campaign orchestration. The initiatives developed position priority products as entry points for growth, strengthen wealth propositions regionally, and accelerate the synergy of the I-Maybank ecosystem as an integrated financial conglomerate.

- Maybank Global Access: New Entry Point for Modern Financial Needs

With increasing public mobility, the need for cross-currency transactions, and Customer preferences for fast and digital-first banking experiences, savings products are increasingly required to provide more relevant value—not only as a means of saving funds, but also as an enabler of a more flexible lifestyle and financial management. In this context, Maybank Global Access is positioned as a new entry point for Customers to start a relationship with Maybank Indonesia through savings account that offers a range of benefits according to modern financial needs. Maybank Global Access offers multi-currency capabilities and lifestyle rewards (including cashback and free transfer fees through the M2U ID App), with features designed to reach various segments—from smart spenders, frequent travelers, education-focused families, to foreign exchange investors. This product is expected to be a strong entry point to expand the customer base, while strengthening engagement through a consistent and relevant service experience. Product development was completed in Q4 2024 and began with internal adoption by Maybankers through the “Inside-Out Marketing” principle to ensure service readiness and experience consistency. The external launch was carried out in Q1 2025, followed by a full-funnel ATL/BTL campaign to raise awareness, drive consideration, and accelerate acquisition.

- Wealth Management Brand Strategy: Strengthening Privilege, Premier, and Shariah Wealth Integration
As people's aspirations for more structured wealth management, the need for increasingly personalized services, and customers' expectations for consistent experience standards across channels and markets increase, competition in the wealth management segment is increasingly determined by the level of trust, quality of relationships, and clarity of value propositions. In this context, Maybank Indonesia is targeting a comprehensive brand strategy refinement to strengthen its position as the leading Wealth Management provider in Indonesia, while ensuring relevant differentiation in the ASEAN region. In the future, the focus will be on strengthening the brand

proposition and identity for the Privilege and Premier segments, by consistently emphasizing Maybank Indonesia's superiority in the aspects of trust, quality relationship management, and the end-to-end wealth journey for customers. Align with increasingly diverse market needs, Maybank Indonesia will also strengthen the alignment of brand identity between Conventional Wealth and Shariah Wealth within a single, integrated framework, so that communication, service experience, and value offerings can be delivered more cohesively. This initiative is aimed at enhancing brand equity, strengthening cross-market consistency, and driving Maybank Indonesia's competitiveness in the wealth segment in a sustainable manner.

- Strengthening the 1-Maybank Ecosystem 2026: Conglomerate Synergy for Integrated Financial Solutions

As Customers' financial needs become increasingly complex—from daily transactions, financing, protection, investment, to wealth planning—the market increasingly demands an integrated, accessible, and consistent service experience across all touchpoints. In this context, Maybank Indonesia views ecosystem strengthening as a strategic measure to enhance brand relevance while expanding added value for Customers at various stages of life.

By 2026, Maybank Indonesia will strengthen the 1-Maybank ecosystem as an integrated financial conglomerate that integrates banking, financing, securities, asset management, and insurance services. Through synergy and joint marketing across entities, 1-Maybank is directed to offer more holistic and integrated financial solutions for Customers, while improving the consistency of service experiences and brand messages across priority lines.

Collaboration with Maybank Finance, WOM Finance, Maybank Sekuritas Indonesia, Maybank Asset Management, and Etiqa will be optimized to drive acquisition of affluent and emerging affluent segments, expand financing access for more specific needs, strengthen service coverage for corporate clients and investors, as well as enrich product propositions through increasingly personalized and seamless service experiences across entities. With this strengthening, Maybank Indonesia targets increased cross-sell effectiveness, strengthened loyalty, and more sustainable business growth through the 1-Maybank ecosystem.

- Development and marketing of Maybank Credit Cards: Enhancing Lifestyle Programs for Credit Card Activation and Acquisition and Development of Payroll KTA through Digitalization and Profitability Optimization Proceeding dining and travel programs throughout the year with existing merchants as program consistency to customers. As well as implementing programs with new partners to provide choices and to attract new customers, Both aim to increase the active rate of Maybank Credit Card usage, support the increase in Maybank Credit Card Sales Volume and Maybank Credit Card acquisition. Then, developing KTA products for the Payroll segment based on risk profiles to maintain the profitability of this segment. From the KTA marketing perspective, additional channels were added through the M2U application to provide alternatives and convenience for customers in applying for KTA and to increase the competitiveness of Maybank KTA in the market.

BUSINESS PROSPECTS

MACROECONOMIC 2026

Global economic growth is projected to moderate to 3.1% in 2025 and 3.2% in 2026, down from 3.3% in 2024, reflecting continued headwinds from three primary factors: (1) a more costly global trade environment driven by tariff measures initiated by the United States Government toward key partners—most notably China—and subsequent retaliatory actions; (2) persistent geopolitical tensions in the Middle East, particularly in the Gaza Strip, as well as the ongoing conflict between Ukraine and Russia; and (3) limited fiscal and monetary capacity to support growth across both consumers and producers amid gradually rising global inflation, even as natural resource commodity prices show no meaningful upward trend. In this environment, major central banks—especially the Federal Reserve—have constrained room for monetary easing, with potential rate cuts likely capped at approximately 75 basis points from late 2025 through end-2026.

The domestic economy is projected to grow gradually from 5.03% in 2024 to 5.07% in 2025, then to 5.21% in 2026. We estimate that the increase in Indonesia's economic growth this year is due to a strong contribution from solid domestic demand during the government spending period, particularly for priority development programs, which are more aggressive in providing a multiplier effect for the national economy, plus an interest rate climate that is attempting to support economic

expansion activities carried out by Bank Indonesia, an investment climate that continues to be realized to be more conducive, as well as a trade surplus that continues to widen, along with the availability of solid export destination countries in ASEAN, China, India (and other Asian countries), the United States, and also the positive results of downstream policies that provide greater added value for Indonesian commodity exports, especially nickel. In general, Indonesia's economic activity is still concentrated in the Java Island area, contributing to the national economy, which accounts for approximately 57%. The manufacturing sector, such as the food and beverage industry, iron and steel, as well as the pharmaceutical and traditional medicine industries, remains a mainstay of the Java region economy, alongside labor-intensive industries such as textiles and footwear. Meanwhile, economic activity outside Java remains highly dependent on natural resource-based industries. In fact, several provinces, such as Central Sulawesi and North Maluku, which rely heavily on downstream commodity processing, have recorded very aggressive economic growth of over 7%. However, Indonesia's apparent economic growth is still considered far below its potential or target of more than 6%. This is due to global economic conditions that do not yet support aggressive exports and direct investment. This is also influenced by the suboptimal realization of central and regional government spending to support priority development programs. Furthermore, interest rates on loans and deposits have not yet decreased aggressively in line with the 150 bps reduction in the BI Rate from September 2024 to September 2025.

Conversely, government spending on priority development programs—including the Free Nutritious Meals initiative; Food, Energy, and Water Self-Sufficiency; multi-sector downstream industrialization; village-based development through MSMEs and cooperatives; infrastructure expansion and public housing; and human capital and education enhancement under the AstaCita program—had yet to gain meaningful traction through mid-2025. The measured pace of both central and regional budget realization during this period reflected constrained fiscal capacity, with state revenues falling short of expectations amid declining natural resource-based revenues in a challenging global economic environment, subdued commodity prices, the absence of dividend contributions from state-owned enterprises, the decision not to raise VAT beyond luxury goods, stagnant tobacco excise rates, and the underperformance of the Coretax application system.

Investment is expected to expand at a moderate pace amid a still-challenging global economic environment and an ongoing transition in national development priorities from the previous administration's infrastructure-led agenda to the new government's focus on strengthening human capital nutrition, achieving food, energy, and water self-sufficiency, upgrading and expanding education facilities and public housing, and advancing downstream industrialization and village-based development through MSMEs and cooperatives. Despite this adjustment period, we believe Indonesia's investment sector—particularly direct investment from both domestic and foreign investors—continues to offer meaningful upside potential and remains well positioned to sustain positive growth, supported by the government's ongoing commitment to enhancing the investment climate through tax holidays, the omnibus law, and broader deregulation and debureaucratization initiatives introduced since the prior administration.

The Rupiah is expected to retain scope for appreciation against the US dollar, supported by prospective capital inflows into financial markets amid the consolidation of a new global trade landscape—particularly with the United States—alongside anticipated monetary easing by the Federal Reserve through the remainder of 2025 and into 2026, continued growth in foreign direct investment, and Indonesia's consistently maintained trade surplus, both currently and prospectively, driven by commodity downstreaming initiatives and the implementation of Export Proceeds Foreign Exchange policies for non-oil and gas resource producers under Government Regulation No. 8/2025. Financial market participants continue to view Indonesia as an attractive investment destination, supported by resilient economic fundamentals and a still-wide yield differential between Indonesian sovereign bonds and U.S. Treasuries. Meanwhile, Indonesia's trade surplus remains solid, underpinned by strong export values from coal, palm oil, and downstream natural resource products, particularly nickel. We forecast USD/IDR at 16,436 by year-end 2025 and declining to below 16,069 in 2026.

Inflation rates are projected to remain low at 2.80% and 2.33% at the end of 2025 and 2026, respectively, as inflationary pressures from imports, driven by oil prices and the Rupiah exchange rate against the US Dollar, are maintained throughout the period. This will be supported by the government's contribution to maintaining subsidized energy and national food prices, as well as Bank Indonesia's contribution to preventing spikes in imported inflation. Specifically for 2025, inflation is seen to be higher due to increased purchases of gold jewelry by Indonesian consumers.

Over the 13-month period from September 2024 to October 2025, Bank Indonesia's benchmark interest rate, the BI Rate, has decreased by 150 bps to 4.75% and is expected to decrease to 4.50% by the end of 2025. This is in line with monetary policy to ensure inflation, particularly imported inflation, is controlled during global US dollar fluctuations and soaring global oil prices, to increase the attractiveness of national investment assets and support continued domestic economic growth, as well as adapt to the global interest rate climate. In 2026, the interest rate is projected to decrease again by 50 bps to 4.00% by the end of next year.

Bank credit growth is expected to slow slightly from 10.39% in 2024 to 8.15% at the end of 2025, and increase slightly to 9.04% in 2026. The projected slowdown in bank credit growth in 2025 is in line with the impact of less conducive global economic conditions, cautious domestic banking practices amidst indications of less aggressive domestic economic growth, and increased liquidity capacity constrained by foreign investor outflows from the government bond market. In 2026, we estimate credit growth will rebound as domestic economic activity rebounds, primarily due to the multiplier effect of the government's priority development programs, the implementation of which has improved compared to the beginning of the new administration.

However, we notice the growth of third-party fund deposits will grow aggressively from 4.48% in 2024 to 10.29% in 2025 and 9.47% in 2026, in line with the implementation of the liquidity injection policy from government funds to HIMBARA Bank amounting to Rp200 trillion starting September 15, 2025. This government policy provides liquidity flexibility for HIMBARA Bank, then banks other than HIMBARA (through the interbank money market), which ultimately also has an impact on increased liquidity conditions in the financial system to support activities in the real sector.

Based on the results of the Strengths, Weaknesses, Opportunities, and Threats (SWOT) analysis, Bank Management then mapped the strategic direction into four main pillars that form the framework of Maybank Indonesia's M30 strategy. These four pillars are designed to maximize internal strengths, address areas of improvement, and capture growth opportunities amid market dynamics and industry disruption.

Table of Basic Macroeconomic Assumptions

Basic Assumption	2026 Target
Economic Growth	5.2 – 5.8%
Inflation	1.5 – 3.5%
SUN 10 Years Interest Rate	6.6 – 7.2%
Forex	Rp16,500 – 16,900/USD
Price of Crude Oil	USD60 – 80/barel
Oil Lifting	605 – 620 rpbh
Gas Lifting	953 – 1,017 rbsmph

Sumber: the Ministry of Finance

IMPLEMENTATION OF 2026 STRATEGIC PROGRAMS AND PLANS

In order to realize the vision of Maybank Indonesia (MBI) as "an innovative, values-driven financial leader enabling inclusive and sustainable prosperity", Maybank Group together with Bank Management has made improvements to its overall business strategy for the short, medium and long term. Through this strategy improvement, MBI is committed to continuing to be relevant to customer needs, strengthening competitive advantages, and presenting differentiating value in the market in accordance with the Maybank Group's mission: Humanising Financial Services.

As one of the Maybank Group's main markets, Maybank Indonesia receives full support to realize its aspirations and strengthen the Bank's position in the future. Through this strategy, Maybank Indonesia is expected to continue to be relevant, meet customer needs, and provide comprehensive financial solutions with an increasingly broad reach. Maybank Group's mission: "Humanising Financial Services" focuses on three main aspirations, namely:

1. Providing Superior Service Experience: Delivering a service experience with personalized solutions, deep engagement, and upholding transparency and equality, thereby strengthening customer trust and loyalty across all segments
2. Providing Positive Impact on Society: Acting as a pioneer of goodness that strives to create social welfare, strengthen financial inclusion, and uphold the principles of sustainability in every business activity and community initiative
3. Strengthening the Real Economy: Distributing financing and solutions oriented towards increasing productivity, improving the main sectors of the real economy, and developing new economic sectors to create sustainable value for society and the country.

ROAR30

HUMANISING FINANCIAL SERVICES

Deliver Exceptional Experience

- **Lead in quality-of-service**
Digital-first omnichannel customer experience
- **Personalise solutions and engagements**
Tailor experiences enabled by latest tech and AI
- **Advocate transparent & equitable dealings**

Impact Society Positively

- **Champion for good**
Greater accessibility for underserved segments
- **Enable wellbeing for all**
Elevate wellbeing of communities; deploy next-gen capabilities to broaden inclusion
- **Uphold a sustainability-first approach**

Power the Real Economy

- **Uplift key drivers of real economies**
Support SMEs which serve as key drivers of the real economy
- **Nurture new economies**
Foster high-impact and high-value industries

BUSINESS CONTINUITY INFORMATION

BUSINESS SUSTAINABILITY PLAN

In facing various emergency conditions and to ensure the consistency of achieving business objectives and business continuity, Maybank Indonesia implements a comprehensive business continuity management strategy. The implementation of BCM is conducted continuously through proactive situation monitoring and taking mitigation measures in line with government and regulatory provisions and directions to maintain operational stability and continuity of service to customers.

In order to realize the Bank's Vision and Mission, Maybank Group together with management officially launched ROAR30, the latest five-year strategy until 2030, as a continuation of the successful M25+ strategy, ROAR30 is Maybank's strategic measure to strengthen business growth, improve performance, and ensure Maybank remains relevant and sustainable in the future.

Through ROAR30, Maybank Group establishes the direction of transformation towards 2030 that emphasizes business resilience, accelerated innovation, and the creation of long-term value for all stakeholders, ROAR30 encourages the Bank to build a more adaptive, resilient, and future-oriented organization, including strengthening readiness to face various risks and operational disruptions. Thus, the implementation of BCM and an integrated corporate strategy is an important part in ensuring that Maybank Indonesia is able to continue to provide comprehensive, broad, and sustainable financial solutions and services to the community.

MATTERS THAT HAVE THE POTENTIAL TO SIGNIFICANTLY IMPACT THE COMPANY'S BUSINESS CONTINUITY

Maybank Indonesia consistently monitors various challenges in the banking industry while prioritizing the principle of prudence and a selective approach in lending, to ensure that asset quality is maintained, The Bank is also committed to continuously improving its policy standards and credit approval processes to ensure that the growth achieved remains quality, accompanied by active monitoring of the loan portfolio that has the potential to experience a decline in quality.

In the future, lending will be focused on strategic industrial sectors by prioritizing the concept of sustainable financing. This approach is expected to not only encourage inclusive and sustainable economic growth, but also expand the market potential for the Bank. Along with the creation of a stronger economic base, greater business opportunities will open up, thus having a positive impact on the resilience and sustainability of Maybank Indonesia's business in the long term.

As of the end of 2025, Maybank Indonesia did not face conditions or factors that could potentially have a significant impact on the Bank's business continuity. This is reflected in the Bank's performance, which was still able to record positive PBT and PATAMI. Thus, Maybank Indonesia is in a stable position and does not face any problems that could disrupt operational continuity or business sustainability.

MANAGEMENT ASSESSMENT OF SIGNIFICANT FACTORS IMPACTING BUSINESS SUSTAINABILITY

Maybank Indonesia regularly conducts an assessment on the Bank's business sustainability and prepares necessary corrective and enhancement measures if conditions arise that could potentially disrupt operational continuity. As of the preparation and publication of this 2025 Annual Report, the Bank did not find any material uncertainties that could raise significant doubts about the Bank's ability to maintain its business continuity. Various mitigation efforts have also been carried out to manage potential risks that could impact business sustainability, including the preparation and publication of consolidated financial statements based on the most current and sustainable Financial Accounting Standards.

Based on the performance achievements in 2025 and the Bank's operational track record, Management assesses that Maybank Indonesia's business continuity is in very good condition. This assessment is supported by the achievement of financial ratios and indicators of the Bank's soundness that remain solid, thus serving as a foundation for future business sustainability. In addition, strong support from shareholders and the synergy within the Maybank Group are fundamental factors in maintaining the stability and sustainability of the Bank's business.

In preparing its strategic plan, Maybank Indonesia consistently conducts regular evaluations and assessments of the Bank's ability to achieve targets and ensure business continuity. Management believes that there are no material uncertainties that could significantly doubt the Bank's ability to maintain the sustainability of its operations and business activities in the future.

Maybank Indonesia is optimistic in facing various challenges while capitalizing on available opportunities, supported by competent human resources, adequate business infrastructure, and a strong international business network. These factors form the basis of Management's confidence that the Bank will be able to maintain sustainable business growth and strengthen its position in the future.

ASSUMPTIONS USED BY MANAGEMENT IN CONDUCTING THE ASSESSMENT

In order to ensure sustainable business continuity, Maybank Indonesia periodically conducts assessments through a comprehensive analysis of the opportunities and challenges faced, as well as its internal strengths and weaknesses. The results of this evaluation serve as the basis for formulating strategic measures to maintain business resilience and support the Bank's future growth, as follows:

Opportunities

1. The vast Indonesian market with low banking penetration.
2. Synergy with the main shareholder (Maybank) that can open the Bank's access to serve markets and trade between the two countries or other global regions where Maybank operates. This opportunity will provide the Bank with the opportunity to directly participate as a regional bank and will provide the benefit of efficient banking services to the Bank's customers.

Challenges

1. Increasing competition in the banking market and the still unstable global economic conditions.
2. Regulations that may limit the Bank's development.

Strengths

1. Over the past few years, the Bank has received recognition for its service and good relationships with customers. This excellence will continue to be maintained in the future.
2. The Bank is known as an innovative bank that creates new products and activities that customers need.
3. The Bank has an electronic distribution channel (ATM) that has been connected to all banks in Indonesia.
4. The Bank has a strong controlling shareholder and is ready to synergize in the long-term development of the Bank.

Weaknesses

1. The Bank's office network is not as extensive as the office network owned by competing groups. Customers tend to prefer an office network that can reach their needs.
2. Investment in Information Technology (IT) is needed to ensure the Bank can provide the best service to its customers.
3. Developing competent and expert staff is needed to support the Bank's business growth.

BUSINESS CONTINUITY MANAGEMENT

In strengthening the Bank's resilience in facing various potential disruptions, both from natural and non-natural disasters that can occur at any time, Business Continuity Management (BCM) is one of the important pillars in Maybank Indonesia. BCM is continuously and comprehensively developed as part of the Bank's risk management framework. The management of operational risk caused by disruptions or disasters aims to prevent, endure and sustain by responding effectively to potential threats to the Bank, especially those with a major impact (catastrophic event) that could disrupt operations.

BCM PROGRAMS THAT HAVE BEEN RUNNING IN 2025

In 2025, Maybank Indonesia has implemented various BCM programs to ensure the preparedness and continuity of the Bank's operations, including the following:

- The BCM Secretariat utilizes the GRC System to implement the BCM System, facilitating Business Functions in creating or updating Risk Assessments (RA), Business Impact Analysis (BIA), and preparing Business Continuity Plans (BCP).
- Annual updating of BCP documents consisting of the latest version of the Risk Assessment (RA) Document, Business Impact Analysis (BIA) and BCP General and Pandemic by the BCM Coordinator to always be adjusted to the situation/incident that occurs as well as the operational processes of each unit, so that the handling of each case is more effective, efficient and measurable according to the Bank's capabilities.
- BCM Secretariat/ORCO conducted refreshment for BCM Coordinator in the BCM Workshop and Refreshment training program in May 2025 to re-inform the latest BCM issues and educate the BCM Coordinator on the importance of BCP in critical units.
- Conducted a Bankwide BCP trial involving all Critical Business Function (CBF) Head Office, Regional, and Subsidiaries units with an earthquake scenario in the Banten region that affected the Greater Jakarta area, South Sumatra, West Java, and Central Java. The earthquake also caused the SS3 Building to be temporarily unusable. The scenario was intended to test readiness and evaluate processes and systems in the Bank in dealing with operational disruptions during and after the disruption so that the Bank could continue to operate according to the specified standard time, thereby minimizing the impact of losses,
- In addition to the BCP trial, real BCP activation was also carried out in response to the national-scale demonstration incident that occurred in August 2025 to ensure that the Bank's operational activities could continue to run smoothly.

- Regular socialization to increase awareness and understanding of the importance of BCM through e-mail, desktop wallpaper and BCM Whatsapp groups related to disaster preparation and learning from various disasters that have occurred for future disaster readiness.

BCM DEVELOPMENT AND IMPLEMENTATION STRATEGY IN 2026

In addition to continuing the annual programs, BCM will also specifically develop new programs that are in line with the Provisions and Policies set by the Regulators as well as the Bank's BCM Policies and Procedures. Some of the BCM initiatives and programs that will be developed in 2026 include:

- Conducting a Bankwide BCP trial (Enterprise Crisis Simulation Exercise) involving all Critical Business Function (CBF) units Head Office, Regional, Subsidiaries, & Sister Company.
- Increasing awareness and knowledge related to BCM implementation for all employees, through various media, BCM E-Learning and incident handling videos.
- BCM Workshop/BCM Refreshment focusing on handling disasters or operational disruptions.
- Conducting desktop reviews with various CBF units so that the recovery strategy in the BCP documents are better aligned with incident handling, incorporating lesson learned from the real conditions during the pandemic.
- BIA assessment for all work units at MBI to re-ensure that the Bank's critical units are still relevant to the ongoing business processes.

GUIDELINES AND SUPPORT OF MAYBANK GROUP ON THE 2026 BUSINESS SUSTAINABILITY PLAN

Maybank Group has established its 2026 Sustainability Plan as a strategic framework to strengthen the Company's direction and priorities in response to increasing stakeholder attention to Environmental, Social, and Governance (ESG) aspects. ESG is now an increasingly integral factor in supporting business resilience and sustainable long-term value creation. Through this plan, Maybank Group affirms its commitment to driving responsible growth, while expanding positive contributions to society and the environment at the regional and global levels.

In line with this direction, Maybank Group is committed to delivering a broader impact through continuous innovation and strengthening the integration of ESG principles across its activities and operational areas. Achieving this sustainability agenda not only serves as a foundation for long-term business resilience and growth, but also emphasizes Maybank Group's role in supporting the transition to a more inclusive, green, and sustainable economy.

Based on this framework, Maybank Indonesia implements the Environmental, Social, and Governance (ESG) Policy as a guideline for all organizational units in conducting business activities responsibly. This policy is formulated in alignment with the Maybank Group ESG Management Framework, and will be implemented gradually to ensure effective integration into the Company's business processes and governance.

THE BANK'S COMMITMENT TO ENVIRONMENT, SOCIAL, AND GOVERNANCE (ESG)

Maybank Indonesia's commitment to Environmental, Social, and Governance (ESG) aspects is realized through the implementation of integrated sustainability principles in all of the Bank's business and operational activities. Various strategic initiatives continue to be implemented to support the achievement of the sustainability agenda, guided by the eight Principles of Sustainable Finance as stipulated by the Financial Services Authority (OJK), and in line with the Maybank Group's ESG policy framework and direction. Through this comprehensive approach, the Bank affirms its commitment to ensuring responsible business growth, in line with positive contributions to society and environmental sustainability.

In its implementation, Maybank Indonesia continuously strives to understand the needs of various stakeholders, while paying attention to the impact of the Bank's business activities on the communities and customers. The Bank periodically evaluates and refines sustainability policies and processes, both in operational activities and investment decision-making. These efforts are an integral part of overall risk management, while strengthening the Bank's contribution to driving inclusive and sustainable economic and social growth across its operational areas.

As evidence of its commitment, Maybank Indonesia implements a Sustainable Finance Strategy as an integrated process in business activities, operations, and corporate social responsibility. In line with this, the Bank has prepared a Sustainable Finance Action Plan (RAKB) in accordance with the provisions of POJK No. 51/POJK.03/2017 for Financial Services Institutions, Issuers, and Public Companies. This RAKB has been submitted to the OJK along with the submission of the Bank Business Plan (RBB), as a form of alignment between the sustainability agenda and the strategic direction of the Bank's future growth.

Maybank Indonesia will continue to enhance the implementation of Sustainable Finance progressively and sustainably. In its implementation, the Bank consistently aligns various sustainability initiatives with the pillars and commitments of the Maybank Group, in order to build an integrated sustainability ecosystem across the Group. Through this approach, Maybank Indonesia strives to strengthen its contribution in promoting the creation of a more sustainable future for all levels of society. The strategic steps to achieve this goal include:

1. Enhancing human capital capabilities, including the development of new employee skill sets required to support the realization of sustainable finance.
2. Integrating ESG aspects in formulating policies and risk management in business activities.
3. Adjusting operational and IT work systems (including Bank infrastructure).
4. Developing banking solution products and services to support sustainable finance and followed by continuous enhancements.
5. Gradually increasing the growth of the financing portfolio in ESG-based business activities.

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BERBAGI KEBAIKAN UNTUK KEBAHAGIAAN BERSAMA

Maybank mendukung semua
potensi yang Anda miliki.



Humanising
Financial Services

Human Capital

In 2025, Maybank Indonesia continues to strengthen its commitment to develop superior Human Capital (HC) as a key pillar in supporting the success and sustainability of the Bank's performance. Through an integrated and sustainable HC management framework, Maybank Indonesia focuses on comprehensive talent development, creating an inclusive and productive work environment, and implementing HC management practices that align with the Bank's values and long-term strategic direction.

HUMAN CAPITAL DEVELOPMENT FRAMEWORK 2025

In 2025, Maybank Indonesia remains committed to driving sustainable growth through the M25+ Transformation as a strategic program that aligns digitalisation acceleration, including the development of the MyHR2U system, strengthening HC capabilities, and culture transformation. This initiative includes the implementation of Agile practices such as Daily Stand Up (DSU), Kanban, and Retrospective, as well as strengthening the role of the Bionic Squad to promote cross-functional collaboration and continuous innovation. Through the implementation of 5 Practical Habits including Customer First, 1 team + 1 Direction Powered by Integrity, 3-Minutes early rule, HOT Check-in, Weekly growth synergy, Maybank Indonesia ensures the development of a growth mindset at all levels of the organisation to support productivity and business sustainability amidst increasingly complex industrial dynamics.

In line with this commitment, in 2025 Maybank Indonesia continued to strive to become a leading financial services provider in Indonesia by prioritising the Humanising Financial Services mission and strengthening its position as an employer of choice. This is realised through the implementation of an innovative, adaptive, and sustainable human capital management framework to create value and serve the community sustainably.

The M25+ transformation in 2025 continued with a focus on several key pillars that support change across all aspects of the business and organisation. The M25+ transformation not only acts as a strategic initiative, but also as a holistic approach that integrates strengthening cultural transformation, optimising business processes through digitalisation, and developing talent capabilities as the main foundation of sustainability.

Culture transformation remains a strategic priority in 2025, with the goal of creating a work environment that is increasingly adaptive, collaborative, and agile in the face of change. The Bionic Squad program continues to be strengthened as a main enabler of cultural transformation, encouraging agile cross-unit collaboration to improve execution speed, decision-making quality, and innovation relevant to business needs.

Furthermore, the implementation of the Critical Few Behaviors continues to be the foundation in establishing a excellent work culture. These core behaviors serve as a guide for all employees in carrying out their roles and responsibilities in alignment with the Bank's values and strategic objectives. Therefore, the M25+ Transformation in 2025 is expected to strengthen organisational readiness, enhance competitiveness, and ensure the long-term sustainability of Maybank Indonesia.

In general, the implementation of the Human Capital development framework in 2025 is as follows:

- A. Focusing on leadership competencies by collaborating 9 (nine) Maybank Indonesia competency models (SEARCH+) with Future Mindset and Skillset to be translated into leadership development programs.
- B. Providing training to all Maybank Indonesia employees in line with the Bank's strategic focus direction on leadership development modules, namely General Induction, Outplacement program, Basic Human Centered Design, Effective Communication Skill, Roar Habit, Go For Excellence, Problem Solving & Decision Making, Manager As Coach, Coaching for the Best Talent, Leading with Emotional Intelligence, Strategic Execution Program, and Digital Leadership.
- C. Implementing a culture transformation program so that employees can apply the critical few behaviors and 5 practical habits with the spirit of One Team, One Direction, and New Energy.
- D. Supporting and realising the achievement of sustainability by holding a Sustainability program in 2025, so that employees can understand and perform in accordance with the Sustainable Development Goals in the Bank's operational activities and in their daily lives.
- E. Strengthening the Bank's image, including improving employer branding for fresh graduates and job seekers, through various programs involving universities and other related institutions. Some of the activities that are carried out include campus recruitment, job fairs, internships, speakers or practitioner lecturers in campus activities, and other activities, which provide benefits to the Bank.
- F. Increasing engagement with younger generation as an effort to reach quality talents and the Bank's social responsibility through organising activities as campus ambassadors (Maybank Student Mbassador), youth empowerment programs, optimising social media and other activities.
- G. Building a coaching culture to assist employees improve performance, develop their potential to the maximum to support productivity.
- H. Providing certification and trainings themed coaching and mentoring to all internal trainers and line managers, as well as forming an internal community to strengthen and maintain the coaching culture at the Bank.
- I. Offering an intensive and holistic preparation program aimed at developing the talents/successors of the Bank's internal employees to become leaders in various directorates tailored to the Company's needs and strategies. Some of the Bank's preparation programs include the Service Manager Preparation Program, Area Service Operations Manager Preparation Program, Branch Manager Preparation Program, Area Branch Manager Preparation Program, and Future Leaders Preparation Program.
- J. Providing comprehensive development program to prepare fresh graduates to fill positions in business and/or non-business units. The following are some of the Bank's development programs for fresh graduates: Information Technology Development Program, Management Development Program for Mortgage, Management Development Program for Credit, Management Development Program for Operations, Relationship Management Development Program, Privilege Banking Program, and Talenta Service Program.
- K. Implementing employee development programs to support the achievement of the Bank's business strategy while still applying the principle of prudence that focuses on customers (customer centricity). This development program aims to build a culture of compliance and strengthen employee capabilities in terms of technical and soft skills development, one of them is through giving scholarships for graduate programs to high-performing employees.
- L. Maintaining and developing "MyAdventure" as a new learning experience with gamification methods to increase employee learning desire and employee engagement in using the learning platform provided in the Maybank Indonesia Learning Management System.

- M. Carrying on with the focus on HC who have the capabilities and qualities to support business growth and anticipate future successor needs through a comprehensive employee development program and aligning it with the Bank's strategy until 2025.
- N. Continuing the successor and talent planning and development program through a combination of formal learning, experiential-based and relationship-based learning to improve capabilities and exposure to Bank management, thereby increasing readiness to occupy targeted positions.
- O. Implementing development programs for Junior Watch List (JWL).
- P. Applying the SKKNI standardisation program for SPPUR as determined by the regulator, namely the formulation of work capabilities in the SPPUR field that includes aspects of knowledge, skills, and/or expertise as well as work attitudes.
- Q. Conducting competency improvement programs related to coaching and communication for mentors in branches, especially for employees who interact directly with participants in the fresh graduate development program, so that they are able to communicate well and also provide targeted direction.
- R. To support the achievement of the Bank's business strategy and targets, a development program is implemented for sales personnel in accordance with the training roadmap based on their function, position, and business segmentation. The development process continues until the competency standardisation process is effective and evenly distributed.
- S. Supporting the M25+ strategy "Intensify Customer Centricity" by strengthening the foundation and equipping employees in strengthening the standardisation of services offered by various Bank touchpoints to customers.
- T. Implementing development programs for support functions related to business strategies and processes, to contribute optimally to the Bank.
- U. Implementing the AAJI, AASI, WPPEP, WAPERD, Treasury, SMR, CFP (Certified Financial Planner) Certification programs and their extensions to encourage competency quality standards set by the Regulator.
- V. Implementing reorganisation to increase the Company's productivity through a comprehensive organisational review.
- W. As a form of creating a harmonious work environment supported by productive and adequate Human Capital, the Bank offers various programs that focus on efforts to increase employee engagement towards the Bank, that include various initiatives in the area of employee health and welfare, talent engagement, harmonious communication among Management and employees and a work environment that supports diversity, fairness and inclusivity (DEI).
- X. Implementing a cultural transformation program where employees can achieve the expected behavior of "Critical Few Behaviors" to increase productivity. The Bank has built and will continue to implement agile working methods, by providing principles and consultations in implementing agile initiatives prepared by the "Lite Agile Squad" from each Work Unit, or across Work Units. This agile mindset and method is intended to encourage employees to continue to innovate in order to find opportunities for improvement. The Bank also formed a "Bionic Squad" which is a representative from each Directorate and Branch, as one of the drivers of the cultural transformation program to boost the implementation of expected behaviors.
- Y. Supporting the M25+ strategy, especially to increase sustainable long-term growth, the Global Banking Directorate brings in experts and experienced foreign workers from the Maybank Group to develop the capabilities of the local team and transfer knowledge to expand the domestic and regional customer network and offer more comprehensive services that are aligned with customers' business objectives.

ORGANISATIONAL STRUCTURE

To improve productivity, organisational effectiveness, and performance optimisation, in 2025 Maybank Indonesia undertook a comprehensive organisational transformation, including changes to several of the Bank's main functions to strengthen governance, synergy between units, and the achievement of the Bank's strategic objectives, including:

1. Community Financial Services Directorate: Organisational alignment was implemented to strengthen the governance and risk management framework, while increasing the effectiveness of data-driven decision-making. This measure aims to support more prudent, integrated, and sustainability-oriented retail business portfolio management.
2. Global Banking Directorate: The Bank made structural adjustments to strengthen the service model for corporate customers, increase synergies across segments, and optimise the management of large-scale financing. This alignment is expected to increase the competitiveness, efficiency, and quality of financial solutions offered to corporate customers.

3. Risk Management Directorate: The Bank strengthened its governance and compliance support functions by refining its structure to enhance the quality, integrity, and transparency of risk management and financial reporting, in line with regulatory requirements and industry best practices.
4. Legal, Compliance, Corporate Secretary & Anti-Fraud Directorate: The Bank made structural adjustments to strengthen the compliance framework and protect the Company's interests, including in responding to increasingly complex regulatory developments and non-financial risks.
5. Finance Directorate: Organisational alignment focused on strengthening integrated financial functions, including liquidity management, asset quality, and financial risk control, to support the Company's financial stability and sustainable performance.
6. IT & Digital Directorate: The Bank is adjusting its structure to support its digital transformation program, strengthening its information technology capabilities, and ensuring reliable, efficient management and delivery of digital services aligned with business and customer needs.
7. Under the President Director: the Bank is strengthening its strategic support functions to ensure consistent communication and corporate brand management, as well as to encourage synergy across work units to support long-term value creation for all stakeholders.

HUMAN CAPITAL PROFILE AND DEMOGRAPHICS

Maybank Indonesia has a total of 6,635 employees. This figures considers business developments and operational needs in terms of quantity and quality.

Number of Employees by Level of Organisation

Level of Organisation	2025	2024	2023
Executive Vice President	15	15	14
Senior Vice President	107	95	79
Vice President	411	389	359
Assistant Vice President	631	586	529
Senior Manager	903	882	811
Manager	1,338	1,372	1,274
Assistant Manager	2,632	2,900	3,072
Staff	425	572	652
Non-Staff	173	181	175
TOTAL	6,635	6,992	6,965

Number of Employees by Directorate

Directorate	2025	2024	2023
Community Financial Services	3,788	4,091	4,115
Finance	533	194	183
Global Banking	201	180	170
Human Capital	180	140	174
Information Technology & Digital	537	400	395
Legal, Compliance, Corporate Secretary and Anti Fraud	121	116	110
Operations	792	947	996
Risk Management	171	468	459
Under President Director	192	339	363
Sharia Business Unit	120	117	-
TOTAL	6,635	6,992	6,965

Number of Employees by Gender

Gender	2025	2024	2023
Male	2,964	3,119	3,108
Female	3,671	3,873	3,857
TOTAL	6,635	6,992	6,965

Number of Employees by Education Level

Education Level	2025	2024	2023
Doctorate	2	2	-
Postgraduate	426	420	396
Bachelor	5,354	5,467	5,428
Associate (D1, D2, D3, D4)	691	752	766
High School and equivalent	162	351	375
Junior High School and equivalent	-	-	-
Elementary School and equivalent	-	-	-
TOTAL	6,635	6,992	6,922

Number of Employees by Employment Status

Employment Status	2025	2024	2023
Permanent	6,330	6,719	6,667
Non Permanent	305	273	298
TOTAL	6,635	6,992	6,965

Number of Employees by Age

Age	2025	2024	2023
17-25 years	203	270	366
26-30 years	1,045	1,204	1,193
31-35 years	1,397	1,488	1,539
36-40 years	1,479	1,479	1,398
41-45 years	1,013	988	936
46-50 years	716	686	651
>50 years	782	877	882
TOTAL	6,635	6,992	6,965

Number of Employees by Length of Services

Length of Services	2025	2024	2023
Less than 1 year	669	918	1,965
1 - < 3 years	1,331	1,637	777
3 - < 5 years	1,077	633	846
5 - < 10 years	1,181	1,275	1,045
10 - < 15 years	888	983	811
15 - < 20 years	515	400	458
20 years and above	974	1,146	1,063
TOTAL	6,635	6,992	6,965

RECRUIT RIGHT

Maybank Indonesia's recruitment strategy in 2025 is implemented consistently and continuously as part of the Bank's Human Capital (HC) management framework, and is aligned with its business strategy and the continuation of the M25+ Transformation. The focus of the recruitment strategy is directed at ensuring the availability of HC with the right capabilities to support the Bank's sustainable growth, while still paying attention to organisational productivity and efficiency.

Recruitment is positioned as a strategic process to ensure the placement of the right HC in the right positions, and is not solely aimed at increasing the number of workers needed. The Bank implements a selective and measured recruitment approach by prioritising the fulfillment of critical positions that have a significant impact on business continuity, risk management, compliance, and strengthening the Bank's digital and business capabilities. In meeting HC needs, the Bank continues to prioritise optimising internal talent through mobility, development, and succession planning.

As a foundation for recruitment, the Bank consistently applies the Recruit Right principle, based on the 4Cs: Competence, Commitment, Contribution, and Cultural Fit. This principle ensures that recruited candidates not only possess the technical and non-technical competencies that align with the organisation's needs, but also demonstrate commitment, integrity, and alignment of values with the work culture and principles of Humanising Financial Services, which underpin the Bank's operations.

1. **Competence:** Competence encompasses technical and non-technical skills relevant to the organisation's needs. Individual competencies can be identified through specific behavioral indicators, such as analytical skills, leadership, and innovation.
2. **Commitment:** Commitment ensures that individuals have an emotional and professional attachment to the organisation's goals.
3. **Contribution:** Contribution is not only measured by individual performance results, but also by contributions in creating a collaborative and conducive work environment.
4. **Cultural Fit:** Cultural fit is a crucial factor because individuals who have values that are aligned with the organisation are more likely to have higher levels of productivity and performance satisfaction.

The recruitment process is conducted objectively, transparently, and inclusively, in line with the Bank's commitment to implementing the principles of Diversity, Equity, and Inclusion (DEI).

In 2025, the Bank successfully recruited 661 professional employees (pro-hire) from various companies with the required skills and experience, and organised 10 fresh graduate programs for 144 fresh graduates from various universities.

The data for the last three years related to Maybank Indonesia's professional hires and fresh graduates are as follows:

Description	2025	2024	2023
Pipeline program	144	91	119
Professional hires	661	948	986
TOTAL	805	1,309	1,105

In addition to meeting short-term Human Capital needs, the recruitment strategy is also aimed at improving the quality of the recruitment process and supporting long-term talent sustainability. The details are as follows.

1. Enhancing the process quality and compliance in the entire recruitment process.
2. Continuing to strengthen the Pre-Employment Checking process.
3. Expanding positions in talent mapping to identify talents both from within and outside the Bank to fill strategic positions.
4. Collaborating with other work units to create synergy in understanding talent needs and market conditions.
5. Strengthening Maybank Indonesia's employer branding through various activities, such as:
 - a. Collaboration with universities: Bank employees serving as resource persons, guest lectures, company visits, and other similar activities. In 2025, 12 collaborative activities were held in collaboration with several universities in Indonesia.
 - b. Increasing the number of mass hiring, campus hiring, and job/career fairs.
 - c. Intensifying the publication of relevant content about the daily lives of Maybankers on social media.

6. Expanding the internship recruitment pathway to:
 - a. Regular internship acceptance pathway from university partners.
 - b. Project-based internship acceptance pathway.
 - c. Acceptance pathway through collaboration with the Ministry of Manpower, namely the National Internship Program.
7. Implementing various programs in an effort to attract quality young talent through the #Mbassador program through 11 activities held in 2025.

In general, Maybank Indonesia's 2025 recruitment strategy reflects the continuity of its HC management policies, disciplined workforce planning, and strong alignment between the Human Capital function and the Bank's business strategy. With a capability- and value-driven approach, recruitment is expected to continue to play a role in supporting the Bank's performance and creating long-term value for all stakeholders.

EMPLOYEE TURNOVER CONTROL

In 2025, the Bank's employee turnover rate was recorded at 9.99%. The Bank's efforts to control employee turnover include:

1. Implementing flexible work patterns tailored to the type of work in each work unit to create flexibility in work patterns.
2. Emphasising competitive compensation acceleration by aligning employee competencies with the workload.
3. Providing appropriate training and intervention programs according to the Bank's business needs.
4. Continuing tactical referral program campaigns to accelerate the fulfillment of vacant positions.
5. Continuously providing various retention strategy programs through retention programs, successor planning, and total rewards offerings that include employee engagement initiatives, well-being initiatives, and employee benefits (housing loans, vehicle loans, and so on).

Employee Turnover Rate

Turnover	2025	2024	2023
Hired Employees	805	1,039	1,105
Voluntary Leaving Employees	692	703	723
Turnover Rate	9.99%	10.21%	10.73%

EMPLOYEE ENGAGEMENT (CULTURE AND ENGAGEMENT)

Employees are the Bank's primary asset in supporting its strategic goals. Therefore, Maybank Indonesia consistently strives to create an agile and collaborative work environment, and provide a work experience that pays attention to aspects of work-life balance and employee well-being.

In 2025, the Bank continued to strengthen its commitment to employee health and well-being through the implementation of various routine programs in collaboration with corporate partners such as Health Talk, the Healthy Reward Program, and MyWell Day. Additionally, the Bank provides various supporting facilities such as health check-ups services, blood donation activities, influenza and HPV vaccinations, and sports activities through various employee clubs and communities. The Bank also held refresher training sessions for employees who have been selected as Mental Health First Aiders (MHFA) to strengthen their role in providing initial psychological assistance to colleagues in need.

Employees are also given space to develop their potential through participation in various internal and external competitions, such as talent contests, creative videos, writing, speeches, cooking, beauty classes, step challenges, host/MC competitions, and inter-bank sports. In supporting self-development outside the Company, the Bank provides the right to self-actualisation leave for 2 (two) days every year. In addition, employees are encouraged to contribute to sustainability actions through involvement as volunteers in various Bank CSR activities, such as Cahsville Kidz Bootcamp and educational programs at Taman Baca. The Bank also organises various thematic celebrations as part of an effort to strengthen employee engagement.

In line with its digital transformation efforts and strengthening its culture of engagement, the Bank has also gradually begun adopting the MSocial platform, which will be used as a group-wide internal communication medium. Employees can also express appreciation for each other through the Recognition Card feature in MyHR2u system, which is designed to strengthen a culture of mutual respect and encourage cross-team collaboration.

The Bank continues to maintain a harmonious relationship between management and employees through the Best Employee Award (BEA) program, where the Winners are also nominated to participate in the selection at the Regional/Group level. To gain direct insight from employees, the Bank also held several engagement sessions between the Board of Directors, including the Group President & CEO, with Talents, through interactive forums such as Focus Group Discussions (FGD), Martabak for Maybankers, BOD Roadshow, and "Kopi with Khairul." Moreover, employees can submit ideas anonymously through the Ping to Top channel aimed at Senior and Top Management as a form of active participation from all levels in organisational improvement.

In 2025, the Bank also renewed and inaugurated the Women's Council management as a community for women leaders in formulating empowerment programs and increasing the engagement of female workers. The Women's Council was also involved in the kick-off activities of the women's empowerment and natural resource conservation program initiated by the Maybank Indonesia Foundation in collaboration with the Women's Cocoa Farmers Group in Kampung Merasa. Other Women's Council programs also always prioritise the One Maybank principle by involving Subsidiaries and Sister Companies as a unified ecosystem.

DEVELOP RIGHT

In facing increasingly competitive business competition and rapid technological developments, Maybank Indonesia continues to strengthen its commitment to improving the quality and capabilities of human capital as the Bank's strategic assets through the implementation of structured, comprehensive, and tiered development programs aligned with organisational levels, to support employees' personal and professional development, while preparing future leaders who are competent, adaptive, and highly competitive. All of these development programs are designed in accordance with the Bank's business strategy to ensure effective, efficient, and integrated implementation, thus enabling significant contributions to the Bank's sustained performance improvement, with reference to the four key stages of development, namely Training Needs Analysis, Training Design, Training Implementation, and Training Evaluation.

Maybank Indonesia continues to leverage technological innovation across its learning platforms, including e-learning, to deliver a more relevant, flexible, and engaging learning experience. One of the leading initiatives is the launch of a new e-learning platform featuring a learning wallet, which allows employees to manage their development more independently, interactively, and integrated manner. Through the use of this technology, Maybank Indonesia reinforces its commitment to continuously strengthening Human Capital capabilities as the Bank's strategic assets, while supporting the sustainable achievement of its business goals and corporate strategies.

Maybank Indonesia continuously runs leadership development programs for successors to fill key positions in branches, as an effort to maintain leadership sustainability and maintain high standards in the Bank's leadership management.

Along with that, the quality of training implementation continues to be improved through various strategic initiatives, including preparing and equipping internal trainers to be able to deliver training materials online more effectively and efficiently. Thus, each training program remains relevant, interactive, and provides optimal impact on employee capability development.

Through the various development initiatives, Maybank Indonesia successfully recorded a total of more than 473,000 training hours in 2025, equivalent to an average of 9 days of learning per employee. This achievement encompasses various training methods, including the utilisation of e-learning platforms, which significantly increases the accessibility and effectiveness of the learning process. This performance shows an increase compared to the previous year, both in terms of total training hours and employee participation. In 2025, 99% of employees had participated in training programs, reflecting the Bank's strong commitment to encouraging equitable and sustainable HC capability development at all levels of the organisation.

Maybank Indonesia's talent management consistently focuses on the implementation of succession management to ensure the availability of competent successors, both in terms of hard skills and soft skills, to fill critical positions in the future. These critical positions include Mission Critical Positions (MCP) and Operations Critical Positions (OCP). The succession management process includes talent identification, providing fundamental data, and planning targeted development programs. This entire process is planned and evaluated periodically every year through talent reviews, which include talent classification for all employees and identification of potential talents as future leaders, so that the bank has accurate reference data to support employee development and remuneration policies in the future.

Talent assessment focuses not only on past performance but also encompasses the potential for continuous development of each employee. Furthermore, talent management includes Maybank Indonesia's subsidiaries and sister companies, to align methodologies for talent identification and development. With this approach, the Bank can build a broader, more integrated, and sustainable talent pool across the Maybank Indonesia ecosystem.

EMPLOYEE COMPETENCY DEVELOPMENT MODEL

In developing employee competencies, Maybank Indonesia applies the 70:20:10 development principle as the main framework in designing learning programs that have optimal impact. This principle encourages employees to learn through direct experience in the workplace (on-the-job learning) by 70%, relationship-based and collaborative learning such as coaching, mentoring, and discussions with superiors or colleagues by 20%, and formal training, either in classes or e-learning by 10%, so that the development process runs more comprehensively, applicable, and sustainably.

As an implementation, Maybank Indonesia developed a structured training model known as Structured Learning, where each program is designed holistically to accommodate all elements in the 70:20:10 principle. This model combines various learning methods, such as briefing classes, on-the-job training, and mentoring programs, and is equipped with a comprehensive evaluation process through written tests and in-depth assessments by the Board of Examiners (BOE) to ensure the effectiveness of the program and the quality of learning outcomes.

This approach ensures that each development program is not only relevant but also encourages comprehensive and sustainable employee competency improvement. Meanwhile, in order to develop the content of the employee competency development program, the Bank designed a program that aligns employee's field of work, position, and level, which is then categorised into 5 (five) levels based on organisational level, as follows:

- The Foundation level, which focuses on Execution, is intended for Staff and Assistant Manager levels.
- Intermediate 1 level, which focuses on Building Relationships, is intended for Manager and Senior Manager levels.
- Intermediate 2 level, which focuses on Influence and Empowerment, is intended for Assistant Vice President and Vice President levels.
- The Advance level, which focuses on Strategic Direction and Alignment, is intended for Senior Vice President and Executive Vice President levels.
- C-Level level, which focuses on Visionary Direction and Alignment, is intended for Director level.

These levels are designed to help employees follow the training program that is necessary for their specific level or position. This is also in line with the leadership competencies that have been adopted by Maybank Indonesia, which are called SEARCH(+) competencies and consist of SEARCH:

- Strategic Visioning
 - Engaging and Developing Talent
 - Spirit of Achievement
 - Cultivating Relationship
 - Customer Centricity
 - Innovation and Change
- (+) Competencies:
- Raising The Bar
 - Navigating Complexity
 - Global Acumen

To develop HC sustainably, Maybank Indonesia pays special attention to employees who are considered to have high potential and performance to be prepared as successors in the future. They are given the opportunity to follow a specifically designed development program, based on the 70:20:10 principle, in order to optimise the best potential in the talents. This program is also designed to provide direct exposure to the Board of Commissioners, Board of Directors, and management to improve leadership and strategic thinking capabilities, as well as business analysis acumen.

As part of an integrated development approach that covers all levels of the organisation, Maybank Indonesia also provides BOC Executive Learning Course for the Board of Commissioners. This online learning program features speakers and learning materials from leading global educational institutions, with a primary focus on Future Ready Skills and Sustainable Finance topics.

The Board of Directors' competency development is conducted through the BOD Privilege Program, which covers several leading initiatives:

- Executive Speaking, a public speaking activities by the Board of Directors in institutions, communities, or media related to certain topics.
- BOD Reachout Program (Region Adoption/Visit), a mentoring, coaching, and online visit program to branch offices and regions in Indonesia to support performance achievement, develop key talents, and provide strategic direction in improving the effectiveness of work processes in branches and regions.

Furthermore, the Board of Directors also plays an active role as mentors and sponsors in various internal development programs of the Bank, ensuring the sustainability of HC development at all levels of the organisation.

REALISATION OF EDUCATION AND TRAINING PROGRAMS

In 2025, Maybank recruited 235 young professionals through 10 graduate development program batches to meet Human Capital (HC) requirements and strengthen the organisation's bench strength across both business and support functions. The learning process was delivered through a blended approach, combining online and in-person training to ensure effective capability development.

The programs conducted in 2025 include the Privilege Banking Program with 1 batch and a total of 12 participants, the Talenta Service Program for Customer Service and Tellers with 2 batches and a total of 74 participants, the IT Development Program with 1 batch and a total of 20 participants, the Management Development for the Mortgage segment with 1 batch and a total of 14 participants, the Management Development for the Credit segment with 2 batches and a total of 53 participants, the Management Development for the Operations segment with 1 batch and a total of 26 participants, and the Relationship Management Development Program with 2 batches and a total of 35 participants.

Maybank Indonesia continues to deliver face-to-face training programs to enhance learning effectiveness, particularly for technical banking competencies. In addition, the Bank provides relevant and up-to-date supplementary learning materials through self-produced instructional videos. These videos are readily accessible to all employees via the MyCampus application.

Maybank Indonesia has produced more than 70 instructional videos and e-learning materials covering both technical and non-technical banking materials. This reflects the Bank's commitment to providing high-quality, relevant, and sustainable learning content. Furthermore, the Bank provides access to external learning platforms such as Qubisa and Percipio as flexible, self-paced learning tools, allowing employees to access learning materials anytime and anywhere to meet their competency development needs.

In 2025, the Bank implemented numerous development programs designed to enhance employee skills and capabilities in a targeted manner, with a primary focus on improving individual performance that directly impacts the Bank's overall performance. These programs include strengthening selling skills, deepening business understanding, enhancing credit analysis capabilities, and establishing a culture of compliance by raising employee awareness of the importance of regulatory compliance.

The Bank also ensures that all certification programs required by regulators are optimally completed. Furthermore, the Bank develops learning journeys tailored to the needs of each business unit to ensure relevant and targeted capability development. In line with this, the Bank also emphasises improving technical skills through various programs focused on improving competency in data analysis, financial modeling, as well as the effective utilisation of banking systems and software.

By sharpening these skills, the Bank equips its employees with the training needed to enhance the quality of their decision-making processes as well as maintain a high level of accuracy in carrying out daily tasks. These training programs also reinforce a culture of continuous learning, ensuring employees are always prepared to face evolving industry trends and technological advances. This comprehensive approach empowers employees to deliver their best performance and encourages optimal performance, both at the individual and organisational levels.

In line with this, to develop the leadership capabilities for talents at various levels, in 2025 the Bank again held structured leadership development programs for talents as follows:

- a) M25+ Unlimited Potential (M25+UP) is an initiative program from Maybank Group Human Capital for Bank leaders as a progressive leadership development program by combining classroom experience activities, industry insights and action learning projects. The strategic objective of this program is to ensure Bank Managers and leaders support the Bank's long-term strategic plan.
- b) The Executive Development Program (EDP) is a comprehensive program for senior leaders of the Bank as an effort to shape leaders' mindset towards the M25+ strategy, develop their potential, and enhance their readiness as successors to leadership at the Board Of Directors level.
- c) Conversation with C-Suite (CWC) is a program where Bank leaders and talents can interact directly with the Bank's Executive Committee at the Maybank Group level. This program provides learning opportunities for Bank leaders and talents from the Executive Committee through their leadership experiences and connecting them to the Bank's goals.
- d) Talents at Maybank Indonesia, especially BOD successors, are also given the opportunity to develop themselves through the Executive Coaching program. With this program, talents are expected to develop their leadership. This Coaching culture is continued through the Leaders Groom Leaders program where BOD successors become coaches/mentors for young talents at the Bank.

In addition to these programs, there are many other training programs themed Future Ready Skills through The Guru Series seminars. In-person and online training and development, as well as ongoing activities include the General Induction Program, Induction Program, Go for Excellence, Roar Habit, Effective Communication Skills, Manager as a Coach, Problem Solving and Decision Making, Basic Human Centered Design, Coaching for the Best Talent, Outplacement, Ms Excel, Creativity and innovation. These programs run throughout 2025, reaching more than 6,000 employees who participated in leadership and power skills training.

In order to support the achievement of organisational performance in 2025, Maybank Indonesia aligns its strategy across all functions through the implementation of the BIGER (BIONIC TIGER) 2025 program. This program is a team building session organised by each work unit with the aim of strengthening collaboration among employees, improving skills in utilising empowerment technology and the M2U digital application, as well as raising awareness of sustainability principles. BIGER 2025 is designed to align strategies at the directorate and regional levels with Maybank's overall corporate strategy.

In addition, the Bank also organised various Sustainability trainings including the Sustainability Report Workshop, MSPC White Belt, MSPC Green Belt, MSPC Red Belt, and MSPC – Grand Conference 2025, providing employees with knowledge and competencies needed to integrate sustainability principles into their respective professional roles and organisational functions.

Faced with increasingly challenging business dynamics, Maybank Indonesia consistently continues to improve the competencies and capabilities of its employees in the Human Capital field to remain relevant to current developments. This effort is carried out through employee participation in various professional certification programs, including Certified Human Resources Professional (CHRP), SDM Certification, Advanced Human Capital Accomplished (AHCA), Administrative Human Resources Professional (AHRP), and Basic Human Resources Professional Program (BHRP), as a form of strengthening the strategic and operational capabilities of the HC function at the Bank.

In 2025, Maybank Indonesia continued and redeveloped its cultural transformation program, where employees can achieve the expected behaviors to increase productivity. To ensure the transformation is comprehensive, in 2025, the Bank has established 12 (twelve) critical behaviors as the main guide in shaping individual and collective behavior across all lines of the organisation. As a continuation of the 12 critical behaviors, the Bank introduced 5 habits that can be practiced daily as a form of refining and strengthening the implementation of work culture in daily activities. These five habits serve as practical guides that assist employees internalise cultural values consistently across all levels of the organisation.

In addition, the Bank introduced a new self-development habit every week, which is an encouragement for each individual to learn something new every week, which is part of team development through a Coaching & Mentoring culture. The Bank also formed Bionic

Champions and Bionic Squads as communication bridges to help socialise and accelerate the implementation of the cultural transformation program throughout the organisation. To support this role, the Bank held a Bionic Squad Team Leader Session to equip Team Leaders to provide direction, mentoring, and ensure optimal active member involvement throughout the transformation process. Furthermore, the Bank conducted Refreshing Training for the Bionic Squad as an effort to realign their understanding and strengthen their roles. The Bank further held a Bionic Squad Edu Trip which aimed to strengthen solidarity among members, enhance communication and collaboration, and create positive experiences that support the spirit and sustainability of cultural transformation within the organisation.



The 2025 realisation of employee competency development, reflecting the Bank's commitment to sustainable efforts in enhancing the quality of Human Capital across all levels of the organisation, is presented in the following table.

Types of Education and Training	Units	2024	2025
Technical Programmes			
Banking Skills (Treasury, Compliance, Audit, Operation, Service Quality)	Person	11,686	11,041
Credit Skills		405	505
Sales & Consumers		4,059	2,495
Technical – Non Banking Skills		6,619	4,150
Leadership & Soft skills		7,781	10,485
Induction Programmes			
Privilege Banking Programme	Person	64	12
Talenta Services		101	74
Management Development Programme RSME		53	53
Management Development Programme Mortgage		20	14
Relationship Management Development Programme (RMDP)		21	35
IT Development Programme		-	20
Management Development Programme – Operations		-	26
Certification Programmes (*)			
Risk Management Certification	%	93	96
Mutual Fund Certification (Waperd)		87	97
AAJI Certification		98	99
Treasury		94	97
WPPEP EBUS		100	100

* The data submitted is only for targeted employees.

No	E-learning	Completion (%)
1	Code of Conduct	100%
2	Living the Core Values of T.I.G.E.R	99%
3	E-Learning Anti-fraud, Suap, dan Korupsi	99%
4	Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme	100%
5	Operation Risk Management	100%
6	Information Security Awareness	99%
7	Business Continuity Management	98%
8	LEAN	100%
9	Perlindungan Data Pribadi (Personal Data Protection)	92%

EMPLOYEE COMPETENCY DEVELOPMENT EXPENSES IN 2025

The Bank remains committed to effectively managing education initiatives to support the various training programs. The transition in training methodologies has significantly contributed to increased utilisation of education and training funds.

In 2025, the Bank's education fund realisation in the fourth quarter represented 6.11% of total gross salaries in 2025. This allocation underscores the Bank's commitment to executing its strategic agenda for sustainable employee development.

The Bank adopted a hybrid approach to learning and development, designed to enhance flexibility while strengthening the effectiveness of its training programs. This approach is expected to deliver optimal impact in advancing the capabilities and competencies of the Bank's human capital.

Employee Education and Training Costs	2025	2024	2023
Ratio	6.11%	6.48%	7.12%
Total	Rp86.77 billion	Rp86.78 billion	Rp95.64 billion

HC INFORMATION SYSTEM

The Bank constantly develops internal systems for its employees to support digital and efficient human resource management, including MyHR2u, MyCampus, Mayang2U, MyJourney, and SAP. One of the main platforms is MyHR2u, an employee self-service and management self-service based system that facilitates employees' access to various employment administration processes. Through this platform, employees can apply for leave, update personal data, and access personnel-related information quickly and easily through the website and mobile application.

MyCampus is a platform that focuses on managing employee training and development. MyCampus offers learning materials in various interactive formats, such as videos, articles, e-books, and podcasts. This platform aims to foster a growth mindset, support the development of Future Ready Skills through the application of Agile methodology, as well as enhance employee learning experience with user interface (UI/UX) designs based on Human-Centered Design principles.

Mayang2U is an Artificial Intelligence (AI)-based chatbot service that provides real-time responses to various employee questions related to human capital policies and personnel administration. This service is designed to provide fast, accurate, and efficient solutions in meeting the needs of employee information and services.

SAP is a platform used to manage organisational structures, personnel data, payroll, and employee benefits. SAP helps ensure transparent, structured, and efficient employee data management. Equipped with integrated features, this platform is a crucial element in supporting the Bank's personnel administration process.

The Bank continues to develop these systems by improving data security, optimising user interface design (UI/UX), and improving server performance. These measures aim to ensure that the HC information system can function optimally, innovatively, and efficiently in supporting employee productivity and supporting the achievement of the Bank's vision and mission.

REWARD RIGHT

Maybank Indonesia consistently adhered to the Total Rewards philosophy as a comprehensive approach to managing employee compensation and rewards. This philosophy encompasses both financial and non-financial rewards, covering short-term and long-term incentives, while placing strong emphasis on employee welfare as a key component in encouraging employees to grow and deliver their best performance sustainably. Through an integrated total rewards ecosystem, the Bank ensures that each reward component aligns with the Company's business objectives, culture, and values.

The implementation of the Total Rewards philosophy is based on the 3P principle: position, performance, and person (individual competence), upholding the principle of equality in providing competitive and responsible remuneration. The Bank continues to transform its reward system from a transactional approach to a more people-centric one. This approach aims to increase employee engagement and loyalty, strengthen organisational resilience, and support efforts to attract and retain potential talents.

In line with efforts to strengthen a performance-based culture, the Bank implements a performance-based remuneration strategy, in which employees' variable compensation is determined by individual contributions and performance achievements, while also taking into account the Bank's performance and capabilities. The Bank's target for annual total cash received by talent is higher than the market median, including fixed compensation and variable compensation, such as performance bonuses and the Sales Incentive Plan (SIP) for Sales employees. In addition, the Bank builds a performance-based culture through an appreciation program where Management provides direct appreciation for short-term (small wins) and long-term achievements. This award can be given massively in the form of Mini Celebrations to recognise team performance, increase productivity and efficiency, and strengthen employee togetherness in supporting Company performance.

In an effort to improve employee retention and engagement in accordance with the Bank's Humanising Financial Services philosophy, the Bank places employee welfare and family life as an important part of its human capital management strategy. In addition to competitive base salaries and performance-based bonuses, the Bank provides a comprehensive benefits package available to all employees, including health programs, pension funds, annual leave entitlements and special leaves provisions, as well as employee loan facilities offered at preferential interest rates. These programs are designed to promote

employees' holistic and sustainable well-being. In 2025, the Bank offered a unique award, the Gold Savings Program. Beyond serving as a token of appreciation, this award represents a long-term financial asset with potential value appreciation. This form of appreciation also encourages employees to develop financial literacy and investment awareness.

Furthermore, the Bank implements a range of employee welfare initiatives focused on mental health, nutrition, and physical fitness, enabling employees to maintain healthier, more balanced lifestyles while enhancing engagement and workplace productivity. A free vaccination program for employees is also provided as part of the Bank's commitment to the health and well-being of its workforce, supporting healthy, protected employees who are better prepared to contribute optimally to the Bank's sustainable performance.

AWARDS

In 2025, Maybank Indonesia honored with several awards for its achievements in Human Capital management and development. These awards also serve as tangible expressions of external recognition in assessing Maybank Indonesia's success in the Human Capital sector. The awards received are as follows:

1. Employee Experience Award 2025 by Human Resources Online
 - Best HR Digital Transformation & Strategy – Silver
 - Best HR Communication strategy – Silver
 - Best in house candidate experience – Silver
 - Best Talent Sourcing and attraction strategy – Bronze
 - Best Holistic Leadership Development program – Silver
2. Business Asia Indonesia Award
 - The Best Human Capital Investment 2025
 - Best Digital Innovation 2025
 - Best of The Best Human Capital 2025
 - The Best Performing Director Human Capital 2025 for Irvandi Ferizal
3. HC on Resilience Award 2025 by First Indonesia Magazine
 - The Best Digital Transformation in Human Capital Award
 - The Best Sustainable Development and Decent Job Award
 - The Best Innovation in Education and Training Award
 - The Best Human Capital Leadership Award for Irvandi Ferizal

4. HR Asia Awards
 - HR Asia Tech Empowerment Awards 2025
 - HR Asia Sustainable Workplace Awards 2025
 - Platinum Award – Best Company to work for in Asia 2025 (the only company in Indonesia received it for 10th consecutive years, only 7 companies in Asia received it and MBI is 1 of the 7 companies, marking the 1st in Indonesia)
5. CHRO Retreat 2025 by HR Asia
 - Chief Human Resources Officer of the Year 2025 for Irvandi Ferizal
6. Indonesia Human Capital Award 2025 by Warta Ekonomi
 - The Best Human Capital 2025 for Optimising Productivity Through Innovative and Sustainable HR management.
7. Indonesia Leadership Awards 2025 by World HRD Congress
 - Best Employer Brand Awards 2025
 - Top HR Leader 2025 for Irvandi Ferizal
8. HR Excellence Award

Gold recognition for:

 - Excellence in HR Communication
 - Excellence in Employee advocacy & brand ambassador
 - Excellence in Cross Generation Workforce
 - Excellence in HR Innovation
 - Excellence in In House Talent Pipeline
 - Excellence in Workforce Mobility

Silver recognition for:

 - Excellence in Total Rewards Strategy
 - Excellence in AI Powered HR Solution
 - Excellence in Employer Volunteerism
 - Excellence in Talent Acquisition
 - Excellence in Gig Workforce Management
9. Prosple: Top 8 Company for Fresh Graduates



INDUSTRIAL RELATIONS

The Bank implements and carries out an industrial relations strategy as a strategic element that is inseparable from the organisational sustainability, where its management requires a comprehensive and integrative approach, and is based on fairness and transparency. An effective industrial relationship is not only oriented towards fulfilling the rights and obligations between management and employees, but is also designed to create a work ecosystem that supports productivity, employee welfare, and business sustainability in a balanced manner.

In this context, industrial relations governance serves as the main framework that regulates how the Bank and employees, including employee unions as representatives of the workforce, work together to achieve harmonious and sustainable working relationships. Amidst the dynamics of the global economy, developments in employment regulations, and digital transformation, industrial relations management is required to be increasingly adaptive and proactive.

In 2025, industrial relations within Maybank Indonesia was in a conducive and well-managed condition, and did not cause any disruption to the Bank's operational activities. Any potential employment issues are managed through internal mechanisms in accordance with applicable regulations, prioritising dialogue and resolution through deliberation.

Industrial Relations Governance: Structured Strategic Pillar Based on Compliance and Collaboration

1. Commitment to Inclusive and Adaptive Employment Policy

Good industrial relations governance begins with a commitment to the implementation of applicable employment regulations, both external and internal. This commitment is not merely interpreted as fulfilling formal legal aspects, but rather as a continuous effort to uphold the principles of fairness, openness, and respect for the rights and obligations of the Bank and employees in the workplace.

2. Responsive and Integrated Organisational Structure

The Bank establishes a special industrial relations work unit that has a strategic role in managing employment issues, both from the aspect of prevention and resolution. This structure also functions to provide strategic input to management so that industrial relations policies remain aligned with applicable provisions and support the Bank's long-term vision.

3. Collaboration with Internal and External Stakeholders

In managing industrial relations, the Bank establishes productive cooperation with relevant stakeholders, including government agencies in the employment sector, to ensure that the implemented industrial relations policies and practices are always in line with applicable provisions and norms.

4. Digital Transformation as an Enabler of Industrial Relations

Along with technological developments, industrial relations governance also utilises digitalisation to improve the efficiency, accuracy, and transparency of employment management. The use of technology is applied in employee data management, employment administration, and internal reporting systems, to support more effective managerial decision-making, without neglecting the applicable formal industrial relations mechanisms.

Industrial Relations Activities: Strategic Initiatives for Harmony and Productivity

1. Formulation of Inclusive Employment Policies

The formulation of fair and adaptive employment policies is the foundation for maintaining harmonious industrial relations. The Collective Labor Agreement (PKB) is designed through the active participation of labor unions, thus reflecting the balance between the Bank's business interests and employee welfare, while adhering to applicable legal provisions.

2. Systematic and Collaborative Conflict Management

Managing potential conflicts is a key focus in industrial relations. The industrial relations work unit actively identifies potential problems early and manages them through a structured approach that prioritises deliberation for consensus. This approach allows each issue to be resolved internally and proportionally.

3. Partnership with Employee Unions

The Bank and Employee Unions establish a partnership based on the principles of mutual respect and trust. Through ongoing bipartite forums, the Bank and Employee Unions work together to maintain harmony, peace, and order in the workplace, while also acting as an early prevention mechanism for potential employee relations problems.

4. Policy Socialisation with a Humanising Approach.

The Bank, through its industrial relations work unit, actively disseminates updates to employment policies through ongoing education and communication programs. This approach aims to increase employee understanding of employment regulations and support the creation of a work culture based on mutual respect and transparency.

RETIREMENT AND EMPLOYMENT TERMINATION

In managing retirement and employment termination, the Bank consistently adheres to applicable laws and regulations, as well as internal Bank policies. Each process is implemented with an approach that prioritises two-way communication, transparency, and respect for employee rights in order to maintain a balance of interests between the Bank and employees.

Retirement age provisions are stipulated in the Collective Labor Agreement (PKB), and the Bank organises a Retirement Preparation Period Program (MPP) as a form of support for employees entering retirement. This program is designed to assist employees in preparing financially, mentally, and socially more comprehensively.

In implementing termination of employment relationships other than retirement, the Bank ensures that each process is conducted selectively and measured. In 2025, the implementation of termination of employment relationships did not cause industrial relations disruptions or systemic impacts on the Bank's operations.

Effective industrial relations governance and activities are an important foundation for the Bank's long-term success. By integrating compliance, strategic collaboration, and a humanistic approach, the Bank is able to create harmonious and productive working relationships. In 2025, industrial relations management was implemented in a stable manner and in line with applicable regulations, while supporting the Bank's business sustainability and reputation as an institution that upholds the values of integrity and sustainability.

PLAN AND STRATEGY FOR 2026

As part of the Bank's commitment to strengthening competitiveness and ensuring organisational readiness to face the dynamics of the financial industry, Maybank Indonesia places HC development as one of its strategic priorities. Maybank Indonesia believes that competent, adaptive, and value-aligned HC are the main foundation in supporting the achievement of sustainable business strategies. Looking ahead, the Bank's HC development plan for 2026 is as follows:

A. Growth Acceleration for Bank Improvement

1. Strengthening HC management to optimise employee productivity in the spirit of growth.
2. Continuously revitalising the organisation to ensure an optimal work model for the Bank's business growth, supported by strategic HC fulfillment by paying attention to the appropriate workforce composition.
3. Strengthening the involvement of Work Unit Leaders, Branch Managers and Line Managers as drivers of productivity, operational risk mitigation, and people management.
4. Enhancing productivity by ensuring optimal fulfillment of HC capabilities and capacities.
5. Ensuring productivity based on directed and measurable performance targets and focusing on both processes and end results.
6. Implementing a performance-based reward system and positive consequence management, supported by proactive employee retention efforts amidst tight HC competition.
7. Improving integrated data management from all work units in HC.
8. In order to improve HC capabilities, the Bank optimises various learning methods including offline, online, and hybrid approaches, to ensure the development process is adaptive, relevant, and has a positive impact on business growth.
9. Increasing various engagement initiatives to strengthen employees' sense of pride as part of Maybankers, involving Unit Leaders, Branch Managers, and Line Managers in various sessions to strengthen synergy and team spirit.

B. ROAR30 Future-Ready

Maybank Indonesia continues to strengthen its foundations in facing futurisation within the M30 strategy. This effort aims to build a high-performing and future-ready workforce, with a growth mindset and a customer-centric approach, to ensure business sustainability and smooth operation. In 2026, the main focus will be directed towards the following strategic priorities:

1. Transforming the Bank's HC Mindset and Culture by fostering a productive, energetic, and collaborative culture, grounded in renewed goals and core values. Various initiatives are being undertaken to encourage a mindset shift towards enterprise-scale thinking, bold innovation, and the integration of Agile principles into daily work practices.
2. Building a future-ready workforce supported by AI technology, agile and results-oriented. The HC structure and composition are continuously adjusted to business needs to create people-based excellence. This step aims to enable the Bank to provide faster, better, and more meaningful services to customers.
3. The Bank is committed to cultivating superior talents who are ready to play a role at the regional level and support the achievement of Maybank's long-term strategy through continuous learning programs, leadership development, and competency enhancement.
4. Implementing flexible work patterns and supporting employee engagement, including the next generation of talent, and continuing the implementation of a culture of innovation and continuous improvement.
5. Strengthening HC digital transformation with a customer-centric approach to enhance the employee experience.
6. Encourage cross-entity collaboration and communication between the Maybank Group through the use of the integrated MSocial digital platform.

C. Sustainability of Human Capital

1. Fostering a culture and capability of sustainability, including encouraging sustainability initiatives in Human Capital.
2. Continuing a culture that supports new innovations in creating relevant and effective solutions, including facilitating space for increased creativity and collaboration.
3. Ensuring that potential successors are available and ready to fill critical strategic positions.
4. Ensuring the readiness of the Bank's HC through the implementation of succession planning and accelerated development for talents occupying critical positions and their successors to address existing competency gaps.
5. Implementing Human Capital 1-Conglomeration as a strategic approach to unify HC policies and practices across entities to create synergy, efficiency, and alignment.
6. Implementing knowledge management more broadly.
7. Continuing the promotion and implementation of Good Corporate Governance (GCG) and a culture of compliance, including preventive and mitigating actions, as part of Maybankers' way of working.
8. Continuing the implementation of mandatory job rotation.
9. Prioritise the fulfillment of mandatory training and certification programs as part of the Bank's HC competency standards.
10. Developing alignment of Human Capital practices within the Bank with subsidiaries and sister companies.
11. Building a positive and comprehensive employee experience for applicants and new joiners.

Information Technology

Maybank Indonesia continues to execute its Information Technology (IT) and digital transformation initiatives to strengthen technology infrastructure, improve security, and accelerate digital innovation to provide faster, more reliable, and secure services to customers. This transformation has increased the convenience and comfort of our customers in accessing all our financial services channels easily and securely. This transformation aligns with Maybank Indonesia's vision "To be the leading financial services provider in Indonesia, driven by passionately committed and innovative people to create value and serve the community."

IT STRATEGIC PLAN

Maybank Indonesia's 2025 Information Technology Strategic Plan is aligned with the Company's business strategy direction, by continuously strengthening the foundation of secure digital banking while ensuring that every technology initiative provides added value to customers, communities, and stakeholders. The four strategic pillars that form the main framework, namely Focus on Connectivity, Enhancing Infrastructure through Modernisation & Cyber Defense Capabilities, Leveraging Business Processes for Productivity and Efficiency, and Improving Workplace Environment, are a manifestation of the Bank's commitment to driving sustainable digital transformation.

1. Focus on Connectivity

In line with the Focus on Connectivity pillar, the Bank advanced its digital development and IT systems in 2025 to expand service integration and strengthen the digital banking ecosystem. Initiatives that have been implemented include Islamic Banking-as-a-Service (iBaas), BaaS Account Opening and Buy Now Pay Later (BNPL), offering broader connectivity capabilities through collaboration with strategic partners. Significant developments have also been made in

the Bank's digital channels, both retail (M2U) and non-retail (M2E), by adding new features to enhance simple, convenient, comprehensive and secure transaction experiences for customers.

2. Infrastructure Improvement, Modernisation & Cyber Defense Capabilities

In 2025, the Bank consistently implemented various application modernisation initiatives, infrastructure upgrades, and IT security enhancements in 2025 to strengthen cyber defense capabilities. These initiatives were undertaken to improve the reliability, resilience, and operational readiness of the Bank's technology platform, ensuring optimal service quality for customers.

The implementation of Shared Container Platform as a Service (CaaS), Trade Platform Transformation, F5 DRC Replacement, HSM Refreshment, and switching system upgrades are strategic measures to ensure the Bank's information system infrastructure has high performance, scalability, and optimal resilience. In the aspect of cybersecurity, the Bank also continues to improve its defense capabilities by adopting a Zero Trust framework through the implementation of



projects such as Network Anti-DDoS, Firewall, Endpoint Data Loss Prevention (DLP) enhancements, and Cloud Access Security Broker (CASB), to strengthen the Bank's cybersecurity capabilities to mitigate increasingly complex and dynamic cyber threats, including the use of AI and Cloud-based technologies.

3. **Leveraging Business Processes for Productivity and Efficiency**

The pillar of Leveraging of Business Processes for Productivity and Efficiency is implemented through system improvements and process automation that support Bank operations. The completion of several projects such as Smart Credit Process (SCP) 2.0 Enhancement, Tigernest Revamp, Customer Engagement Platform, AIP (Approved in Principle) Mortgage Application, Branch Personal Loan (KTA) Application and Branch Credit Card Application has contributed significantly to increasing internal efficiency, accelerating customer services, and leveraging data optimally to support more accurate and responsive decision-making. Moreover, the Bank has also begun exploring the leverage of Artificial Intelligence (AI) technology for more effective and efficient internal processes.

4. **Improving Working Environment**

Improving the Working Environment is a crucial foundation in ensuring that information and digital technology transformation is supported by the implementation of good processes and governance as well as enhancing the quality of human resources.

a. **Process and Governance**

Process

To support the implementation of good governance, Maybank Indonesia periodically reviews and updates its internal policies and procedures to ensure they are always in compliance with regulations and industry best practices. In this respect, the Bank updated 35 internal policies and procedures in 2025, ensuring the Information Technology unit's work processes maintain appropriate and up-to-date guidelines.

Governance

IT Governance is an integrated part of Corporate Governance, including conducting governance processes related to IT issues, covering disruption, cybersecurity, and disaster recovery. Through the implementation of IT Governance, the Bank ensures that all major risks have been identified,

managed, and reported to the Board of Directors. The Bank consistently implements prudential supervision, management, and operation of information technology through committee meetings and forums, including:

1. IT Oversight Committee, an information technology committee that facilitates the Board of Commissioners in evaluating, directing, and monitoring IT strategic plans and the implementation of IT governance.
2. IT Steering Committee supports the Board of Directors in monitoring all IT implementation activities, establishing standard policies and procedures related to the implementation and utilisation of IT, evaluating IT strategic objectives, and directing executive officers and IT work units.
3. Project Steering Committee, ensuring that IT projects are aligned with Bank's strategies, are timely, supported by sufficient resources, and implemented successfully.
4. Enterprise Architecture Forum, assuring project alignment with the Bank's standards, architecture targets and technology roadmap.
5. Change & Release Management, ensuring thorough planning of all changes to hardware, software, patches, data, and configurations. All testing, escalation, and approval processes must be completed in accordance with the provisions before implementation in the production environment or backup system.
6. Incident Management Forum, assuring all IT service issues have been handled appropriately, promptly, and efficiently according to the SLA, while ensuring documentation of lessons learned and problem solutions is conducted properly to prevent similar issues from occurring in the future.

IT Risk Management

The Bank's IT Risk Management consistently enhances internal cybersecurity awareness in every aspect of system development through regular and ongoing security awareness programs, including cybersecurity training, phishing simulations, and e-mail publications.

In order to mitigate risks associated with the IT operations, the Bank effectively identifies, measures, monitors, and controls risks, including through Risk Control Self-Assessment (RCSA) and Key Risk Indicators (KRI) based on applicable IT risk management policies. The Bank also continuously conducts risk assessments on critical IT developments and ensures that all risks are mitigated at an acceptable risk level.

To ensure that customer financial transaction services are always available, the Bank has established a disaster recovery (DR) infrastructure, capable of running IT operations in the event of a disruption to the IT system in the main data center. Tests are conducted periodically to verify the reliability of the recovery system. While the Bank activates the technology system in the recovery center area, services to customers can be ensured to continue running normally without interruption.

b. Human Capital

The Bank believes that adequate and competent human capital plays a crucial role in ensuring the realisation of the Bank's vision and mission. In 2025 the Bank consistently strives to improve the knowledge, capacity, productivity and capabilities of IT staff by conducting planned training programs according to the needs of each staff, both with technical and non-technical training through:

- Training and certification to enhance professional knowledge and competence in the field of information technology, including through risk management certification, COBIT, CISA (Certified Information Systems Auditor), CISM (Certified Information Security Manager), CRISC (Certified in Risk and Information Systems Control), CEH (Certified Ethical Hacker), CND (Certified Network Defender), ISO 27001 Certification, ITIL (Information Technology Infrastructure Library), DevOps certification, openshift certification, Cloud Solutions Architect, VMware Certified Professional, Nutanix Certified Professional.
- Socialisation of internal information technology policies and procedures through online meetings, electronic mail and also e-learning.

In order to fulfill the need for competent IT staff, one of the Bank's strategies is to run the Information Technology Development Program (ITDP), a program that is implemented by providing technology and banking education to new graduates from selected universities with the target of becoming future IT leaders.

Through the implementation of these four strategic pillars, Maybank Indonesia continues to strengthen its position in the increasingly competitive financial industry. The information technology initiatives implemented in 2025, in addition to strengthening the infrastructure and operational security of the Bank's information systems, also serve as business strategy enablers that accelerate the achievement of the Bank's vision and mission of creating value, providing superior services, and serving the wider community.

IT DEVELOPMENT PLAN FOR 2026

To continue the 2021-2025 Information Technology strategy, the Bank has established a 2026-2030 Information Technology Strategic Plan as a long-term plan for sustainable information technology development to further strengthen information technology support for the Bank's business strategy. The 2026-2030 Information Technology Strategic Plan focuses on four pillars that support the Bank's business strategy to become "An innovative, values-driven financial leader enabling inclusive and sustainable prosperity."

1. Strong Foundation, ensuring system stability, resilience and security in supporting increasingly complex operations.
2. Leveraging of New Technology, especially through increasing use of Cloud computing and the development as well as leveraging of emerging new technologies.
3. Digital Innovation, developing new generation digital applications that are more adaptive, modular, and oriented to future needs.
4. Ways of Working, improving cross-functional collaboration, process efficiency, developing future talent, and continuously enhancing the skills and competencies of IT staff to meet the challenges of increasingly rapid technological transformation.

The Bank is committed to continuously implementing technological and digital innovation as a key driver in providing superior and quality services to customers and all stakeholders.

Digital Banking

As one of the main drivers in increasing third-party funds, new customer acquisition and also as a source of fee-based income, Maybank Indonesia has developed Digital Banking services with a focus on providing a better transaction experience and services that are relevant to customers' financial and lifestyle needs, with M2U as the main platform for Digital Banking services.

Amidst the acceleration of digital transformation, digital banking plays a strategic role for Maybank Indonesia in providing relevant, efficient, and easily accessible banking services to customers. In line with this, Maybank Indonesia continuously strengthens the development of superior products and services by optimising Digital Banking channels as solutions to evolving customer needs. Digital Banking products and services are expected to drive market share growth by targeting potential segments through the provision of superior features, and practical and competitive distribution channels.

Throughout 2025, various strategic initiatives have been implemented to enhance Digital Banking capabilities, including the launch of the traditional life insurance purchase feature My Protection Simple, a loan application feature for existing customers, credit card transaction management, and contactless QR Pay services. In addition, Maybank Indonesia also expanded its digital integration capabilities through the development of API Transfer, API Account Binding, and API Account Inquiry features to support the non-retail digital ecosystem and collaboration with business partners. These various developments have positively contributed to the

Company's performance, as reflected in the increase in the number of new customers and Digital Banking users, strengthening customer loyalty, and growth in transaction volume and revenue sourced from Digital Banking channels.

2025 INITIATIVES

In line with Maybank Indonesia's mission of "Humanising Financial Services," in 2025 Maybank Indonesia continuously strengthened the development of Digital Banking services, for both the Retail segment through M2U and the Non-Retail segment through M2E services with the aim of facilitating customers in conducting transactions and assisting customers in managing their finances. Some of the main initiatives undertaken include:

1. Development of the Digital Wealth feature in M2U, including for the purchase of traditional life insurance product My Protection Simple.
2. Development of various Digital Financing features, including the launch of the Personal Loan application (KTA) feature and credit card transaction management through the M2U ID App
3. Development of the Digital Payment feature, namely contactless QR Pay which makes it easier for customers to make QR transactions by uploading QR images through the M2U ID App.

4. To enhance customer experience and security in transactions using internet banking, Maybank has also launched a hide balance feature on the M2U ID App dashboard page.
5. Development of the Digital Platform & Ecosystem by introducing API Transfer, API Account Binding, and API Account Inquiry features designed to strengthen system integration with business partners, improve transaction process efficiency, and support the development of the digital ecosystem.
6. For the Non-Retail segment, developments that have been carried out include the addition of Non-Today FX transaction features and electricity bill payments in M2E to increase the convenience of Non-Retail customer transactions.



The increasingly dynamic and competitive business developments drive Maybank Indonesia to continuously update its strategic journey to provide digital banking solutions that remain relevant to customer needs and able to compete in the industry. Through these various development initiatives, it is expected to encourage an increase in the number of active customers, transaction volume, growth of third-party funds, and optimisation of transaction-based income through Digital channels.

In addition to feature development, the M2U ID App has fundamentally also optimised and improved the system platform architecture by adopting the latest technology. This improvement affects the application's ability to process more transaction volume with a faster response time than previously. Furthermore, this system architecture optimisation allows the Bank to innovate and launch new features more quickly, thus supporting the Bank's ability to adapt to the dynamically evolving needs and expectations of customers.

PERFORMANCE ACHIEVEMENTS IN 2025

Maybank Indonesia is one of the pioneers of Digital Banking services in Indonesia, launching the first Internet Banking service in 1998. Since then, Digital Banking has become an integral part of Maybank Indonesia's business strategy in recent years and also in the future. This is in line with Maybank Indonesia's mission, Humanising Financial Services, where the Bank consistently places customers at the center of every business strategy. Digital utilisation plays a key role as an enabler in delivering superior customer experience and supporting the continuous improvement of customers' financial well-being.

As one of the main drivers in increasing third-party funds, new customer acquisition and also as a source of fee-based income, Maybank Indonesia has developed Digital Banking services with a focus on providing a better transaction experience and services that are relevant to customers' financial and lifestyle needs, with M2U as the main platform for Digital Banking services. M2U is equipped with various features and the latest technology, such as the ability to log in on the mobile App and Web with 1 user ID, various online services for opening savings accounts and investment products, transferring funds, paying routine bills, as well as providing innovative services to meet customers' daily lifestyle needs.

Through M2U services, Maybank Indonesia has successfully moved most of its customer transactions from traditional channels, such as Branches and ATMs to digital channels by providing Omni Channel and Mobile First customer experience financial solutions. Various feature developments, communication and promotions programs have been implemented, resulting in benefits for customers and Maybank Indonesia, including improving customer experience and customer loyalty, increasing the number of users and transactions, and increasing revenue from digital channels and cross-selling.

The number of active M2U users grew by 6% YoY and customer financial transactions conducted through M2U grew by 23% YoY in 2025. The increase in the number of users and transactions contributed to the revenue growth from Digital channels of 36% YoY in 2025.

For business segment customers, Maybank Indonesia also continues to develop M2E digital services. To facilitate customer transactions, the Bank continues to add payment features including bill payments and other payments on M2E. The Bank also continues programs to support the acquisition and activation of M2E user customers as well as socialisation with customers through online events and physical meetings. This is reflected in an 8% year-on-year increase in active M2E users and a 12% year-on-year growth in transaction value. By November 2025, Maybank Indonesia also offered digital business solutions through QR Pay merchants for non-retail customers, with a total of more than 5,000 merchants joining.



ATM AND CRM NETWORK DEVELOPMENT

In order to facilitate customers in making cash withdrawal and deposit transactions without relying on branch office operations, Maybank Indonesia provides ATM and Cash Recycling Machine (CRM) services supported by excellent interconnection with various ATM networks. This service allows customers to transact more easily, quickly, and flexibly through wide access in various locations, with the following networks:

1. Three Main Local networks: ATM Bersama, Prima, ALTO
2. International Network: Maybank Group, MasterCard/Cirrus, Visa/Plus, MEPS and Asia Payment Network.

In 2025, Maybank Indonesia continues to optimise the productivity of its ATM network, where the trend of ATM usage is decreasing. Maybank Indonesia has optimised the number of ATM machines to obtain optimal results in terms of operational maintenance costs compared to the expected return. Maybank Indonesia also provides cardless cash withdrawal services as a form of innovation to facilitate customer transactions by simply scanning the QR on the ATM machine through the M2U ID App.

The development of Maybank Indonesia's ATM and CRM network over the past 3 years is as follows:

Description	2025	2024	2023
ATM	635	721	739
CRM	26	26	26
TOTAL	661	747	765

AWARDS

In 2025, Maybank Indonesia received various awards in recognition of its performance and commitment to providing innovative digital banking services. These awards reflect the Bank's success in driving transaction growth through digital channels and strengthening Maybank Indonesia's position in providing customer-oriented digital banking solutions. In 2025, Maybank Indonesia was awarded "The Most Transaction Growth in Digital Channel" from ATM Bersama and "Indonesian Best for Digital Solutions" at the Euromoney Private Banking Awards 2025.

PLANS AND STRATEGIES FOR 2026

Plans and Strategies for 2026

Going forward, Maybank Indonesia will continue to develop products and services through digital platforms and develop strategic cooperation with Maybank Group entities to win market competition. The development of the Bank's digital banking capabilities is aligned to support the direction of development through the Bank's digital platforms, namely M2U, M2E & QR Pay Merchant. The Bank has prepared a strategic journey related to digital banking development so as to be able to provide innovative and relevant digital banking service solutions to customer needs through the continuous development of digital products and services. In addition, to expand the reach of services to customers, the Bank is also developing API services as a distribution channel for products and services. Through APIs, the Bank can reach new customer segments and business partners, such as fintech startups and other non-traditional financial institutions. In optimising digital services to customers, digitalisation is also carried out on the Bank's back-end and internal processes.

The following is the Bank's digital development strategy focus for 2026:

1. Expanding product and service offerings to include Retail segment initiatives, including conducting application updates with a fresher interface design to provide better experience and developing payment transactions, including for QRIS TUNTAS and cross-border transactions as well as the development of various digital wealth products, such as Fast remittance to increase the speed and efficiency of cross-border fund transfer services.
2. For the Non-Retail segment, M2E will continue to be developed, including by rejuvenating the M2E Web platform in terms of changes to the appearance and layout and adding transaction features to the M2E App application. In addition, the CoOLPay service will also be developed with the addition of the BI FAST feature and the development of a new digital supply chain financing platform.
3. For QR Pay Merchants, the strategic focus is directed at the continuous expansion of the merchant ecosystem, from both the retail and non-retail segments, to increase digital transaction adoption, expand the reach of QR Pay usage, and encourage growth in transaction volume and overall business value.

The highly dynamic and competitive business developments encourage Maybank Indonesia to continuously update its strategic journey to provide relevant digital banking service solutions to customer needs so that it can win the competition. These development plans are expected to further increase the number of active users, transactions, and third-party funds, and transaction-based revenue from digital channels. On the other hand, Maybank Indonesia is also updating and rejuvenating various infrastructures to ensure fast and convenient digital banking services, while still paying attention to aspects of customer security and protection, which are crucial factors in digital banking services.

Branch Network Development

The Bank continues to transform and enhance its digital banking and finance operations towards a better direction. To that end, the Bank develops concepts and innovations as part of its Branch Transformation Program to improve the overall customer experience.

STRATEGY AND INITIATIVES 2025

In 2025, Maybank Indonesia consistently focused on establishing and managing an optimal branch distribution that built a more efficient and effective network to enhance its performance. In this regard, branch offices are consistently encouraged to deliver exceptional customer services and maintain high productivity, including exploring all surrounding areas to maximise their role in supporting the Company and contributing to the growth of both the business and local communities.

In an effort to maintain a healthy and productive branch network during this period, the Bank has consolidated several nearby branch locations while optimising the branch network that no longer has potential by closing several branch offices through a comprehensive assessment of various aspects.

The Bank also expanded its branch network to several new locations that have better potential for business development and growth, such as in the smart city area with an electric vehicle factory development plan. In connection with the support for its sustainability programs, in 2025 the Bank implemented a solar panel installation program in one of its branches (KC Fatmawati), which is expected to continue to be improved in the following years.

The implementation of these sustainability programs is one form of the Bank's commitment to contributing to the alignment of economic growth with social sustainability and environmental protection, with the primary goal of achieving long-term prosperity for both current and future generations.

Responding to evolving challenges and to strengthen competitiveness, the Bank continues its transformation, refining its digital banking and finance services towards greater efficiency. As part of the Branch Transformation Program, the Bank is developing new concepts and innovations to improve the overall customer experience. Customer experience transformation is carried out, covering various aspects of banking services, including working methods and customer interactions. The service is focused on digital concept tailored to customer needs that are able to optimise business opportunities while creating more interactions with both customers and prospective customers across all business segments, while always prioritising excellent customer service.

NUMBER OF MAYBANK INDONESIA OFFICE NETWORK

In 2025, the Bank implemented several adjustments to its office network, including opening 2 Sub-Branch Offices (KCP) and closing 41 Sub-Branch Offices (KCP).

As of 31 December 2025, Maybank Indonesia's office network consists of one Non-Operational Head Office, ten Regional Offices, 79 Main Branch Offices, and 175 Sub-Branch Offices. Additionally, Maybank Indonesia operates 22 KCP Mobile units. For Sharia-compliant banking services, the Bank has 17 Sharia Branch Offices and 3 Sharia Sub-Branch Offices. The Bank also maintains an Overseas Branch Office in Mumbai, India.

BRANCH NETWORK EXPANSION PLAN AND STRATEGY 2026

The office network is one of the supporting factors of the Bank's key success in facing future challenges while also taking into account market segmentation, sales strategy, efficiency, and operational processes. With this in mind, the Bank conducts reviews and studies to determine the optimal number and model of branch offices that align with business trends, as well as strategies for achieving performance targets, including innovations in delivering exceptional service to customers.

In line with its branch network plan for 2025, the Bank implements the Branch Optimisation initiative, supported by a thorough analysis of office distribution in relation to market potential. Over the past five years, Maybank Indonesia has consistently managed its branch office network as part of a planned and measured optimisation strategy. The number of branch offices decreased from 388 units in 2021 to 307 units in 2025.

This adjustment is part of an operational transformation that is implemented in a planned, consistent, and controlled manner, with the aim of optimising the physical network footprint while increasing productivity and operational efficiency. Through this measure, the Bank can allocate resources more effectively and strengthen its digital-based service capabilities and increasingly integrated banking solutions.

The network restructuring is primarily focused on areas with high network density, such as Jakarta and several areas on Java Island, while maintaining a strategic presence in areas with potential for economic growth. With a leaner network structure, Maybank Indonesia is able to strengthen its service quality, improve operational efficiency, and ensure that each branch office contributes a more productive role in supporting customer needs and the Bank's future business development.

This strategy examines the most suitable branch model for development, ensuring that each office can maximise its business contribution. Based on this analysis and research, the Bank will carefully map out and close certain offices, aiming to create an efficient and effective branch distribution, while considering various factors that support the Bank's growth. Expansion will be carried out selectively and in a limited manner.

These initiatives will be balanced with technological and digital developments to enhance acquisition quality through an agile approach. This concept integrates both physical and digital interactions to deliver a satisfying service experience. Moving forward, this transformation will enable customers to enjoy a more modern and sophisticated banking experience, gain a deeper understanding of how to make the most of available banking facilities, and access integrated consultation and solutions to meet their financial needs.

Operations and Customer Service

In 2025, the Operations Directorate consistently implemented a focused and disciplined transformation to deliver reliable, responsive, efficient, and customer-centric services across all channels, underpinned by robust risk governance and sustainable Business as Usual (BAU) excellence, thus resulting in improved customer experience quality and establishing a solid foundation for the sustainability of customer experience and operational transformation in the following year.

OPERATIONS

Entering 2025, the Operations Directorate established the 2025 Operations Directions as a strategic framework for operational development and support sustainable business growth through three (3) main pillars.

1. Transformation Agenda

Continuing the ongoing transformation:

- 1.1 Customer Experience Transformation focuses on five key priorities: sales-to-service conversion, proactive engagement, implementation of a centralised model, strengthening human capital capabilities, and leveraging contact center support technology. These efforts aim to build a more consistent, faster, and value-added customer experience.

Customer Experience Transformation, which is a journey of excellent services, is carried out through various initiatives to improve service capabilities by empowering the role of frontliners, both in branch offices and contact centers, as well as fostering a customer-oriented culture across all lines of the organisation. Aspects that are transformed in 2025 are the customer experience stewardship function in branch offices and contact centers to be agile in capturing service improvement opportunities, managing the alignment of information related to products, services and promotions between

work units, building a culture of positive feedback and input from customers through the Customer Survey Platform media in branch offices, email and WhatsApp for Business (WABA), as well as updating customer interaction information across service channels in the Customer Handling System (CHS) to produce a consistent and efficient service experience at every point of interaction with customers.

- 1.2. Branch Back Office Centralisation Transformation to improve service standards by centralising critical processes at branches to the head office, for example, opening business accounts and managing Financial Information Services System (SLIK) documentation. This approach ensures stronger controls, better process quality, and service consistency across the branch network.
- 1.3. Trade Service Operations Transformation focuses on improving Turnaround Time (TAT) and Service Level Agreement (SLA) in transaction processing by replacing the trade platform to improve customer satisfaction through faster processes. This improvement aims to increase customer satisfaction through faster, more accurate, and more reliable processes across all transaction services.

- 1.4. Treasury Operations Center Transformation to enhance operational efficiency through process improvements, workflow automation, branch transaction centralisation, and strengthening operational risk management. This initiative ensures more efficient processes, better control, and higher quality execution across all operational functions.

2. Operational Excellence

- 2.1. Digitalisation to strengthen operations is aimed at providing various supporting tools, including a knowledge library and mobile checklist for Service Managers in all branches, to improve access to information, standardisation, and service consistency.
- 2.2. Automation for accuracy and efficiency through Robotic Process Automation (RPA), End-User Computing (EUC), and other technologies leveraged to improve accuracy, accelerate processes, and reduce the potential of manual errors in various operational activities.
- 2.3. Centralisation of processes from the branch office to the head office is carried out to simplify and improve process efficiency, including reporting consolidation and handling of credit card balance transfers, so that the workflow becomes more structured and controlled.
- 2.4. Elimination to strengthen organisational efficiency is conducted through an organisational design review aimed at improving the organisational structure, grouping of job families, measuring productivity in all operational units at the head office to improve overall operational effectiveness and productivity.

3. Business-as-Usual (BAU) Management

- 3.1. Developing Human Capital and leadership that focused on strengthening leadership capabilities and technical skills, so that the organisation obtains more prepared, competent, and competitive talents.
- 3.2. Participating in enhanced sustainability programs to support sustainable growth through various social and environmental initiatives that have positive impacts on the community and the Company.

- 3.3. Enhancing customer experience through targeted campaigns aimed at instilling a customer-centric culture across all Operations Directorate teams to ensure more consistent and relevant service quality.

- 3.4. Strengthening risk control and management by improving operational controls, including improvements to the Financial Information Services System (SLIK) documentation and the implementation of various mitigation measures to ensure better compliance and risk management.

- 3.5. Improving Service Level Agreement (SLA) and continuous refinement of service processes to achieve the best service standards, focusing on optimising mortgage operational processes to ensure faster, more accurate, and more efficient services.

Operations Directions 2025 and simple agile initiatives that enable the execution of improvements to be carried out rapidly, gradually, and adaptively without disrupting routine operations and are able to support the achievement of the Bank's aspirations and targets in 2025

INITIATIVES AND IMPROVEMENTS 2025

In 2025, the Operations Directorate implemented a number of targeted and measurable initiatives focused on increasing productivity, strengthening internal controls, improving customer service quality, supporting sustainable business growth, and complying with regulatory requirements. A total of seventy-nine (79) initiatives are divided into four main categories:

1. Increasing Productivity

Fifteen (15) initiatives have been implemented to increase productivity, including end-to-end automation for handling failed BI-FAST transactions and automation of mutual fund invoice creation and delivery.

2. Strengthening Internal Control

In terms of internal control strengthening, twenty-seven (27) initiatives have been implemented within the Operational Directorate, including regular monitoring of liquidity balances to improve early detection of transaction anomalies, strengthening operational controls, and supporting compliance with provisions and synchronisation of DCIF and Cardlink data to improve master data accuracy and consistency, reduce the risk of mismatched data,

and strengthen the foundation of end-to-end control between systems.

3. Improving Business Services and Support

As for business services and support improvement, there are thirty-three (33) initiatives that have been implemented, such as providing transparency and direct control to customers over data access, increasing trust, improving customer experience, and strengthening the principle of customer centricity and a more personalised service approach for priority customers, enhancing perceived value, service differentiation, and quality of customer experience.

4. Regulatory Compliance

In terms of regulatory compliance, four (4) initiatives were carried out in 2025 to ensure compliance with regulatory provisions, such as implementing automation of regulatory reporting processes to shorten Turnaround Time (TAT), reducing the risk of manual errors, and mitigating potential penalties.

AWARDS

As proof of its performance and achievements in 2025, the Operations Directorate received numerous awards from external parties, both nationally and internationally. The awards include:

1. The 2025 Elite Quality Recognition Award US Dollar Clearing MT202 100% from J.P. Morgan.
2. The 2025 Elite Quality Recognition Award US Dollar Clearing MT103 99.76% from J.P. Morgan.
3. The 2025 Elite Quality Recognition Award Euro Dollar Clearing MT103 99.26% from J.P. Morgan.
4. US Dollar Payments Straight Through Processing Excellence Award – Commercial Payment STP Rate 99.6% from Citibank.
5. Satisfaction, Loyalty, and Engagement (SLE) Survey 2026 for Core Capital Bank Group (KBMI) 3 by MRI and Infobank Magazine with:
 - a. First ranked in category: Brand Interactivity.
 - b. First ranked in category: Service & Process.
 - c. Second ranked in category: Branded Customer Experience Index.
 - d. Second ranked in category: Perceived Security Index.
 - e. Second ranked in category: Satisfaction – Security Guard.
 - f. Second ranked in category: Satisfaction – Teller.
 - g. Third ranked in category: Engagement Index.
 - h. Third ranked in category: Branch Office.
 - i. Third ranked in category: Marketing Engagement.
 - j. Third ranked in category: Satisfaction – Customer Service.

Operational Development Strategy and Plan 2026

In 2026, the Operational Directorate continues the established strategic direction while remaining based on three (3) main pillars as the foundation of the work plan, to ensure the continuity of adaptive, integrated, and customer-oriented operational transformation to support sustainable business growth.

1. Transformation Agenda

- 1.1 Customer Experience Transformation continues the journey initiatives towards excellent services, carried out through numerous initiatives to align customer services through branch offices and contact centers so that customers experience extraordinary service experiences and become the hallmark of Maybank Indonesia in ways that are friendly, empathetic, tactical and solution-oriented.
- 1.2 Branch Back-Office Transformation as an effort to increase frontliner productivity at branches through centralisation of transaction processes to the head office. This initiative aims to shift administrative operational activities at branches to units at the head office so that branch frontliners have more optimal time to focus on value-added activities, such as cross-selling, strengthening customer relationships, and other activities that are more productive and have a direct impact on business growth.
- 1.3 Trade Service Operations Transformation to drive service quality improvement through the replacement of the trade platform as the core banking system in processing trade finance transactions, digitising customer-side processes, integrating front-end and back-end systems, and strengthening overall process automation. This initiative aims to accelerate end-to-end processes to improve Turnaround Time (TAT) and support extended cut-off times, while creating more effective, integrated, and customer-oriented operational processes.
- 1.4 Treasury Operations Center Transformation to improve operational process effectiveness and efficiency through re-engineering and continuous automation utilisation. This initiative was motivated by the continued discovery of a number of manual processes in trade validation, confirmation, monitoring, and settlement functions that impact long processing times and limited visibility. This transformation aims to improve customer experience through new, more effective ways of working, strengthen process control and data security, empower teams through enhanced capabilities and skills, as well as support business growth by preparing for increased transaction volumes.

2. Operational Excellence

- 2.1 Leverage digitalisation approach to improve existing processes, such as automated vendor cash balance calculations and simplify user access to various front-end applications
- 2.2 Leverage automation approach to improve the efficiency of conversion processes, uploads, investment data reconciliation and real-time customer data updates, improving accuracy and precision as well as other process automation initiatives.
- 2.3 Leverage a centralisation approach to enhance document control, support consistency and compliance of credit processes, improve transaction data accuracy, and ensure consistent and standardised operational reporting.
- 2.4 Leverage an elimination approach to eliminate manual reconciliation and simplify approval processes for Customer Data Updates (PDN) in branches while accelerating Service Level Agreements (SLA) without compromising control.

3 Strengthening Business-as-Usual (BAU)

- 3.1 Strengthening human capital and capabilities to build sustainable Business-as-Usual (BAU) through talent readiness, strengthening technical and behavioral competencies, increasing risk awareness, and managing operational roles more clearly and effectively.
- 3.2 Customer experience and service quality to ensure consistent and customer-centric services through strengthening service culture, utilising actionable Voice of Customer, and improving the quality of customer interactions across all service channels.
- 3.3 Operational excellence and efficiency through improving data accuracy and transparency, accelerating Service Level Agreements (SLAs), as well as strengthening operational controls and smoothness.

Operations Directions 2026 remains focused on cultural transformation by implementing five (5) practical habits and fostering a work culture oriented towards customer experience and continuous improvement, supported by leveraging digital channels, improving service quality based on Artificial Intelligence (AI), as well as developing Maybank culture and talents ready to support the achievement of the Bank's aspirations and targets in 2026.

CUSTOMER SERVICE

The development of digital technology in 2025 has grown rapidly and become an inseparable aspect of its users' daily lives. With this trend, Maybank Indonesia focuses on offering a banking ecosystem design and creating a more personalised and solution-oriented transaction experience for customers to meet their financial needs, while at the same time providing the best customer experience.

In realising the vision of becoming a leading financial service provider in Indonesia and carrying out the mission of Humanising Financial Services, improving the quality of services and operations, especially in branch offices, digital channels and contact centers, is a necessity and an accountability that is expected to have a positive impact on customer loyalty and also on Maybank Indonesia's business growth.

By carrying out the service tagline "Elevate Customer Experience for Excellence Growth" in 2025, Maybank Indonesia emphasises that improving service quality is the main foundation for achieving superior business growth. Thus, the Bank is committed to strengthening the quality of human capital to improve adaptability in delivering excellent services that meet the evolving needs and lifestyles of mobile and constantly changing customers, implementing agile, collaborative work processes and practicing agile ways of working by prioritising a customer-centric approach to continue to innovate and drive transformations aligned with strategies and targets.

The Bank has developed a service development strategy as described in the Customer Experience Transformation 2025–2027 with the following focus areas:

1 Strengthening Service Culture and Enhancing Frontliner Competency

To provide exceptional service to all customers, the Bank is committed to continuously improving service quality by providing various training programs, including the following:

- Maybank Hospitality Program which aims to enhance the friendliness and empathy of frontliners in serving customers to be more tactical and solution-oriented.
- Customer Service Development Program, namely a program for customer service functions, both new joiners and from previous functions as tellers. This is done with a focus on improving consulting services, cross-selling, a better understanding of digital support tools and problem solving.
- Contact center service quality improvement program in addition to updating training materials and roleplays, standardising assistance before agents start serving and also updating the agent score card, by including assessment targets from the service and financial aspects.

2 The transformation with the theme “Integrating Seamless Own Channel Experience” was carried out to prepare for sustainable development with the target of implementing Omni Channel in the future. The Customer Experience 2026 transformation agenda is as follows:

- Simplifying the customer transaction handling process so that waiting times in queues can be managed well.
- Developing a queuing system at branches as an effort to improve customer service and a means of identifying continuous improvements to form a customer-focused culture
- Improving the capabilities of Customer Handling System (CHS) to identify non-transactional customer activities to facilitate frontliners to provide solutions.
- Promoting the contact center system to be adaptive to current technological developments.
- Creating electronic forms for several products and services at branch offices by leveraging the role of technology and digital to provide convenience services to customers.
- Adding machine learning capabilities in MyPedia to speed up and simplify the search process.

3. Creating Digital Service Guides (Video & e-Playbook)

Service guides in the form of videos and e-Playbooks have been developed to ensure consistent service standards and facilitate frontliners to learn various service scenarios, operational measures, and key principles in dealing with customers. This material is not static, so it needs to be updated regularly to keep up with changes in regulations, operational processes, product features, system flows, and customer needs evolution. Every update will be equipped with additional information, case illustrations, frequently asked questions (FAQs), and examples of best practices so that frontliners always have relevant and the latest references.

4. Strengthening Engagement and Connection with Customers

As part of the Bank’s commitment to continuously enhancing engagement and fostering closer relationships with customers through various celebrations and appreciation, Maybank Indonesia organises Thematic Day in alignment with various national holidays and observances. These events offer added value to customers by presenting a unique atmosphere at all head offices, branch offices, and Maybank Customer Care locations.

Additionally, on National Customer Day 2025, Maybank Indonesia was hosting a series of recognition and appreciation activities throughout September 2025, to honor customers for their loyalty to Bank Maybank Indonesia. These activities include the presence of the Board of Directors serving Maybankers, the Board of Directors greeting Customers through incoming telephone calls to the Call Center, courtesy greetings, giving appreciation at all branch offices and customer care locations, including giving special recognition for business and corporate clients and premier customers, presented personally by the Board of Directors and Top Management. Other events include the Financial Education Talkshow (online), which was open to Maybank Indonesia customers, alongside various other activities.

5. Developing Branch Services and Measuring Customer Satisfaction

By integrating digital and physical services, as well as ensuring consistent service quality across branches, contact centers, and digital channels, the Bank is able to offer an enhanced customer experience, boost customer loyalty, and stay competitive in an increasingly challenging market. The initiatives implemented include:

- Transformation of the Role of Customer Service Premier & Strengthening the Concierge Function
Service transformation is carried out by aligning the role of Sales Assistant Premier to Customer Service Premier, focusing on increasing contributions in supporting customer transactions, improving operational efficiency, and reducing service gaps in branches. At the same time, the concierge is also reinforced to ensure customers receive a warmer welcoming experience, faster transaction navigation assistance, and a more focused service flow from the first step of the customer entering the branch.
- Centralised Customer Care Next Gen Talent Framework
This framework includes Readiness Talent Mapping, Leadership Exposure, and Succession Pathways, ensuring customer care possesses a future-ready, competent, and sustainable workforce.
- Strengthening CX Ambassadors' Function
CX Ambassadors act as agents of change in work units, strengthen customer-centric culture, support the implementation of best practices, are actively involved in measuring and following up on customer experience, and serve as strategic liaisons among head office, regional teams, and branch operations.

The overall customer experience is measured by the level of satisfaction through, but not limited to, the Satisfaction, Loyalty and Engagement (SLE) Survey conducted by an independent party to the banking industry.

Based on the results of this measurement, the Bank has the opportunity to:

- 1 Have a benchmark for making continuous improvements in service quality to offer excellent service to all customers.
- 2 Conduct immediate improvements to have an impact on a positive customer experience.
- 3 Provide appreciation to customers and stakeholders who have provided feedback on the progress and development of the quality of the Bank's products and services.

CUSTOMER COMPLAINT MANAGEMENT

Maybank Indonesia manages customer complaints based on the Consumer Protection Policy and the Customer Complaint Handling Policy, serving as the primary governance framework to ensure that every complaint is handled accountably, measurably, and in accordance with regulatory requirements. Complaint management is conducted by the Customer Experience Management Division under the Operations Directorate, which is responsible for ensuring consistent quality of handling and oversight of the resolution of every complaint.

To ensure customers have broad and reliable access to convey their problems, various official channels are available. These channels include:

- Maybank Customer Care, accessible 24/7 at 1500611 (local) or +6221 78869811 (international).
- Customer Care email at customercare@maybank.co.id.
- Social Media: Twitter @maybankID, Facebook Maybank, and Instagram @maybankid.
- Head Offices and Branches across Indonesia.

In 2025, the Bank received thirteen thousand four hundred and thirty-nine (13,439) customer complaints, 97.68% of which were resolved within a maximum of ten (10) working days, in accordance with the resolution standards set by the regulator. In addition, ten thousand eight hundred and thirty (10,830) complaints were resolved within a resolution period of five (5) working days, demonstrating the effectiveness of the internal processes that have been implemented.

This performance is the result of the implementation of a structured complaint handling framework, compliance with internal Service Level Agreements (SLAs), and disciplined cross-work unit collaboration. The entire process is under continuous monitoring by Maybank Indonesia Management, as part of strengthening governance, mitigating operational risks, and enhancing the quality of service to customers.

Summary data on customer complaint handling in 2025 is presented in the following table as part of the Bank's commitment to transparency and accountability in reporting.

Data on customer complaint handling during 2025 can be seen in the table below.

Type of Complaint Transaction	Resolved		In Process		Unresolved		No. of Complaints
	Amount	%	Amount	%	Amount	%	
ATM and Debit Card	3,105	98.4%	50	1.6%	0	0%	3,155
Bancassurance	19	100.0%	0	0.0%	0	0%	19
Time Deposit	1	100.0%	0	0.0%	0	0%	1
Direct Debit	3	100.0%	0	0.0%	0	0%	3
Electronic Banking	4,382	99.4%	27	0.6%	0	0%	4,409
Current Account	1	100.0%	0	0.0%	0	0%	1
Credit Card	4,853	99.2%	40	0.8%	0	0%	4,893
Clearing (Transfer)/Remittance	578	99.8%	1	0.2%	0	0%	579
Personal Loan	119	100.0%	0	0.0%	0	0%	119
Loans/Home Mortgage/Apartment Mortgage	10	100.0%	0	0.0%	0	0%	10
Other Loan	14	100.0%	0	0.0%	0	0%	14
Mutual Funds	19	100.0%	0	0.0%	0	0%	19
Other Payment System	61	96.8%	2	3.2%	0	0%	63
Saving Account	154	100.0%	0	0.0%	0	0%	154
Others	0	0.0%	0	0.0%	0	0%	0
TOTAL	13,319	99.1%	120	0.9%	0	0	13,439

Consumer Protection Policy

In 2025, the Bank upheld its commitment to consumer protection by adhering to regulatory provisions, including ongoing financial education, increasing product transparency, ensuring reliable systems and reliable human resources, strengthening the confidentiality and security of customer personal data, and implementing a more responsive and solution-oriented complaint handling mechanism, which overall aims to protect and build long-term customer trust and loyalty. This is in line with Maybank Indonesia's mission of "Humanising Financial Services." The Bank has undertaken various initiatives at fostering mutually beneficial and sustainable relationships with consumers.

The Bank prioritises enhancing product quality, improving information transparency, and/or making transactions more convenient for customers. One key initiative has been the ongoing training for all Bank staff on consumer protection and improving service delivery for customers with disabilities and the elderly.

The Bank also remains proactive in monitoring regulatory developments related to consumer protection and other relevant regulations, ensuring that all business activities comply with these provisions and offer

maximum protection to consumers. A key element of this compliance is the timely submission of reports in accordance with regulatory requirements.

In terms of education and socialisation to the community, the Bank follows the guidance of the Indonesian Payment System Association (ASPI) by actively participating in the Joint Consumer Protection Education Movement (GEBER), providing educational content on themes that have been mutually agreed upon.

Aligned with this, Maybank Indonesia focuses on designing various activities, programs, and policies aimed at enhancing customer protection, particularly regarding savings and the confidentiality of customer data by always complying with applicable regulations and provisions. Maybank Indonesia has implemented an information technology system that safeguards and protects all customer data, as well as other protection activities. This system is particularly effective in controlling and monitoring awareness to minimise risks that could affect the security and comfort of customers as Maybank's partners.

Risk Management

Management strategies are continuously adjusted to be more proactive and adaptive, designed to support and encourage business growth. The Bank continues to strengthen its capabilities to identify and mitigate risks—from conventional risks to new challenges such as cyber, AI, geopolitics, and climate change. Supported by a rapid response and reliable technology infrastructure, risk management plays a dual role: as a steward of corporate value and an enabler of sustainable growth.

OVERVIEW OF RISK MANAGEMENT IMPLEMENTATION IN BANKING

Maybank Indonesia considers the implementation of comprehensive risk management as an important aspect for the Bank in effectively managing the various risks. Therefore, the Bank pays great attention to the effective and efficient implementation of risk management in daily banking operations.

The implementation of good risk management practices is one of the significant factors for the Bank's success. The implementation aims to protect the Bank from losses that may arise from the Bank's various activities and to maintain the risk level to be in line with the business strategy and growth of the Bank. Therefore, the Bank maintains the balance between risks and benefits in order to generate sustainable long-term value growth for the shareholders.

The Bank continues to strive to regularly monitor the risk level, including the overall risk management process carried out based on the implementation of Good Corporate Governance principles. In managing risk management, a corporate governance structure is required to enhance the four-eyes principle and transparency in the risk management process. The Bank also continuously reviews and refines every policy and procedure that builds the effectiveness of risk management strategies in line with the increasingly complex business development of the Bank.

Maybank Indonesia implements a holistic approach in managing 8 risk categories determined by the Financial Services Authority (FSA), namely Credit Risk, Market Risk, Liquidity Risk, Operational Risk, Legal Risk, Compliance Risk, Strategic Risk, and Reputation Risk, and also 2 risk categories are related to Sharia, namely Yield Risk and Investment Risk. In addition to the risks mentioned above, the Bank also monitors Country Risk and Transfer Risk.

RISK MANAGEMENT ACHIEVEMENTS IN 2025

01

Improvements to credit systems, processes, and analysis focused on three main initiatives: first, the implementation of the Joint Authority Limit (JAL) to strengthen monitoring of credit approval authority; second, monitoring the Funding Pipeline; and third, the development of the comprehensive Loan Origination System (LOS) currently underway.

02

As part of the credit quality improvement initiative, scorecard models development is underway—including a yes/no model and a default model—to strengthen the assessment of RSME's Digital loan portfolio. These models are applied specifically to the New-to-Bank and Existing-to-Bank (ETB) non-borrowing customer segments, adopting an expert judgment-based approach.

03

The implementation of a Decision Engine for LOB Personal Loans has automated the end-to-end credit assessment process—from SLIK verification, policy implementation, deviation assessment, scoring, limit recommendations, and integration with third parties via API. This transforms the credit process to be faster, more accurate, and more measurable.

04

As a proactive early warning mechanism, the Forecast Model has been implemented to strengthen portfolio monitoring of the SME Retail segment. This tool plays a crucial role in identifying risk signals early, reducing the delinquency rate and improving flow rates, particularly from the first-day delinquency bucket (early-stage DPD).

05

To improve the consistency and quality of credit analysis, the Bank has developed a comprehensive Book Review Guide focusing on priority sectors. This guide offers a strategic synergy tool to align risk perceptions and assessment methodologies between business and risk management teams.

06

To optimise credit risk management, the Bank implements artificial intelligence (AI)-based methods to monitor its SME and non-retail portfolios. This approach serves as an early warning system that detects anomalies and negative trends early, enabling timely intervention to prevent asset quality deterioration.

07

Maybank Indonesia continues to strengthen its portfolio quality and sustainability, contributing to the ESG agenda. The bank has re-contested its application performance and composition to increase business awareness and contribute to risk mitigation efforts.

On the other hand, the Bank is also encouraging the clean energy transition through its subsidiary by financing electric vehicles (EVs). This is realised by accepting new brands whose credibility has been tested and comprehensively risk evaluated according to established quality standards.

08

The Bank has completed the transition from the IBOR benchmark to the Risk-Free Rate (RFR) in its Treasury system. This transition to RFR aligns with global best practices and supports stronger and more transparent interest rate risk management.

09

The Bank has conducted an Enterprise Crisis Simulation Exercise (ECSE) that comprehensively tested the Recovery Plan (RCP) and Liquidity Contingency Plan (LCP). This initiative significantly increased the awareness and preparedness of management and the Bank's staff in facing various potential crisis scenarios.

10

As an ongoing commitment to building a strong risk culture, Maybank Indonesia and its subsidiaries conduct an operational risk certification program for staff. This understanding is reinforced through independent refresher mechanisms, such as:

- Annual ORM e-Learning Attestation
- Mandatory online training for all BORC (Business Operational Risk Coordinator) members

11

As a manifestation of its commitment to good governance and financial reporting integrity, the Bank has initiated the implementation of an Internal Control over Financial Reporting (ICOFR) framework in accordance with POJK 15/2024. Currently, the Bank has completed the framework development phase and is progressing to the comprehensive development and implementation phase, covering critical areas.

12

As part of its cyber resilience strategy, Maybank Indonesia established the Computer Security Incident Response Team (CSIRT) as its cyber incident response team (TTIS). This organisation is registered with the financial services sector and the National Cyber and Cyber Security Agency (BSSN), thus gaining support and access to various threat intelligence resources to strengthen the bank's overall information security.

13

The information security management system strategy update was carried out by obtaining ISMS certification from ISO 27001:2013 to the latest standard, ISO 27001:2022. This transformation represents the Bank's proactive commitment to adopting a security framework that is relevant to the evolving threat landscape.

14

Maybank Indonesia adopted a structured evaluation methodology to improve the quality and results of its CSIRT Table-Top Exercise (TTX). By conducting pre- and post-exercise assessments, the Bank can measure improvements in its capabilities quantitatively and qualitatively, and identify specific areas for improving its cyber response strategies and procedures.

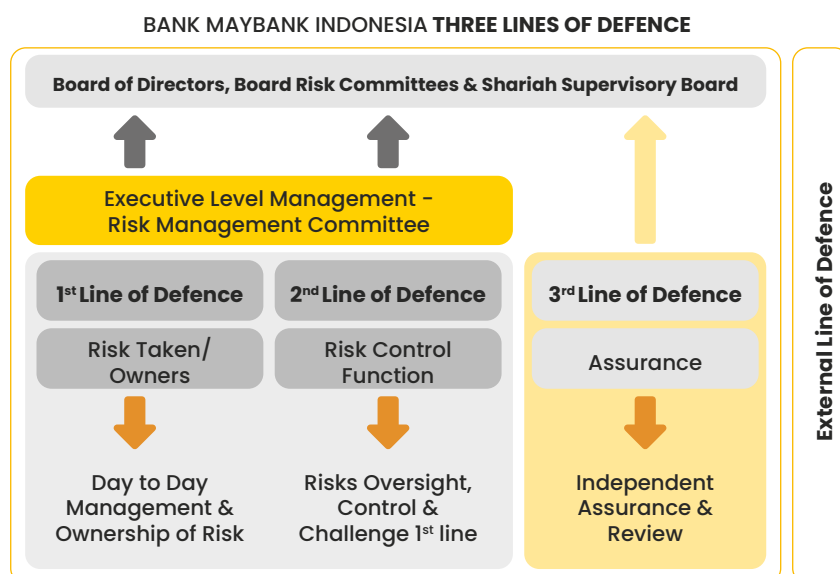
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The "Phishing Warrior" program is a cybersecurity initiative designed to increase resilience through employee engagement. By providing dedicated reporting channels (email and a button in Outlook), the program has successfully increased the number of phishing email reports received, which are then monitored regularly as an indicator of security awareness.

MAIN PILLARS OF RISK MANAGEMENT IMPLEMENTATION

1. Active Supervision by the Board of Commissioners and Board of Directors

The Bank applies the risk governance model purposed to regulate the duties and responsibilities division in the risk management process, but at the same time, also provides independence and separation of duties between the 3 (three) lines of defence, which include the 1st Line, 2nd Line, and 3rd Line.



The Bank has implemented the three lines of defence principle in risk control as a whole.

Line 1:

- a. Having and managing the day-to-day risks inherent in its business and/or activities, including the risk taking. It includes identifying, assessing, controlling, mitigating, monitoring and reporting its risk exposure and ensuring that it is within the established limits in the risk strategy, risk tolerance, risk appetite, and risk management framework, policies and procedures.
- b. Designing and implementing activities and controls in the end-to-end process.
- c. Reviewing the critical business, owning and being responsible for the effectiveness of each end-to-end process.
- d. Encouraging and facilitating risk management by ensuring effective implementation and adherence to risk management frameworks, policies, procedures and controls, including monitoring and reporting of risk exposures of businesses/functions.
- e. Providing clarity to the risk owners regarding risk management practices.
- f. Understanding, comprehending and practicing risk management following the Bank's policies.

Line 2:

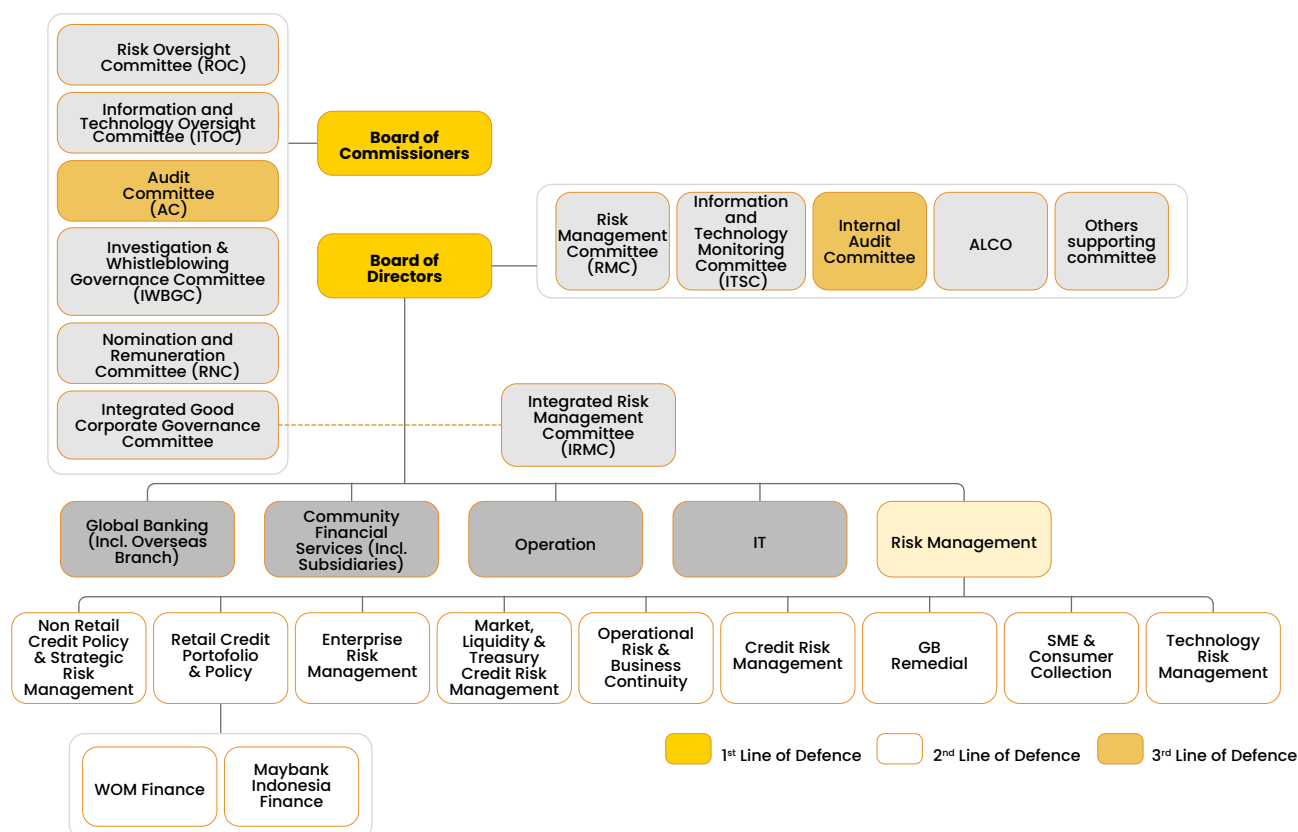
- a. Establishing and maintaining a risk management framework, policies and procedures to identify, assess, control, mitigate, monitor and report on specific risks as the function's responsibility, including the Shariah Business Unit.
- b. Providing overall risk governance and oversight of the risk management framework, including monitoring and reporting of the Bank's overall risk exposure.
- c. Reviewing, analysing and evaluating the risk assessment and effectiveness of risk management by Line 1.
- d. Supporting the sustainable and quality asset growth with optimal yield through specific credit management functions such as credit evaluation, approval and monitoring.

- e. Communicating risk strategies and creating risk awareness within the organisation.
- f. Ensuring compliance with the applicable laws, regulations, internal policies, procedures and limits (including risk limits). It includes having policies and procedures in place to detect and minimise the risk of non-compliance and to assess the adequacy and effectiveness of such policies and procedures on an ongoing basis.

Line 3:

Providing reasonable assurance through independent assessment, review and validation on the following matters:

- a. Framework, policy and risk management tools are sufficiently strong and are consistent with the applicable regulatory standards.
- b. Control to mitigate risk is sufficient and effective to be applied by Line 1.
- c. Supervision of Line 1 by Line 2 is sufficient.



In order for the risks inherent in the Bank to be identified and managed effectively, it is necessary to have an appropriate risk management organisation structure for the size, complexity, and capabilities, as well as the objectives and internal policies of the Bank.

Board-Level Risk Committees

Risk Oversight Committee (ROC)

The Risk Oversight Committee (ROC) is a Board of Commissioners-level committee that monitors the implementation of principles and practices for risk management within the Bank's risk management framework. ROC authorities and responsibilities include evaluating and reviewing risk management policies and strategies for approval by the Board of Commissioners as well as providing suggestions/advice to the Board of Commissioners regarding risk monitoring information and responsibilities implementation.

Audit Committee (AC)

The Audit Committee is established by and responsible to the Board of Commissioners in assisting their duties and functions. The Audit Committee is in charge of monitoring and evaluating audit planning and implementation as well as monitoring the follow-up of audit results in order to assess the adequacy of internal control, including the adequate financial reporting process.

Nomination and Remuneration Committee (NRC)

NRC is a Board of Commissioners-level committee that assists the Board of Commissioners in performing supervisory duties and functions, especially on matters related to remuneration and nomination policies.

Information Technology Oversight Committee (ITOC)

The IT Oversight Committee is a committee to assist the Board of Commissioners in fulfilling its oversight responsibilities with respect to the overall role of technology in executing the business strategy of the Company.

Investigation & Whistleblowing Governance Committee (IWBGC)

The Bank has established an Investigation & Whistleblowing Governance Committee (IWBGC), which ensures that the investigation on the whistleblowing and its reports are followed up with due care, independence, investigation, and corrective action.

Integrated GCG Committee (IGCG)

It is a committee of the Board of Commissioners of Maybank Indonesia Financial Conglomerate that assists the Board of Commissioners in performing supervisory duties and functions, such as the adequacy of internal control and the implementation of integrated functional compliance.

Management-Level Risk Committees

Risk Management Committee (RMC)

RMC is a Board of Directors-level committee that implements the implementation of Risk Management policies and the overall risk exposure taken by the Bank individually and on a consolidated basis with the subsidiaries. RMC is also responsible for evaluating and providing recommendations to the President Director regarding risk management.

Assets & Liabilities Management Committee (ALCO)

ALCO is a Board of Directors-level committee in charge of development, evaluation, and implementation, as well as providing recommendations to the President Director regarding the Asset & Liability Management strategy of the Bank.

Credit Committee (CC)

CC is a Board of Directors-level committee that evaluates and takes decisions on loan proposals, Purchase/Sale Marketable Securities, interbank limits, and post-approval monitoring. Furthermore, CC is also responsible for coordinating with ALCO on credit funding aspects, as well as reviewing limits, internal ratings, and others related to the Bank's assets.

Credit Restructuring Committee (CRC)

CRC is a Board of Directors-level committee that evaluates and makes decisions on loan restructuring agendas, asset takeovers or transfer plans, asset sales, repossessions, write-offs, collect-offs, and other matters related to the rescue and settlement of non-performing loans.

Information Technology Steering Committee (ITSC)

ITSC is a Board of Directors-level committee providing recommendations on IT-related policies to support the mission achievement and strategic goals following business policies of the Bank.

Internal Audit Committee (IAC)

This is a committee established to assist the Board of Directors in performing its oversight function. This includes reviewing the internal control system, the quality of financial statements, and the effectiveness of the internal audit function.

Human Capital Committee

The Human Capital Committee has been established with the objective of assisting the Board of Directors in providing strategic direction and making important decisions in accordance with the main needs/key issues in the field of human capital at PT Bank Maybank Indonesia Tbk.

Human Capital Disciplinarian Committee

Analyse/review the sanctioning plan including deciding the sanctioning of employees who commit violations decided in the Human Capital (HC) Disciplinarian Committee Meeting.

Credit or Financing Policy Committee (KKP)

KKP is a committee that assists the Board of Directors in formulating policies, overseeing the implementation of policies, monitoring the development and condition of the credit or financing portfolio and providing suggestions for corrective measures.

Transformation Steering Committee

The Transformation Steering Committee is responsible for leading and overseeing the bank's comprehensive transformation across strategic, operational, technological, and cultural dimensions. The Committee ensures that the transformation aligns with the bank's primary objectives and addresses the needs of all stakeholders, including customers, employees, and regulatory bodies.

Joint Steering Committee

The Joint Steering Committee has responsibilities that include overseeing and directing projects, ensuring that all activities proceed according to plan, and meeting the established strategic objectives.

Integrated Risk Management Committee

The Committee is responsible for recommending an integrated framework or policy to identify, measure, monitor, manage and control all significant risk factors to Maybank Indonesia's Board of Commissioners as the Main Entity for evaluation and approval.

Risk Management Working Unit (RMWU)

Risk Management Work Unit (RMWU) is an independent business work unit that is responsible directly to the Director in charge of the risk management function. RMWU is in charge of facilitating risk disclosure capabilities and supporting the effectiveness of the development and implementation of the overall risk management strategy.

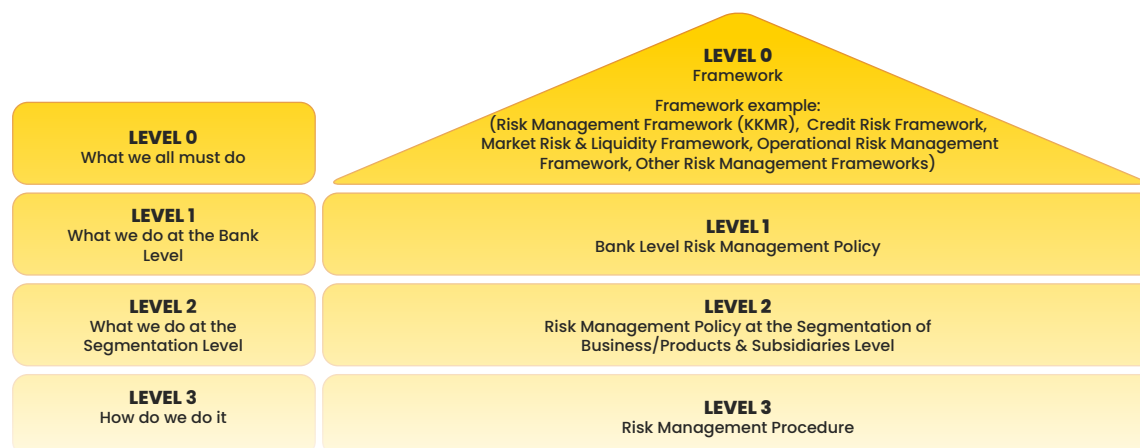
2. Adequate Risk Management Policy, Procedure, and Limit Setting

Effective Risk Management implementation must be supported by the framework, including Risk Management policies and procedures as well as clearly defined risk limits in line with the Bank's vision, mission, and business strategy. The Risk Management policies and procedures are prepared by considering the type and complexity of business activities, the risk profile, and the risk level to be taken, as well as regulations stipulated by the authority and/or sound banking practices. Also, the implementation of Risk Management policies and procedures owned by the Bank must be supported by adequate capital and quality human capital.

A. Policies and Procedures

The Bank designs and implements policies and procedures by considering the characteristics and complexity of business activities, the risk level to be taken and risk tolerance, risk profile and regulations set by the authority and/or sound banking practices.

Maybank Indonesia Risk Policy Level Structure consists of the following:



1. Framework – acting as the policy shield for the Bank’s risk policies (including subsidiaries)
2. Bank-Level Risk Policy – the policy regulating risk management at the bankwide level.
3. Risk Management Policy at Business/Product & Subsidiary Segmentation Level – the policy regulating risk management at the business/product/activity segmentation level.
4. Bank Risk Management Procedure – is an implementation guideline containing written guidelines that regulate detailed procedures for risk management at the Bank and Subsidiaries.

Policies and procedures are regularly reviewed and updated through authorised committees/officials to reflect changes in market conditions, regulations and the business environment.

B. Risk Level to be Taken (Risk Appetite)

Risk Appetite Statements (RAS) is a comprehensive description of the risk appetite of all material risks inherent in the Bank’s activities. The Risk Appetite Statements (RAS) translate the risk appetite into risk limits and controls to manage risk exposures arising from the Bank’s business activities.

RAS is the basis for the Bank to apply steps of the Risk Management work program in 2025 so as to be able to minimise and manage the risk effectively for the long-term returns to the stakeholders according to the risk level taken. Therefore, the RAS is a reflection of risk-taking activities and how to manage them.

Risk appetite aligns the entire stakeholders needs by acting as a risk manager and driver of current and future business activities. Effective risk appetite can be a strong driving force for the risk culture implementation in the Bank.

3. Adequate Risk Identification, Measurement, Monitoring and Controlling Process as well as Risk Monitoring and Reporting

Risk Management Process and Practice:

Risk Management Process	Description
Identification	To identify risks that may impact the Bank's objectives across activities and products.
Assessment & Measurement	To assess the potential impact of identified risks in order to prioritise and understand their significance.
Response & Controls	To develop and implement strategies to mitigate, transfer, accept or avoid risks, supported by appropriate control measures.
Monitoring, Escalation & Reporting	To continuously track risk exposure, assess control effectiveness, and communicate risk information to relevant stakeholders.

a. Risk Identification

Risk identification is the initial step in the risk management process. It involves identifying risk sources, areas of impact, events that may give rise to risks, and their potential consequences.

Risk identification covers all products, services, business activities, and operations. Internal and external factors are considered, including regulatory changes, market developments, and emerging risks.

Regular reviews of identified risks ensure the bank is able to respond to changes in the risk environment.

b. Risk Assessment & Measurement

Risk assessment involves identifying potential risks and evaluating their probability and potential impact on the Bank's objectives. Risk measurement is a quantitative and qualitative method for determining the level and probability of these risks.

The Bank uses both quantitative and qualitative methods to assess and measure risks. Both provide a comprehensive picture of the Bank's risk profile and support informed decision-making.

c. Risk Response & Control

The Bank determines the appropriate response to identified risks, including avoidance, mitigation, transfer, or acceptance. These responses are aligned with the Bank's risk appetite and strategic priorities.

d. Risk Monitoring and Reporting

Risk monitoring and reporting are an integral part of the proactive risk management framework. Monitoring involves continuously tracking identified risks, detecting emerging threats, and communicating relevant information to key stakeholders in a timely manner.

Key aspects of monitoring include periodically reassessing risks to capture changes in the nature, likelihood, or impact of risks, in accordance with applicable laws and regulations to maintain governance and accountability.

4. Comprehensive Internal Control System

Internal control system in implementing risk management includes the following:

- Suitability among the internal control system with the types and level of risk inherent in the Bank's business activities.
- Establishment of authority and responsibility for monitoring compliance with policies, procedures, and limits.
- Determination of reporting lines and well-defined segregation of functions from operational work units to work units that perform the control function.
- Organisational structure that distinctly defines the duties and responsibilities of respective units and individuals.
- Business units are required to submit reports or information periodically on risk exposures managed by the work unit to the Risk Management Unit.
- Accurate and timely financial and operational activities reporting.

RISK MANAGEMENT PRACTICE

Risk Management

The risk management process at Bank Maybank Indonesia enables the Bank Management to identify, measure, monitor and control all risks in running business activities.

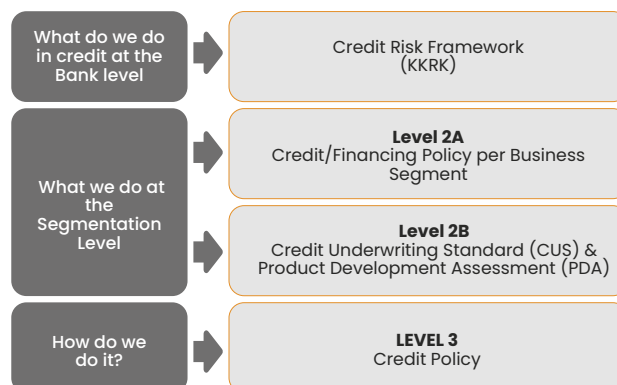
Management of 8 Main Categories of the Bank Risk and 2 Types of Syariah Business Unit Risk

a) Credit Risk

Definition :

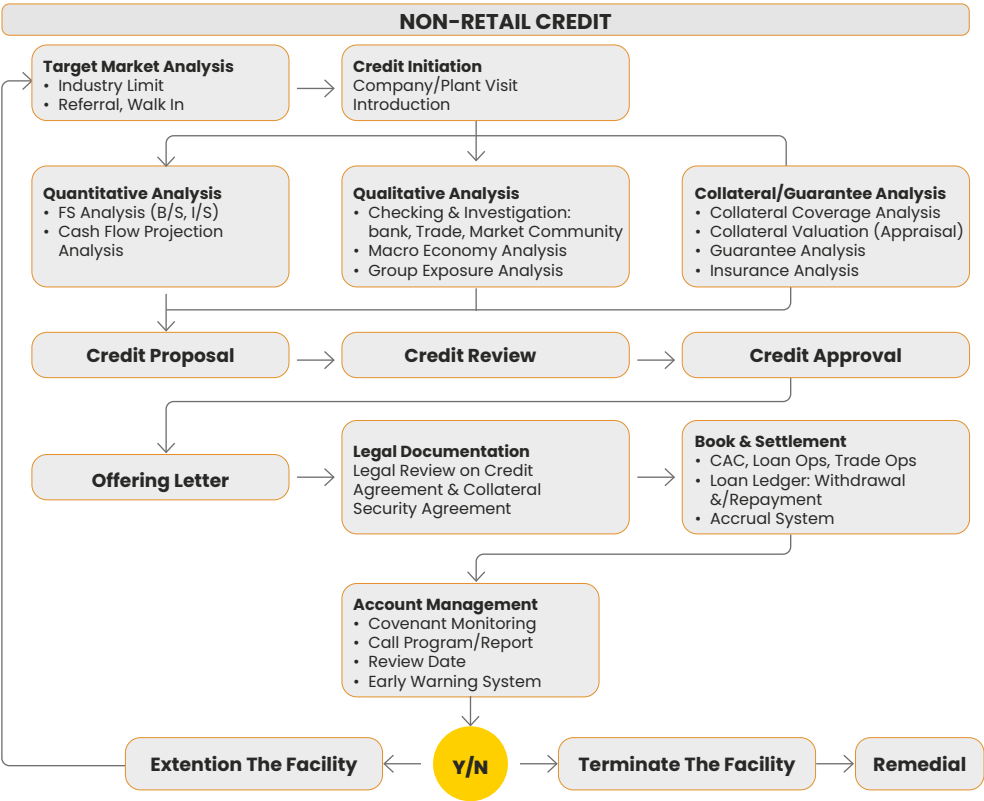
Credit risk is the risk of loss due to the failure of another party to fulfill its obligations to the Bank in accordance with the agreed credit facility requirements. Credit Risk includes risks that are due to debtor default, concentration of funding (a.k.a. Credit Concentration Risk), counterparty failure (counterparty credit risk), settlement failure (a.k.a. settlement risk), and country risk.

In terms of credit risk management, the Bank has credit policy architecture as the guideline in order to standardise policies, provisions, and procedures at each stage of the credit process as follows:

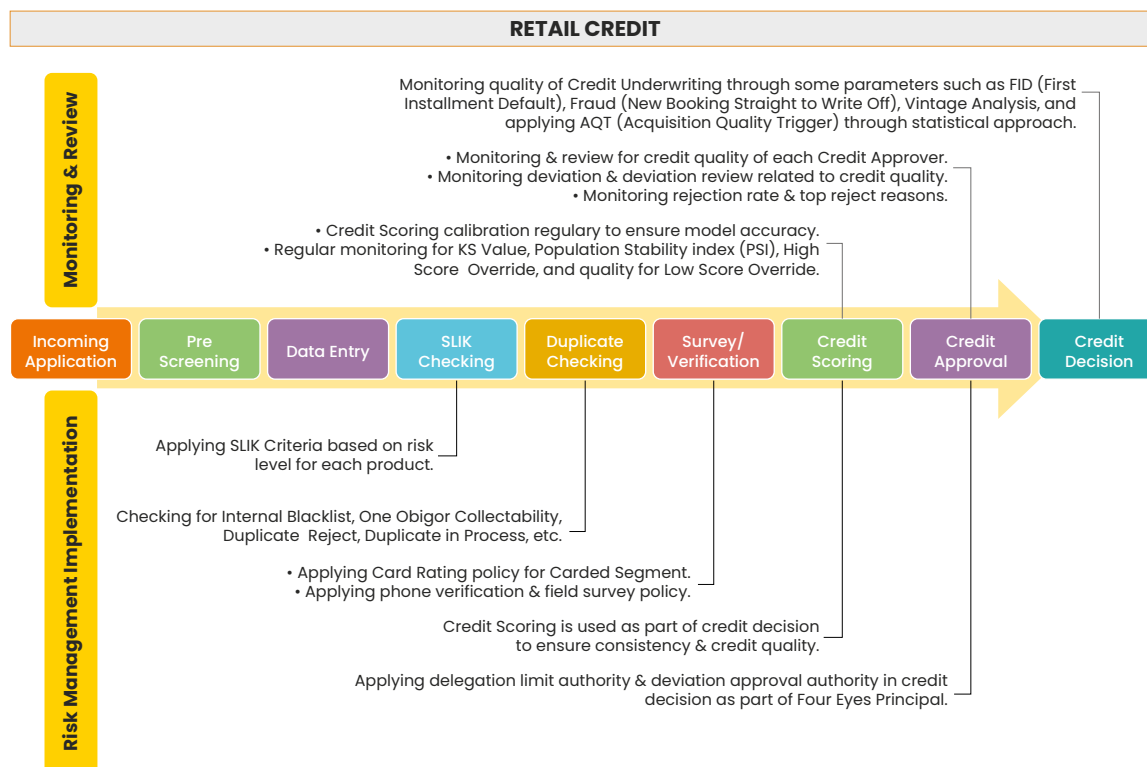


1. Credit Risk Framework (KKRK) – is the main policy/ shield policy for credit that regulates general policies required to be implemented Bankwide and as a foundation for the downline policies.
2. Credit/Financing Policy by Business Segment, CUS & PDA – is a credit policy regulating Business Segmentation/Cross Business Unit/Product Program and its derivative from Credit Risk Framework (CRF).
3. Credit Procedures – is an implementation guideline that contains written guidelines governing in detail, including but not limited to credit operations, program product transactions, and control activities in each credit-related Work Unit function.

Credit Process Flow



The non-retail segment includes loans sourced from target markets, which are diverse and complex in nature, thus requiring more in-depth risk analysis, determination of facility structure, and determination of appropriate covenants. Generally, debtors in this segment are corporate/commercial, Financial Institutions (“Fis”)/Non-Bank Financial Institutions (“NBFIs”), and Sovereigns. The credit process in this segment begins with analysing the target market based on industry studies by taking into account the industry limits to manage credit concentration risk in each industry group and also serves as a control medium that ensures the funds provision according to the stipulated target market. Subsequently, credit initiation is carried out, followed by a credit analysis process that includes quantitative, qualitative, and collateral/guarantee analysis, which is then followed by a review process and decision-making with the four-eyes principle involving business function and review function. On an ongoing basis, account management is carried out through regular monitoring and review with various supporting tools so that further follow-up can be carried out immediately on these accounts.



As shown in the Retail Credit Process chart above, the Retail Credit process is systemised by relying on data from the Credit Bureau, SLIK, and Scoring Model as well as risk cutoffs established based on Portfolio Analytics results. The credit process is directed towards automation and increasingly moving to digitalisation to reduce Manual Judgement and potential Human Error in the process. This is due to the Mass Market and Population Segmentation Assessment nature of Retail Credit Risk Supervision.

Therefore, in handling Retail Credit Risk, we continue to direct the development of data science that we have been doing. It purposes to sharpen the development of the Retail Credit Risk Supervision process, which includes the following elements:

1. Population and Segmentation movement Analytics, this method is used for in-depth analysis of the quality movement of each product and the behaviour profiling of the population segment.
2. Continue Assessment model, to find out whether the current model is applicable or must be recalibrated or re-developed.
3. Product assessment against target market.
4. Effort for Digitalisation with the direction of AI Modelling, and development as a future goal.
5. Improvement on customer experience without sacrificing the predetermined Risk Appetite.

Risk Mitigation Strategy:

Credit risk may arise from various banking functional activities, such as risks arising from lending/financing to debtors/customers, as well as from treasury activities and investments and trade financing.

To mitigate the potential impact, the Bank must manage credit risk both at the borrower level and at the portfolio level in all functional activities of the Bank. In addition to the account monitoring carried out by the Business Units on a daily basis, the Risk Management Unit also manages credit risk separately, both functionally and organisationally, to ensure the integrity of the risk assessment process.

Through a strong credit culture that includes clear credit policies, thorough credit evaluation, and good portfolio management, the Bank continuously evaluates the credit risk on its portfolio and reviews it by the business units together with the risk management unit and oversight by management. Furthermore, with the aim of improving credit competencies and ensuring credit staff's understanding of the applicable credit policies, the Credit-related Risk Management Work Unit continuously conducts credit analysis training and socialisation of credit policies, as well as the implementation of e-learning related to credit policies, both at the head office and branches. The unit also regularly invites industry practitioners as speakers to provide the latest information on the condition of the industries that the Bank focuses on.

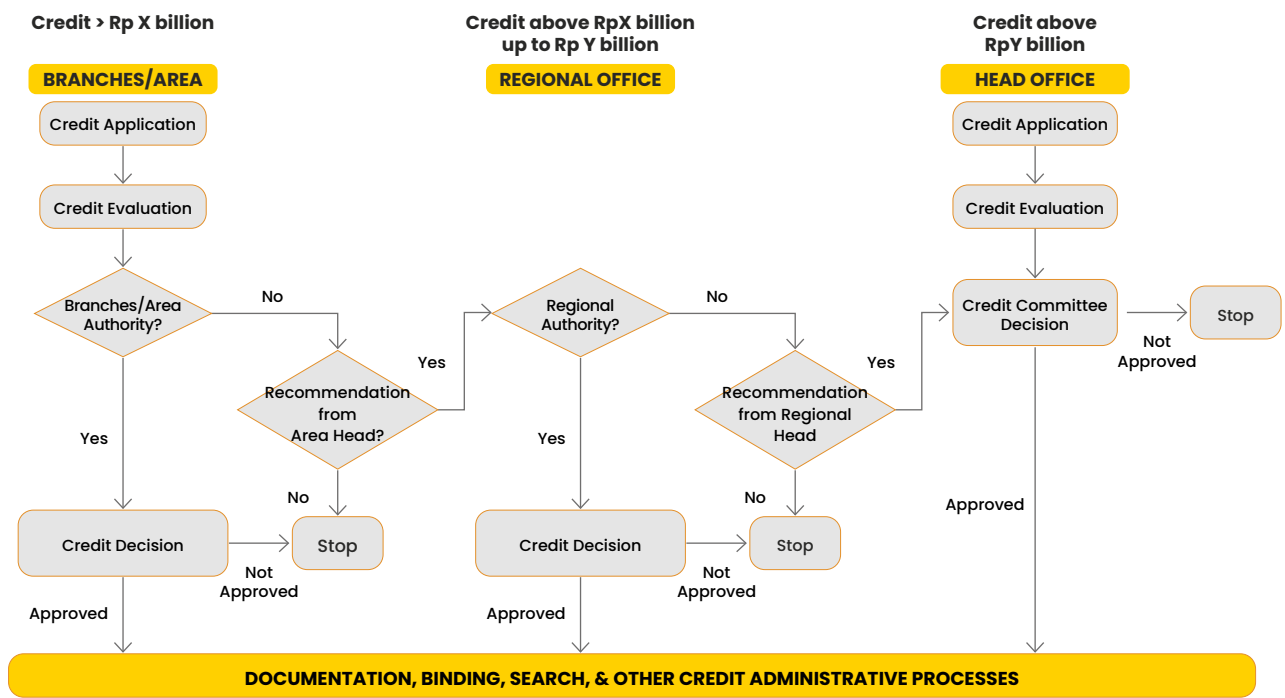
In its objective to provide superior and more effective services, to sustain sound business growth, and to generate sustainable profits whilst upholding the

principle of prudence, the Credit-related Credit Risk Management Unit, in collaboration with the Business Units, refines credit/financing policies to ensure better credit risk management, evaluates credit approval authority limits, and ensures credit underwriting, evaluation, and credit risk mitigation processes are carried out in accordance with these credit policies.

Within the Business Unit, an Embedded Risk Unit (ERU) has been established to strengthen management of the daily risk inherent in the business and/or its operations. This is conducted by means of effective implementation and compliance with risk management frameworks, policies, procedures, and controls.

An effective credit approval process has enabled an optimised credit decision process through the delegation of credit approval authority across branches, regional offices, and head office.

The following diagram illustrates the credit approval process from the branch to the Credit Approval Officer.



The Credit Risk Management Unit evaluates each credit proposal submitted by business units in a certain number, both per debtor and per group of debtors, to ensure that all risks have been identified and mitigated. At the evaluation stage, the Risk Management Unit also uses the Risk Acceptance Criteria (RAC), which has been designed for several specific industries as an initial filter. Furthermore, the Credit Risk Management Unit provides recommendations regarding proposal feasibility and, if necessary, provides additional conditions/requirements to mitigate any credit risk that may arise from the loan. Recommendations for credit submissions will be forwarded by the Credit Risk Management Unit to the Credit Committee.

Credit applications under a certain amount are handled directly by the business units in accordance with the delegation of authority granted. Credit approval authority held by business units is reviewed periodically and evaluated based on criteria that have been recommended by the Credit Risk Management Unit and discussed further for approval by the Committee/Authorised Officer.

In addition to providing credit proposal recommendations, the Credit Risk Management Unit also monitors credit quality for all Bank portfolios by paying attention to early indications of a possible decline in credit quality that may arise due to changes in market conditions, industry outlook, macroeconomic, and regulatory conditions. The Credit Risk Management Unit also ensures that the Business Units oversee the quality of the Bank's credit portfolio through an Early Alert Mechanism (EAM), a method of early detection of customer conditions through a series of questions called an early alert checklist, which must be assessed by the Business Unit when conducting a business visit. The outcomes of the business visit are presented through a web-based media (Call Report System) and can be processed to be followed up by both the Business unit and the Credit Risk Management unit should there be indications of a customer's deteriorating credit quality and to suggest needed measures. As an initial measure, Past Due Monitoring is exercised when a debtor is past due in his obligations so that measures can be taken as soon as possible. In addition, to

further improve the credit quality monitoring process, the Credit Risk Management unit has also formed the Asset Quality Committee, which functions to discuss the conditions of accounts and decide upon action plans to mitigate the impact of credit risk.

To optimise the risk control process, the Credit Risk Management Unit continuously reviews, develops, and improves the systems and tools used as risk monitoring tools on an annual basis. As a tool to maximise the process of evaluating, monitoring, and controlling credit risk, a web-based media has been developed called the Monitoring and Tracking System (abbreviated as MTREX).

In addition, the Risk Management Unit has also developed the MyMIS application related to the provision of large funds on a daily basis to support the Business Unit in monitoring debtor and obligor exposures so that the Bank can manage the provision of funds in accordance with regulatory requirements.

Credit risk management for the retail segment is also carried out through the Loan Origination System (LOS) of each product, where the parameters and criteria owned by each product are implemented in a system that is managed and regulated by the risk management unit.

In addition, the Bank specifically also manages counterparty credit risk (CCR), which is a credit risk exposure on transactions in the Global Market (Treasury) with other parties, whether related to Pre-Settlement Risk (PSR) and/or credit risk due to settlement failure (settlement risk).

The principle of CCR management begins with the establishment of effective governance, such as the availability of policies as well as detailed job descriptions, responsibilities, and authorities of all stakeholders (Committees, risk taking units, risk management units, and other units involved, including internal audit). Then supported by a strong risk management process such as identification, risk measurement through the determination of PSR and its limits, as well as the monitoring and reporting process of the risk exposure.

PSR is the risk where a counterparty defaults on payment before final settlement, resulting in a breach of loan contract. PSR may cause the replacement cost risk, which is the potential cost of replacing a previous transaction, arising from market price fluctuations and is generally a certain percentage of the transaction amount

The PSR factor is calculated based on the movement or volatility of market price (exchange rates, interest rates) from historical data one year before by using certain confidence intervals and is determined for each product or financial instrument, currency, and transaction period. The magnitude of a PSR factor will be reviewed periodically or should there be significant market price movements or changes.

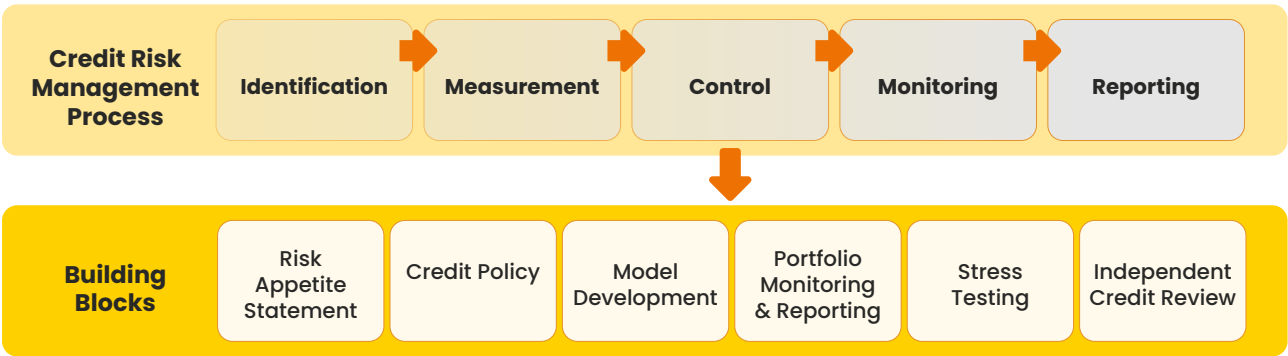
Settlement Risk is a failed transaction risk settlement carried out on the date of settlement, which is influenced by settlement arrangements such as exchange time, payment method, role of intermediary, and clearing house. The amount of risk is calculated by the full payment amount on a certain settlement date. Determination of daily settlement limits is used to limit the number of counterparty settlements within one day.

Settlement risk is mitigated through transaction settlement mechanisms such as Good Fund Base, Payment versus Payment (PvP), or Delivery versus Payment (DvP). In addition, the Bank also develops and oversees collateral or margin limits in derivative transactions as an effort to mitigate CCR risk.

To measure the level of credit risk, the Bank employs several measuring instruments as below:

- 1. Scorecard: To calculate the approximate default probability of a debtor. The scorecard results are used as a basis for determining risk categories in credit decision making. Application Scorecard (A-Score) has been implemented in Retail products including Credit Cards, Personal Loans, Mortgage, Auto 4 Wheelers (Maybank Finance), and SME. Meanwhile, the Behaviour Scorecard (B-Score) has been implemented in Credit Card and RSME products.
- 2. Internal Borrower Risk Rating (BRR): To determine the debtor's risk rating and loss expectation for a debtor based on a particular type of scorecard (Medium Corporate Scorecard, Large Corporate Scorecard, Non-Bank Financial Institution, Contractor, Property Investor, Real Estate Investor/ Developer, Project Finance, etc.), quantitative and qualitative indicators. Internal Borrower Risk Rating is used as a basis for determining risk categories and is one of the considerations of the Credit Committee in deciding loans for non-retail credit segmentation, specifically Commercial and Corporate.
- 3. Return on Risk Weighted Asset (RRWA): To calculate the profits generated from business relationships with debtors compared to risk-weighted assets.

Apart from managing credit risk on debtors, the bank also conducts a portfolio-wide credit risk management process with key stages of the risk management process and building blocks established to ensure all areas of credit risk are addressed and mitigated at the portfolio level.



- a. Risk Appetite Statement (RAS)
RAS is a critical component in determining the Bank's risk appetite and tolerance level towards credit risk.
- b. Credit Policy
Credit policies are prepared in managing credit risk as facility to ensure that underwriting standards are in line with the Bank's risk appetite and regulatory requirements.
- c. Model Development
The credit risk model was developed to ensure a consistent approach in determining the risk grading of debtors, credit facilities, and collateral.
- d. Portfolio Management and Reporting
Portfolio management is useful in identifying periodic changes in the risk profile of the loan portfolio, as well as in determining whether the credit risk strategy, policies and models implemented by the Bank are in line with the RAS.
- e. Stress Testing
Stress Testing is an analysis conducted under adverse economic scenarios (such as a recession or financial crisis), and is designed to measure the Bank's capital adequacy against the effects of economic deterioration.
- f. Independent Credit Review
Independent credit review is intended to ensure that the lending process and lending decisions remain consistent with the risk management strategy of the Bank.

Success in managing credit risk can be achieved by implementing a credit lifecycle, starting from offering appropriate products, identifying the right target market, establishing prudent risk acceptance criteria, implementing strong controls in the credit initiation and credit approval process, maintaining a healthy credit portfolio, and implementing adequate collection systems and recovery practices.

b) Market Risk

Definition:

Market risk is the risk on balance sheet and off-balance sheet positions, including derivative transactions, due to changes in overall market conditions, including the risk of changes in option prices. Market risk includes interest rate risk, exchange rate risk, equity risk, default risk, credit spread risk, and commodity risk. Market risk is inherent in all bank portfolios, including positions in the trading book and non-trading / banking book, both on the balance sheet and off-balance sheet.

The trading book is defined as all financial instrument positions in the balance sheet and administrative accounts, including derivative transactions, held by the Bank for the following purposes:

- a. To be traded and freely transferable or to be hedged in their entirety, whether for proprietary positions, at the request of customers, or through brokerage activities, and for market-making purposes, including:
 - 1) positions held for short-term resale;
 - 2) positions held for the purpose of obtaining actual and/or potential short-term profits from price movements; or
 - 3) positions held for the purpose of locking in arbitrage profits;
- b. Hedging other positions in the Trading Book

While the definition of a banking book is all other positions that are not included in the trading book.

Market risk management aims to mitigate the impact of changes in the above market variables on the Bank's financial condition (profitability and/or capitalisation), including setting risk tolerance and limits.

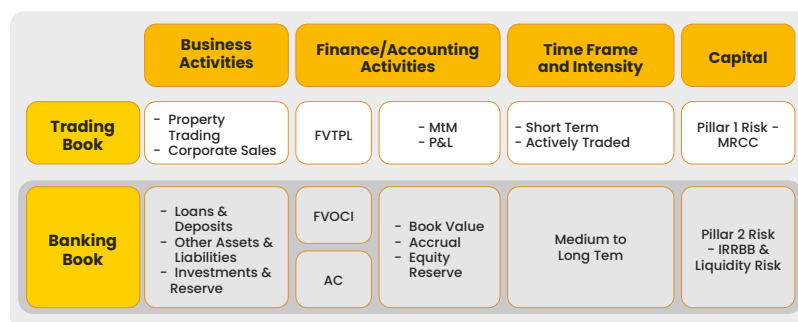
Following the provisions on the implementation of risk management for commercial banks and the provisions on the minimum capital requirement for commercial banks, the Bank clearly separates the trading book from the banking book and establishes the criteria for instruments to be designated as trading book and banking book, among others, from the intention or purpose of ownership of the instrument. In terms of accounting standards, accounting treatment is determined based on classification using the business model approach as follows:

Book	Business Model	Accounting Treatment
Banking	Hold	(Amortised Cost/AC)
	Hold & Sell	a. Measured at Fair Value through Other Comprehensive Income/FVOCI, or b. Measured at Fair Value through Profit or Loss/FVTPL*.
Trading	Trading	FVTPL

Note:

* Only allowed for financial instruments that failed the SPPI (Solely Payment of Principal and Interest) assessment

In general, the governance related to the trading book and banking book can be seen in the following figure:



Market Risk Management Concept:

As the guideline in risk management, the Bank set out basic concepts of market risk management principles, as illustrated below:

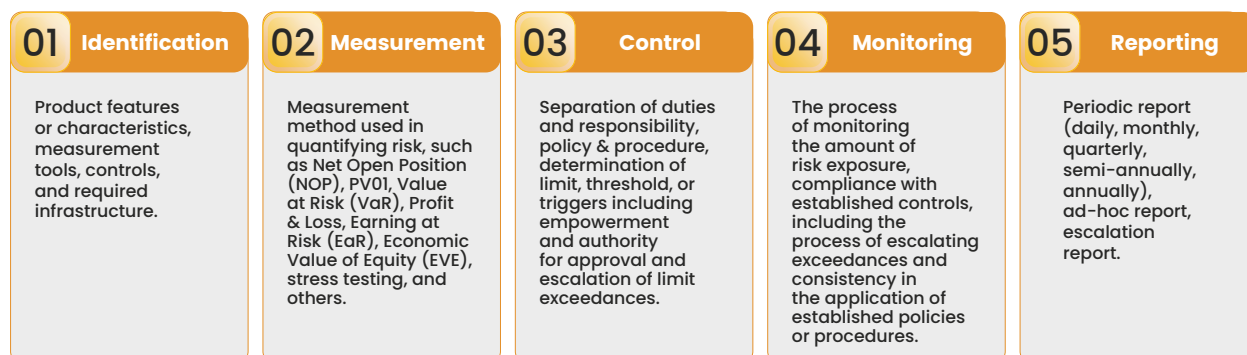


The principle of risk management starts with describing the governance structure and the roles and responsibilities of all committees, risk taking unit, such as Global Markets and Corporate Treasury, other units involved, risk management units, and internal audit units.

Market, Liquidity & Treasury Credit Risk Management (MLTCRM) is an independent work unit appointed to fulfil the Bank's market risk management function to support the functions and responsibilities of the Assets and Liabilities Committee (ALCO) and Risk Management Committee (RMC).

On an ongoing and periodic basis, MLTCRM establishes and/or reviews each market risk management policy and procedure, measurement methodology and limits or restrictions in market risk management which are always adjusted to the size and complexity of the bank, the latest market risk management practices, and related regulations.

Meanwhile, the market risk management process is generally described as follows:



The Bank also validates the market risk measurement model which includes quantitative and qualitative aspects by an internal party that is independent of the work unit that applies and develops the model. If necessary, validation is carried out or supplemented with the results of a review conducted by an external party that has the competence and technical expertise in Risk modeling.

Market Risk Management Strategy in Trading Book:

In managing market risk in the Trading Book, MLTCRM is responsible for developing and implementing policies, methodologies for measuring, monitoring and reporting risk exposures to the approved limits.

The Bank adopts several measurement techniques to accurately quantify market risk exposures in the Trading Book, such as, Value at Risk (VaR), Present Value of a basis point (PV01), Greeks (such as Delta, Gamma, and Vega), Stop Loss Limit, Foreign Exchange Net Open Position (FX NOP), Stress Test, Back Testing, Jump to Default (JDT) and Credit Spread of a base point (CS01), which are briefly described in the sections below.

VaR is defined as the maximum potential loss arising from normal market movements in the level of trust and the period of taking certain positions based on the sensitivity or volatility of each instrument/portfolio variable and also the diversification effect that reduces the risk position in the portfolio. VaR as a method of measuring risk has several limitations, including (but not limited to):

- VaR uses historical data to forecast future price movements. While future market movements can be far different from past movements.
- Furthermore, the use of the method for taking a position in 1 (one) day assumes that the overall position in the portfolio can be liquidated and hedged in 1 (one) day. In times of liquidity difficulties or specific market events, this assumption is likely to be incorrect.
- In addition, the use of a confidence level of a certain percentage indicates that VaR does not include losses that exceed the confidence level.

The following is the result of VaR measurement for the 2025 period ending on 31 December 2025 (in full Rupiah):

31 December 2025 (Unaudited)

(in Rupiah)

	Exchange Rate	Interest Rate
Average	2,898,529,344	7,090,478,214
Highest	17,888,299,571	14,099,419,501
Lowest	100,622,453	1,729,638,477
Per end of period	1,020,636,179	3,935,213,285

In addition to VaR, the Bank uses PV01 to measure losses from an instrument or collection of portfolios when interest rates change by 1 (one) basis point. PV01 acts as a measure of the sensitivity of the portfolio towards changes in interest rates. While measuring the sensitivity of market risk to option values due to changes in underlying parameters, the risk is represented through Greeks. Furthermore, the Bank also sets a Stop Loss Limit to limit financial losses that can occur on each portfolio on the Trading Book.

FX NOP is a mechanism for measuring the total of positions, or permissible ownership, of a foreign exchange currency carried out to mitigate exchange rate risk.

Stress tests are used in monitoring market risks in extreme market conditions. Because VaR generally does not produce potential losses stemming from extreme market movements, the Bank uses stress test scenarios to monitor market risks originating from these extreme conditions. The stress test scenario is based on historical data and future projections that are used as hypothetical extreme events.

The Bank also conducts backtesting as the validation technique of the VaR model's effectiveness, which is currently practiced globally. Despite the VaR model estimating potential future loss outcomes, the calculations are based on historical market data. In backtesting, the actual hypothetical loss/profit results in a day are compared with the VaR in a day so that it can be seen how well the VaR model predicts future losses.

Jump to Default (JTD) risk implies that a financial product, whose value is directly dependent on the credit quality of one or more entities, may experience sudden price changes due to an unexpected default of one of these entities.

Credit spread of a basis point risk (CS01) represents the change in value of a financial instrument caused by a 1 basis point change in its credit spread. Credit spread is the difference between the yield of a risk-free financial instrument and a riskier financial instrument for the same maturity period.

Market Risk Management Strategy in Banking Book: (Interest Rate Risk in the Banking Book – IRRBB):

In addition to the adequacy of policies, procedures, and risk limits determination in the Banking Book, the Bank also utilises hedging related to risk management in the Banking Book by using financial instruments, such as derivative financial instruments, which have been approved by ALCO and in accordance with the prevailing regulations and are used only to reduce risk in the Banking Book and are not used as a source to generate profit/income.

The management of market risk in the Banking Book position is mainly focused on managing the risk of market interest rate changes by using a repricing gap analysis. In this analysis, assets, liabilities, and administrative account positions that are sensitive to interest rates are distributed in a certain time period based on the reprice adjustment period or based on the remaining maturity to produce a net repricing gap for that time period.

From the net repricing gap profile, we can measure the effect of changes in interest rates on net interest income (earnings perspective) by using the analysis of Earning at Risk (EaR) and on the economic value (economic perspective) of all balance sheet cash flows by using the Economic Value of Equity (EVE) analysis.

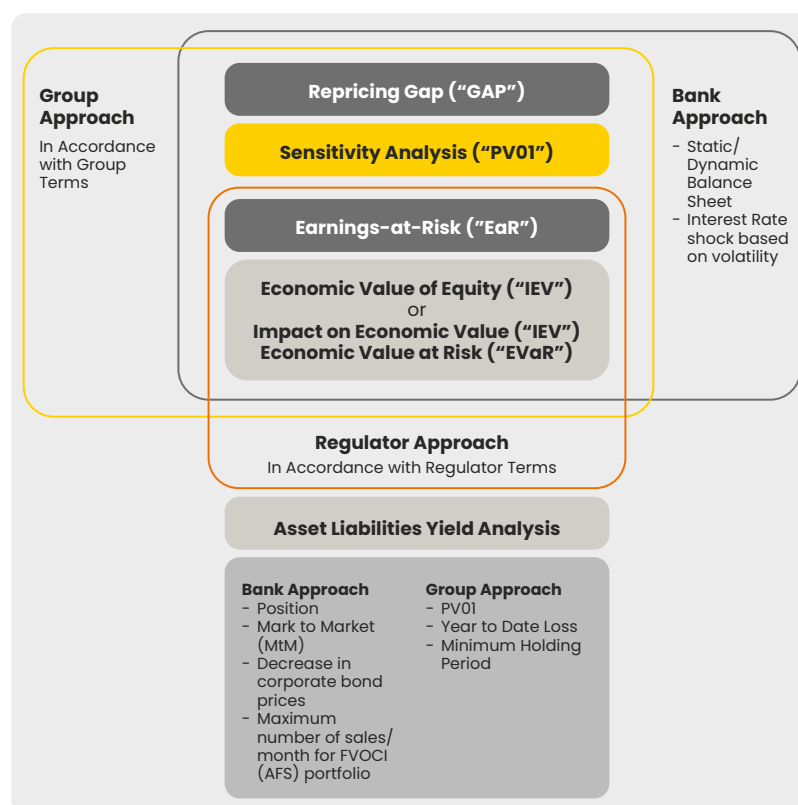
By knowing the impact of changes in interest rates on the Bank's performance, both in terms of income and capital, the Bank can immediately restructure its assets and liabilities in terms of the repricing date or type of interest rates (fixed or floating) to be adjusted due to the projected changes in interest rates in the future so that the risks that arise can be mitigated.

Interest rate risk management, based on the perspective of net interest income and economic value, is carried out by measuring the sensitivity of assets and liabilities, and the Bank's financial off-balance sheet position, to various interest rate change scenarios. The Bank uses several approaches or interest rate change scenarios, including those based on regulatory standards, the bank's internal approach, and the group approach, with explanations of each scenario as shown in the table below.

	Net Interest Income Perspective	Economic Value Perspective
Regulatory approach	Based on two standard scenarios as stipulated by the regulator: a parallel upward interest rate shock and a parallel downward interest rate shock.	Based on six standard interest rate shock scenarios as stipulated by the regulator, these scenarios include a parallel upward interest rate shock, a parallel downward interest rate shock, a steepener interest rate shock, a flattener interest rate shock, a short-term interest rate shock up, and a short-term interest rate shock down.
Bank's internal approach	The scenario uses shocks based on historical interest rate volatility.	The scenario uses shocks based on historical interest rate volatility.
Group approach	The scenario uses a parallel interest rate shock of 100 basis points.	The scenario uses a parallel interest rate shock of 200 basis points.

In the regulatory approach, the Bank also conducts an outlier test in the IRRBB calculation process to assess capital adequacy by comparing the maximum Δ EVE value at the end of the reporting quarter based on six interest rate change scenarios with the core capital (Tier 1) at the end of the reporting quarter.

In addition, the Bank also conducts stress tests to assess the Bank's resilience or sensitivity to abnormal market conditions.



For interest rate risk control and mitigation in the Banking Book, the Bank has established controls both quantitatively through setting limits, including empowerment and authority in the approval and escalation of exceedances/triggers, and qualitatively through management strategies, the transfer of risk through the FTP instrument, and a hedging strategy. The limits stipulated in managing interest rate risk on the banking book are Earning at Risk (EaR) and Economic Value of Equity (EVE); all is determined to ensure that the interest rate risk of the Banking Book position is managed carefully and in accordance with the pre-determined risk appetite.

The Bank has also validated the behaviour model used in the measurement of interest rate risk in the Banking Book such as repricing behaviour on Non-Maturity Deposit (NMD) products, in this case current accounts and savings, and conditional prepayment rate (CPR) models of loans, especially for motor vehicle loans and mortgage loans (KPR). Validation is carried out by internal parties who are independent of the work unit that applies and develops the

model or risk-taking unit. In the event of necessity, validation is carried out or equipped with the results of a review conducted by external parties who have competence and technical expertise in risk measurement models.

The ALM system to measure and manage interest rate risk in Banking Book positions has been implemented so that more complex additional methodologies such as dynamic simulations can be done automatically.

Regarding the management of interest rate risk of securities portfolios, the Bank has policies, procedures, methodologies, and monitoring procedures carried out on a daily basis. The risk management process is carried out by setting various types of limits, such as the position limits for the Fair Value through Other Comprehensive Income/ FVOCI and Amortised Cost/AC limit PV01, the limit on the decrease in corporate bond prices, the limit of losses to the revaluation process (mark to market), and the loss limit (year to date/YTD loss) for the FVOCI portfolio.

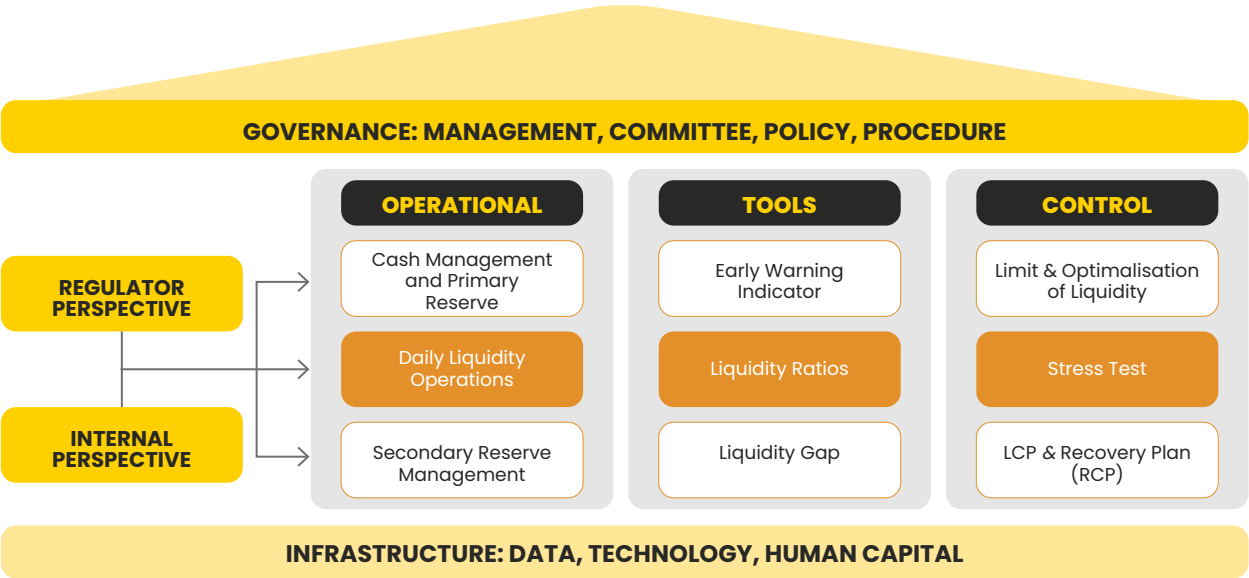
As a foreign exchange bank, the Bank has and implements policies and procedures as well as restrictions for managing the risk of the Bank’s overall exchange rate.

c) **Liquidity Risk**

Definition:

Liquidity risk might occur if the Bank is unable to fulfil its financial obligations to customers or counterparties in a timely manner with reasonable costs or the inability of the Bank to develop its assets. To manage this liquidity risk, a strategic and systematic risk management process is necessary, which is the responsibility of all parties in the Bank so that the business continues and grows and always strives to ensure that any current and future liquidity and funding needs can be met both in normal market conditions and crisis conditions.

As a guideline in managing liquidity risk, the Bank sets out the basic concepts of risk management, as illustrated below:



Liquidity risk management is carried out by covering two perspectives: the regulator perspective and the internal perspective. The regulator’s perspective applies the concept and standard liquidity parameters set by the regulator so that the Bank is required to fulfil these provisions. While the internal perspective is the concept of risk management along with parameters that are set internally and adjusted to the complexity, risk appetite, and conditions of the Bank, which are basically more conservative than those of the regulator perspective.

Liquidity risk management begins with outlining the governance structure and the roles and responsibilities of all committees, risk-taking units such as Global Market (Treasury) and other units involved, risk management units, compliance units, and internal audit units.

In regard to the risk management unit, MLTCRM performs the function of the Bank's liquidity risk management independently to support the functions and responsibilities of the Assets and Liabilities Committee (ALCO) and Risk Management Committee (RMC).

On an ongoing and periodic basis, MLTCRM evaluates and updates each liquidity risk management policy and procedure, methodology, or measurement, as well as limit/threshold/trigger determination in liquidity management, which is always adjusted to the size and complexity of the bank, the latest market risk management practices, and related regulations.

Liquidity Risk Management Strategy:

In managing liquidity risk, the MLTCRM work unit is responsible for implementing policies, methodologies for measuring, monitoring, and reporting on liquidity risk exposures and also for monitoring compliance with guidelines to support the functions of the Assets and Liabilities Committee (ALCO) and Risk Management Committee (RMC).

Continuous measures have been taken to manage liquidity risk. On the asset side, a policy on the purchase of financial instruments has been established, which also includes criteria or types of assets that can be purchased, especially highly liquid assets, both for trading and for investment. Meanwhile, on the liabilities side, analysis of types, products, sources of liabilities, and maturities is always carried out consistently so that liquidity can be maintained at all times.

The Bank's liquidity management is carried out centrally by Global Markets and Corporate Treasury in collaboration with other business/supporting units, such as credit business, funding, operations, information technology, corporate communications, and risk management. Thus, the need/availability of funding arising from the Bank's daily operational activities can be managed properly to maximise the Bank's performance. Also, if work units work together well, liquidity risk caused by other risks (such as credit risk, market risk, operational risk, legal risk, compliance risk, reputation risk, and strategic risk) can be found and dealt with correctly and on time.

Moreover, the Bank has also determined and implemented measurements of liquidity risk both quantitatively and qualitatively. Quantitative measurements are performed by means of liquidity restrictions provisions such as Liquidity Coverage Ratio (LCR), Net Stable Funding Ratio (NSFR), Operating Cash Flow (OCF), Interbank Taking, Foreign Exchange (FX) swap funding, Secondary Reserve, 50 largest depositors stress testing, liquidity gap, as well as other liquidity ratios, which all aim to manage liquidity risk within the established risk appetite. Whereas qualitative control is carried out through the establishment and testing of the emergency Liquidity Contingency Plan (LCP) and active liquidity management.

LCR is an assessment of short-term liquidity resilience by measuring the adequacy of High-Quality Liquid Assets (HQLA) in order to endure in a crisis scenario within 30 days. LCR is calculated by comparing HQLA and the total net cash outflow for the next 30 days.

NSFR is an assessment of long-term resilience that assesses the availability of medium-term and long-term funds as stable funding to support illiquid assets and sustainable business activities. The NSFR is calculated by comparing Available Stable Funding (ASF) with Required Stable Funding and Sustainable (RSF).

Interbank Taking and FX Swap funding measures the Bank's dependence on interbank loans (wholesale borrowing) and foreign exchange swap markets, which are determined based on loan capacity and swaps through the interbank money market. OCF measures the maximum cumulative net cash flow difference at certain time periods arising from balance sheet and administrative accounts. The Bank determines OCF limits based on potential funding needs for a certain period of time and the maximum funding capacity that can be obtained from the interbank money market.

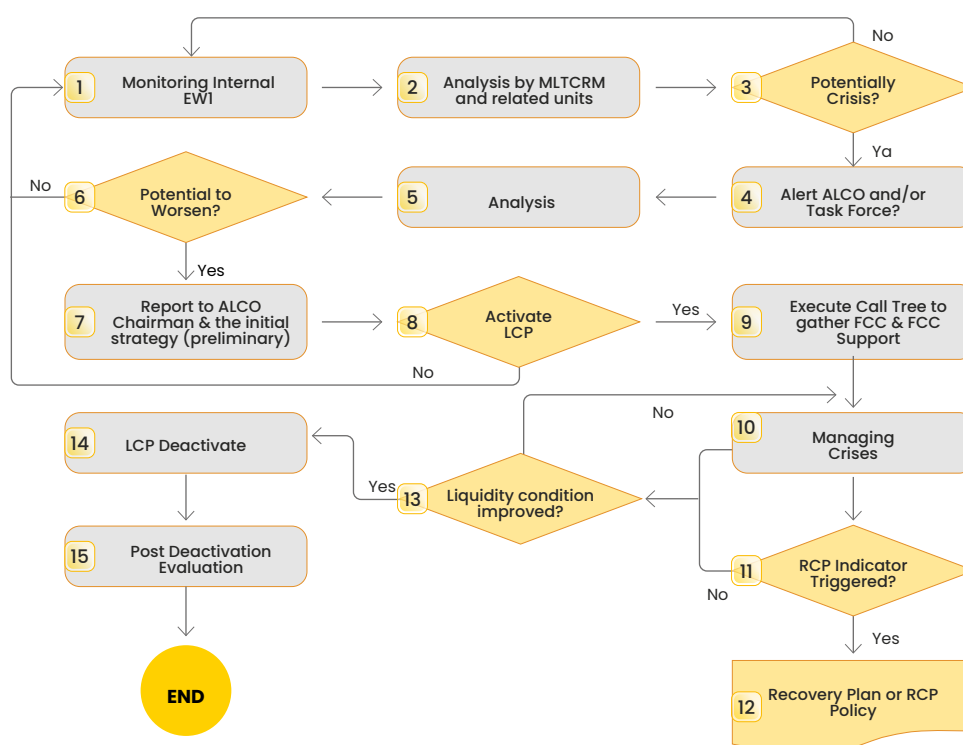
The concentration of depositors (ratio of the 50 largest depositors) is used to measure the extent of dependence on core depositors to ensure diversification of obligations. The ratio is calculated by comparing the total funding of the 50 largest depositors with total third-party funds.

Secondary Reserve is defined as the ratio of the number of secondary reserves to total third-party funds, including demand deposits, savings, time deposits, and Negotiable Certificate Deposit/NCD. The purpose of this ratio is to ensure that the Bank has adequate liquidity in the event the Bank does not have sufficient funds to meet unexpected liquidity needs stemming from the withdrawal of customer funds.

The Bank validates the model used to measure liquidity risk, encompassing both quantitative and qualitative aspects, by an internal party independent of the work unit that applies and develops the model. If necessary, validation is conducted or supplemented by a review conducted by an external party with the competence and technical expertise in risk modeling.

In strengthening the implementation of liquidity risk management, the Bank has determined and regularly tested the LCP to ensure the Bank readiness in dealing with liquidity crises, including overseeing various Early Warning Indicators (EWIs) conducted on a daily basis.

In general, the process is described in the following diagram:



Active liquidity management is carried out to ensure that the Bank has adequate liquidity, both in normal and crisis conditions, such as conducting intra-day liquidity management, maintaining relationships with counterparties and ensuring Bank capacity and access to markets, maintaining high quality liquid assets (High Quality Liquid Assets/ HQLA), supervising administrative account activities, maintaining varied and stable funding sources (core deposits), ensuring compliance with regulators, and monitoring e-channel activities.

Moreover, several other strategic measures have been taken to mitigate liquidity risk and funding, including restructuring the source and term of funding through the issuance of securities.

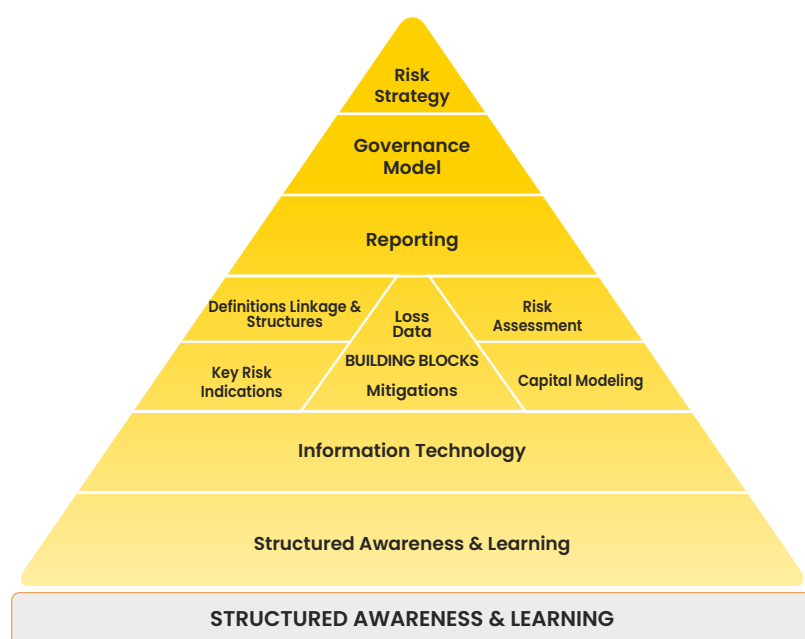
Apart from ensuring the Bank's liquidity resilience, liquidity management is also carried out in line with the Bank's business plan with the purpose of achieving profitability levels based on the predetermined targets. Excessive liquidity levels will cause the Bank to bear greater liquidity costs and may reduce profits, and conversely, tight liquidity levels may cause the Bank to be unable to fulfil its agreed financial obligations in a timely manner and/

or fulfil these obligations at a higher cost. For this reason, the Bank determines targets or ranges for certain liquidity ratios, such as LCR and NSFR, internally with optimal levels that meet the minimum requirements of the regulator and conducts regular analysis of liquidity conditions and profitability.

d) Operational Risk

Definition:

Operational risk is the potential for loss due to insufficiency or failure of internal processes, people, and systems, or caused by external factors. The Bank has implemented the management of operational risk, such as procedures that can systematically identify the causes of failure in the day-to-day operations of an organisation, assess the risk of losses, and take appropriate actions to minimise the possibility of such losses.



Risk Mitigation Strategy:

In running a financial business, the Bank is required to have effective operational risk management. Banking is required to continue to grow, but on the other hand, current various challenges are increasingly complex, such as the increasingly fierce competition in the industry, advances in science and technology, changes in regulations and best practices at the national and international levels, protection of shareholder interests, and, of course, various operational loss events that occur in the banking industry both in Indonesia and in the world.

In response to current challenges and operational risks that may arise, the Bank, while taking into account the vision and growth of the business, has developed and implemented an Operational Risk Management Policy supported by adequate and consistent procedures. The Bank also implements Operational Risk Management tools based on an integrated Information Technology (IT) system to enable effective and efficient identification, documentation, monitoring, and mitigation of operational risks.

In addition to the external factors mentioned above, changes in human behavior, organisational structure, processes, and systems can contribute to the increased nature and level of operational risk. Therefore, continuous assessment, active participation and collaboration between work units, and dynamic monitoring of risks and the effectiveness of internal controls are crucial for achieving effective operational risk management. To support this, the Bank continues to make improvements related to the implementation of the GRC (Governance, Risk, and Compliance) system that can assist the Bank as needed and support regulatory compliance.

On an ongoing basis, the Bank continues to make efforts to strengthen and improve operational control processes, especially in the context of mitigating operational risks, including by continuing to improve the quality and completeness of work policies and procedures in the field with adequate process flow and control, organising training for Bank personnel through classroom training and e-learning to continuously improve staff understanding and ability in managing operational risk, as well as optimising the implementation of operational risk work tools in their respective work areas. As part of operational risk management, Business Continuity Management has also been prepared and reviewed continuously to build the resilience and capability of the Bank in terms of operational recovery in the event of a disruption in critical functions in accordance with predetermined tolerance limits so that it can still provide appropriate services to customers. Crisis management simulations and their recovery are carried out periodically to test the Bank's readiness in handling possible crises

and provide input to improve the effectiveness of their implementation. The Bank periodically conducts BCP training in the form of disaster/incident management simulations conducted jointly by the Head Office's Critical Business Function (CBF) Work Unit and selected CBF Branch Offices, known as the Enterprise Crisis Simulation Exercise (ECSE). These simulations involve various incident/disaster scenarios, one of which is an earthquake scenario.

In addition, the Bank has reviewed and updated the Business Continuity Management (BCM) procedures, which include the addition of Incident Escalation Procedures and provisions for the use of the BCM System.

The Bank also continuously strives to strengthen the control process in mitigating cyber risk by:

1. Preparing human capital, technology and measures or control procedures needed for effective mitigation which include:
 - Providing Cyber Risk Management Policies, including policies, strategies, and procedures to mitigate Cyber Risk in accordance with technology standards based on the best practices, formulate the provisions of security that must be met by third parties, third parties will conform to the Cyber Risk Assessment, as well as the cooperation agreement on the security of Bank's confidential data.
 - Establishing a team responsible for handling cyber threats and ensuring that there is a training program so that employee skills are adequate to carry out cyber risk management.
 - Organising periodic training and awareness on cyber security assessments at least once a year to employees. The training subjects on Awareness include the latest cyber risks should be avoided. Meanwhile, awareness program for customers is educative information as can be found on webpage maybank.co.id containing subjects related to data and transaction security through e-banking as well as an explanation about the electronic banking frauds that frequently happen.
 - Conducting cyber risk assessment, vulnerability assessment, security risk assessment on a regular basis to ensure the adequacy and effectiveness of the Cyber Risk management in MBI.

- Conducting threat intelligence program by continuous monitoring of hacking and malware activities that befall globally and to subvert cyber security threats and vulnerabilities from trusted external sources.
- Monitoring the sources of cyber threats and devise countermeasures.
- Conducting regular security assessments such as penetration testing and vulnerability assessment either on infrastructure or application.
- Conducting a phishing e-mail simulation to raise awareness of cyber risks and determine employees' level of understanding of phishing e-mails.

2. The Bank has established comprehensive Disaster Recovery Plans (DRP) and Business Continuity Plans (BCP) to mitigate cyber risks.

New Product Management

Every new product and product development resulting in the increasing operational risk exposure will be discussed in the Product Working Group (PWG) which consists of representatives from various work units such as Compliance, Risk Management, Legal, Finance & Accounting, etc., who together with the work unit that issued the new product assess the risks that may arise and prepare mitigation measures to be submitted to and approved by the Risk Management Committee.

In order to comply with regulatory requirements, the bank updated its product launch procedures to be more detailed and comprehensive.

In addition to the Product Working Group (PWG), the Bank has also made adjustments and improvements to the approval process for new products or services under the M25+ initiative. This is to support the Bank's vision, mission, and strategy in promoting agile working principles and strengthening collaboration among work units, as well as clarifying the RACI (Responsible, Accountable, Consulted, and Informed) framework for establishing the tasks and responsibilities of each related work unit.

Anti Fraud & Whistleblowing :

As part of efforts to protect customers and other stakeholders, the Bank has established the Anti-Fraud Unit as a unit that carries out the function of implementing anti fraud strategies. The Bank applies the Zero Tolerance principle to fraud, where it is very clear that the organisation does not tolerate fraud and will implement stringent penalty.

In addition, the campaign on anti-fraud and various trainings are constantly carried out to bolster the Bank's employee vigilance on any possible fraud. The Bank has also established a Whistleblowing Governance Committee (WBGC), whose task is to review and assess the adequacy of policies and procedures related to whistleblowing, evaluate follow-up on whistleblowing reports and review whistleblowing indicators.

The application of Anti-Fraud Strategy and the implementation of the Whistleblowing policy jointly will support the Bank's overall risk management system to ultimately assist in the achievement of organisational goals and protect the interests of customers and other stakeholders.

e) Reputation Risk

Definition:

Reputation risk is the risk associated with a decrease in the level of stakeholders trust arising from negative perceptions of the Bank. This risk arises when the Bank's reputation is affected by one or more events that have a negative impact on the Bank's reputation arising from negative publicity regarding the Bank's business activities, which can reduce public confidence in the Bank.

Risk Mitigation Strategy:

Reputation risk is maintained by managing all risks that have the potential to affect the Bank's reputation through good corporate governance and an effective reputation risk management process.

Reputation risk management is carried out by the Bank, among others, through the following steps:

1. Actively monitoring news in the mass media (print, online, television and radio newspapers) related to the Bank and the financial industry such as information on the Bank's activities and the banking industry including market developments, regulations, products/services, etc., which may affect the perception of the public and the Bank's customers;
- 2) Preparing a written response to the media, if there is negative coverage of the Bank, as an effort to balance or neutralise negative coverage through facts owned and/or known by the Bank;

- 3) Delivering information through press releases as fact-based reporting material in the mass media and not limited to social and digital media containing education to the public regarding a product, program and/or service of the Bank. This is an effort to provide understanding, create information transparency and minimise misunderstandings;
- 4) Periodically, the Corporate & Brand Communications Unit provides the latest information on the Bank's products and services to the mass media to increase awareness, brand and corporate image of the Bank;
- 5) Related to customer complaints that enter through news in the mass media against a product, program or service of the Bank, followed up by the Customer Experience Management Unit in accordance with the specified deadline (SLA). Furthermore, the Corporate & Brand Communications Unit will assist in providing written responses to the media that reported the customer complaint according to the handling carried out by the Customer Experience Management Unit;
6. Preparing a monthly report of news coverage on the Bank (both positive and negative), as a form of analysis and to measure the Bank's reputation risk mitigation performance. In addition, news data is also used as a reputation risk report to the regulators in Indonesia and for the interest of Maybank Group.

f). Legal Risk

Definition:

Legal risk is the potential of lawsuits and/or weaknesses in juridical aspects. The weakness of the juridical aspect is caused, among other factors, by the absence of supporting legislation or weaknesses in the engagement, such as the failure to fulfil the legal requirements for contracts and flawed document construction.

Legal risks can also arise from changes in the applicable legal and statutory provisions, as well as the implementation of court decisions that can cause losses to the Bank. As a company that is bound by the legal jurisdiction of the Republic of Indonesia, the Bank must always comply with all Indonesian legal regulations, including those issued by relevant regulators, including the Financial Services Authority and Bank Indonesia.

In addition, the Bank must also follow all applicable laws and regulations in the community, both those that are directly and indirectly related to the Bank's business activities. Failure of the Bank to comply with applicable legal regulations can result in lawsuits directed to the Bank. If lawsuits filed against the Bank have a material value, they could have a direct impact on the Bank's financial performance.

Risk Mitigation Strategy:

To mitigate legal risks that might arise due to lawsuits or juridical weaknesses, the Bank established a Corporate Legal & Litigation work unit. The Corporate Legal & Litigation unit has the following roles:

Corporate Legal

- 1) Provide analysis, legal advice/studies to the Board of Directors, Board of Commissioners, and all work units at every level of the organisation;
- 2) Conduct legal analysis/advice on the initiatives for the development of products, services, and activities of the Bank, new projects, and make policies and standard legal documents related to those products, services, and activities;
- 3) Provide legal advice/studies related to legal risk exposure on a transaction at the corporate level, credit/financing transactions, as well as transactions arising from cooperation agreements with Debtors/Customers or partners;
- 4) Conduct periodic reviews of agreements and/or standard documents that have been created;
- 5) Analyse and monitor legal risk management;
- 6) Periodically provide training related to legal materials to relevant work units and/or Bank employees;
- 7) Disseminate legal policies.

Litigation

1. Develop strategies for handling civil, criminal, bankruptcy cases, and other matters related to case management, ensuring that the interests of the Bank, management, and employees are legally protected;
2. Represent and act as the defender, advisor, and/or legal counsel for the company, management, and employees of the Bank in assisting interactions with law enforcement, courts, and/or relevant agencies;

3. Provide/create legal studies related to the implementation or formulation of policies, products, services, and activities of the Bank;
4. Coordinate with legal consultants, authorities, or law enforcement agencies at the central, regional, and branch levels concerning the handling and resolution of cases.

With the existence of the Corporate Legal & Litigation work unit, legal policies and legal document standards related to banking products or facilities offered by the Bank to the public, where the legal policies and legal document standards are made by referring to the provisions of applicable laws and regulations as well as taking into account the interests of the juridical aspects of the Bank.

In addition, one of the functions of the Corporate Legal & Litigation work unit is to handle any legal issues related to litigation so that legal risks that may arise can be minimised to a minimum. Legal risk management is carried out by monitoring the development of legal cases that occur and taking lessons learnt from these cases. The handling of legal cases carried out at the Bank always takes into account the potential losses for both amicable settlement of cases or through court channels. The Bank also pays special attention to legal cases that have the potential to cause significant losses.

g). Compliance Risk

Definition:

Compliance risk is the risk due to the Bank does not comply with and/or does not implement applicable laws and regulations as well as provisions.

Risk Mitigation Strategy:

The Compliance Work Unit continuously monitors and identifies new regulations/regulatory changes and communicates them to the Work Units. The Compliance Work Unit conducts a Compliance Plan Self Assessment (CPSA) once in a year to measure the compliance level of all Branch Office Work Units, as well as performing compliance testing at Branch Offices/Work Units.

As part of the implementation of the Anti-Money Laundering and Counter-Terrorism Financing, and Proliferation Financing of Weapons of Mass Destruction (AML, CTF, and PF), the Financial Crime and Compliance (FCC) Work Unit has been established to manage the risks of money laundering,

terrorism financing, and proliferation financing of weapons of mass destruction, as well as sanctions, through five pillars of the AML, CTF, and PF program implementation: Active Oversight by the Board of Directors and Board of Commissioners, Policies and Procedures, Internal Controls, Management Information Systems, and Human Capital and Training. In addition to the AML, CTF, and PF programs, the Bank, through the FCC Work Unit, has also implemented an anti-bribery and anti-corruption program to protect customers and other stakeholders, continuously raising employee awareness in mitigating bribery and corruption risks in accordance with applicable policies and procedures.

h). Strategic Risk

Definition:

Strategic risk is the risk resulting from making inappropriate strategic decisions, failure to anticipate changes in the business environment, inability to implement a strategic decision, or a combination of these. This risk also includes the Bank's ability to create a competitive advantage in the midst of increasingly intense banking competition. Inability to face these business challenges, which continue to change from time to time, will result in failure to achieve the vision that has been determined.

Risk Mitigation Strategy:

The Bank formulates risk mitigation for strategic initiatives and service development plans by considering competitiveness and competitive advantage factors, market conditions, regulations, and business environment. The Bank's strategic programs are run with oversight and governance to facilitate acceleration, risk mitigation and escalation needs and directive in strategic decision-making. The Bank also continues to evaluate the long-term strategic plan that has been prepared by observing current market developments and conditions, and the current performance of the Bank. The Bank actively conducts visits to customers to get insights into customers' banking and transactional needs so it can serve as a strategic partner that provides solutions for every one of the customer needs.

To support the achievement of business goals and long-term objectives, the Bank has conducted various strategic initiatives during 2025 in accordance with the 5 Strategic Thrusts 'Uplift Indonesia', namely:

1) Global Banking

Throughout 2025, the Bank will strengthen its Global Banking business by providing increasingly relevant and integrated solutions for corporate customers, including:

- Improving its customer service approach through a client coverage team to build deeper relationships
- Simplifying the supplier financing process to improve service speed and customer experience
- Launching a new trade platform equipped with services such as Bank Guarantees, Letters of Credit (L/C), and trade financing facilities

2) MSMEs

The Bank continues to expand its support for the MSME segment through digital innovation and strategic collaborations, including:

- Increasing financing disbursement to MSMEs by strengthening digital-based financing solutions
- Launching an integrated MSME microsite as an information center for products, services, and various digital tools for customers
- Expanding dealer financing through a collaboration with Maybank Finance
- Providing beyond-banking solutions such as accounting, HR management, legal, taxation, and halal certification services

3) Retail

To strengthen the Bank's position in the Indonesian retail market, various customer-focused initiatives have been implemented, including Other initiatives include:

- Launch of a customised customer journey program for new customers to improve financial literacy
- Strengthening wealth solutions through regional product offerings and synergies with Maybank Sekuritas Indonesia and Maybank Asset Management Indonesia for affluent customers
- Expanding digital partnership channels through the development of Open API capabilities
- Developing the Mortgage (KPR) process to improve the retail customer experience.

4) Shariah Acceleration

To strengthen its leadership in Shariah banking solutions, the Bank has identified several strategic initiatives for 2025, including:

- Expanding partnerships with Islamic organisations and communities.
- Launching an inheritance calculator and Shariah inheritance consulting services to support customer financial planning.

- Strengthening marketing activities for Shariah Wealth Management services
- Developing community-based financing initiatives through collaboration with mosques and digital donation platforms
- Launching a Hajj financing program in collaboration with WOM Finance
- Implementing the first Shariah Restricted Investment Account (SRIA) transaction in Indonesia to strengthen the Bank's position in Shariah corporate solutions

5) Enablers

To support business growth and improve the quality of the customer experience, the Bank continues to strengthen its internal capabilities through:

- Implementing a branch transformation program to enhance service quality and customer convenience

Increasing workforce productivity through the use of digital sales tools and strengthening digital-based marketing.

i). Rate of Return Risk

Rate of Return Risk is the risk due to changes in the rate of return paid by the Bank to customers due to changes in the level of returns received by the Bank from channelling funds, which can affect the behaviour of the Bank's third-party fund customers.

Changes in expectations of the level of returns paid by Shariah Banks to customers can affect the behaviour of the Bank's third-party fund customers and can trigger the transfer of customer funds from the Bank to other banks.

Changes in expectations can be caused by internal factors such as a decrease in the value of the Bank's assets and/or external factors such as an increase in the return offered by other banks.

Rate of Return Risk Mitigation Strategy

MBI UUS always maintains the rate of return risk by competitively managing the rate of return level paid to customers against other Shariah banks, which is to manage MBI UUS cash revenue through the income smoothing method where if profit sharing has decreased at the end of the month, then funds are added from the income reserve (in accordance with the Fatwa DSN-MUI No. 87/DSN-MUI/XII/2021 concerning the Income Smoothing Method of Third-Party Funds).

j). Investment Risk

Investment Risk (Equity Investment Risk) is the risk due to the Bank's share in the loss of customers' businesses financed in profit-sharing-based financing using both the net revenue sharing method and the profit and loss sharing method.

In the case of Shariah financing using the net profit and loss sharing method, the principal amount of financing provided by the Bank to customers will not be recovered if the customer's business goes bankrupt. Meanwhile, financing uses the net revenue sharing method; the profit sharing is calculated from the income after deducting the capital.

Investment Risk Mitigation Strategy:

In general, to manage the 10 types of risk in Shariah banking (BUS/UUS) mentioned above, the Bank continuously improves, updates and periodically enhances the policies, procedures and implementation of risk management to ensure the conformity with the development of the Bank's business and change in the business environment as well as compliance with the applicable regulations.

MBI UUS applies the net profit & loss sharing method in the Bank's profit-sharing scheme, where all the Bank's revenue, both operating and non-operating income, is used in the profit-sharing calculation.

In its efforts to mitigate the risk due to losses in the profit-sharing financing provided to customers, the Bank in managing its business profit sharing can perform *At tanazul 'an al haq* on the revenue of its part if the Realisation of Profit Sharing exceeds the Revenue Sharing level offered/the Banks's expected level of the profit sharing. The Bank's right for the released profit sharing is given to the Customer as an incentive for the Customer that has contribute a rate of return that matches/exceeds the Bank's expectation by considering the ratio of Profit-Sharing Realisation to Profit Sharing Projection above 80% accumulated since the distribution of profit-sharing financing is given to customer.

RISK MANAGEMENT IN SUBSIDIARIES

The Bank has two subsidiaries that are engaged in financing four-wheeled vehicles (PT Maybank Indonesia Finance) and financing two-wheeled vehicles (PT Wahana Ottomitra Multiartha Tbk).

The application of Risk Management in its subsidiaries has been in place since the Company's inception and continues to be refined along with business expansion. The application of Risk Management is based on the directives of the Board of Directors under the supervision of the Board of Commissioners and the Bank as the holding company. This aims to ensure effective and adequate accomplishments as well as compliance with the Company's traits, complexity, and risk profile.

To ensure that the implementation and supervision of Risk Management are conducted in a sustainable manner, there are several steps undertaken by the subsidiaries, such as:

1. Active supervision by the Boards of Commissioners and Board of Directors.
2. Establishment of Risk Management Divisions.
3. Determination and continuous development of clear and comprehensive risk management policies and procedures.
4. Strict supervision so that identification, measurement, monitoring and risk control are carried out continuously in accordance with business growth.
5. Creating and developing a risk management information system.
6. Conducting a comprehensive internal control system.

Comprehensive, integrated and effective implementation of risk management by subsidiaries has the aim to:

1. Support business implementation in accordance with the Company's targets and objectives.
2. Assisting the managements by providing information that can be used to make informed, risk-based decisions.
3. Assisting in determining adequate reserves to anticipate measurable risk.
4. Avoiding potential sizeable losses.
5. Identifying and maximising the existing business opportunities.

The Bank also encourages business synergy and Risk Management alignment in order to refine and strengthen the implementation of risk management within its subsidiaries by implementing the following:

- Implementation of Risk-Based Pricing and improvement in operational risk monitoring.
- Development of a Scorecard model for subsidiaries.

- Policy Alignment from the credit process and Risk Appetite so that all subsidiaries have an integrated credit policy with the parent company and the Maybank Group as a whole.
- Automation Data Connection from Maybank Finance in order to improve the quality of risk analysis for subsidiaries.
- Continuously carrying out the Zero Fraud Tolerance Campaign and Enterprise Risk Management implementation.

In carrying out daily business activities, the Bank's subsidiaries are also confronted with several risks such as:

Credit Risk

Credit risk arises when customers financed by a subsidiary experience difficulty in conducting payments according to the agreed-upon payment schedule.

The success in managing credit risk can be achieved by implementing a credit cycle, ranging from offering appropriate products, identifying the right target market, establishing meticulous risk acceptance criteria, authorising strong controls in credit initiation and credit approval, maintaining a healthy loan portfolio, and implementing an appropriate billing and recovery system.

In addition to the credit cycle procedures mentioned above, subsidiaries must instill the importance of discipline in monitoring and evaluating the performance and quality of portfolios. Portfolio performance is monitored prudently by means of leading, coincident, and lagging indicators that enable subsidiaries to identify risks early and take appropriate and timely measures.

Operational Risk

Operational risk is the risk of loss due to insufficiency or failure of internal processes, humans, and systems or caused by external factors. Operational Risk Management is a discipline that can systematically identify the causes of failure in the day-to-day operational activities of an organisation, assess the risk of losses, and take appropriate actions to minimise the impact of these losses.

The subsidiaries apply operational risk management by complying with Operational Risk Policies and Procedures as determined and implemented at the Head Office, while still adhering to the regulatory provisions. The Head Office likewise has a role in monitoring the implementation of risk management in subsidiaries.

Other Risks

Apart from these two risks, the subsidiaries are also exposed to other risks such as: Strategic Risk, Market Risk, Liquidity Risk, Compliance Risk, Reputation Risk, and Legal Risk. All these inherent risks are managed by the subsidiary's management with the support of the Bank's risk management unit to ensure alignment with the Bank and Regulators.

RISK CULTURE CAMPAIGN

The risk management process will be optimal if each individual in the organisation enthusiastically participates in identifying, managing, and monitoring risks consistently.

Therefore, the Bank carries out various comprehensive programs to strengthen the Risk Culture within the Bank's organisation by establishing the key values: "ACTION" (Alert, Committed, Transparent, Integrity, Objective, & Noble); and "AWARE & CARE", namely be AWARE of the risks of every action, as well as being CARE or having concern and always trying to carry out mitigation of these risks to protect the bank from potential losses that could occur. The Bank also has a motto, "Risk is Everybody's Responsibility," which means that risk management is a collective effort of all work units and all Bank personnel.

The risk culture campaign program is carried out by utilising a variety of media, such as videos, posters, web portals, e-mails, newsletters, internal Bank articles, and desktop wallpapers, as well as training at the head office and branch offices. To better understand operational risk, employees can learn through MADAM ORIS (Let's Explore Operational Risk), which is sent via e-mail to improve employee understanding of Operational Risk Management. The Bank also organises a number of award programs related to risk culture, namely, "SuperBanker Story," which gives appreciation to employees who have implemented operational risk management well in their area.

The rapid development of information followed by rampant misuse of data has led the Bank intensify awareness of information security, both electronic and non-electronic information. To support this matter, the Bank has updated the Information Risk Management Procedure as an information security standard and one of the paramount assets for the Bank. The Bank likewise applies several programs to disseminate information on risk management in the form of posters, e-mail publications, e-learning, and "Premises Sweep" by conducting workspace inspections to ensure the safekeeping of Bank confidential information.

HUMAN CAPITAL & IT INFRASTRUCTURE

Human Capital (HC) availability in professional risk management and the latest and adequate information technology infrastructure are two important factors that also measure the success of the functions and duties of the Risk Management Unit.

One of the emerging risks that has become a serious concern of management is the increasing risk of cybercrime, which is closely related to the increasingly widespread use of the internet and provides opportunities for perpetrators to commit cybercrimes as well as technological advances that continue to grow in meeting market needs that almost every activity requires Information technology support.

Specifically in dealing with cybercrime, IT management has established security technology systems to be able to identify, prevent, and monitor the risk of cybercrime. In addition, the management forewarns all stakeholders, both employees and customers, on the threat of cybercrime on an ongoing basis. The Bank has conducted socialisation on these threats via e-mail publications and e-learning, increasing awareness of cyber attacks, including ways to prevent and deal with cyber attacks, to all employees. In addition, the Bank also carried out several initiatives such as:

- Periodic e-mail phishing exercise simulation
- Adding alerts to every e-mail received from external parties

In mitigating cyber risk, IT management works closely with third parties that provide cyber attack prevention system services. In addition, the Bank also conducts Cyber Risk Assessment on outsourcing service providers that handle high-risk Bank data, updates Data Loss Prevention governance, and conducts and reviews penetration and vulnerability assessment results regularly. In addition, the Bank has obtained international-based Information Security Management certification, namely ISO 27001 in 2023.

RISK PROFILE

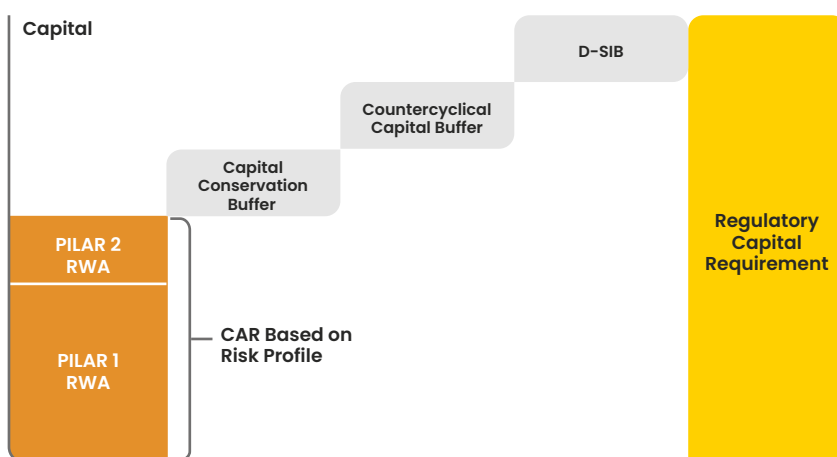
In accordance with the provisions contained within the Financial Services Authority Circular Letter (SEOJK) No. 34/SEOJK.03/2016 and the Financial Services Authority Regulation (POJK) No. 18/POJK.03/2016 concerning Implementation of Risk Management for Commercial Banks and Regulation of the Financial Services Authority (POJK) No. 38/POJK.03/2017 concerning the Implementation of Consolidated Risk Management for Banks Conducting Control of Subsidiaries, the Bank prepares the risk profile assessment to be reported to the regulator every quarter.

Individual Bank Risk Profile as of 31 December 2025 (self-assessment)

Risk Profile	Assessment as of 31 Dec 2025		
	Inherent Risk	KPMR	Risk Level Rating
Credit Risk	3	2	2
Market Risk	2	2	2
Liquidity Risk	2	2	2
Operational Risk	2	2	2
Legal Risk	2	2	2
Reputation Risk	1	2	1
Strategic Risk	2	2	2
Compliance Risk	2	2	2
Composite Risk	2	2	2

INTERNAL CAPITAL ADEQUACY ASSESSMENT PROCESS (ICAAP)

As a guideline for the implementation of ICAAP, the Bank has an ICAAP policy that is aligned with the Financial Services Authority Regulation (POJK) regarding the Minimum Capital Adequacy Requirement (CAR) of Commercial Banks and Maybank Group provisions. The alignment is intended so that the internal ICAAP policy is in accordance with the latest regulations so that all risks can be identified, measured and reported. Reporting of Commercial Bank Minimum Capital Adequacy according to Risk Profile is reported on a semesterly basis to the Financial Services Authority (OJK). Meanwhile, the ICAAP reporting to Maybank Group is reported quarterly.



In line with the provisions of Maybank Group, the Bank has an ICAAP Procedure that explains the technical ICAAP mechanism. In terms of updating material risks that are carried out periodically (if needed), the Bank conducts a Material Risk Assessment Process (MRAP) survey to identify material risks that will be taken into account in the ICAAP calculation.

In conjunction with the ICAAP process and in line with the recommendations of the Basel Committee on Banking Supervision (BCBS), throughout 2025, the Bank has conducted a number of Stress Tests aimed at measuring the Bank's resilience under various stress scenario conditions.

In 2025, scenarios that have been used in bankwide stress tests include:

- Ad-hoc stress test (sensitivity analysis)
- Localised stress test (Bottom up stress test OJK 2025)
- Group stress test

BASEL III IMPLEMENTATION

In conjunction with the implementation of Basel III, which took effect on January 1, 2016, the Financial Services Authority (OJK) has issued provisions concerning the Minimum Capital Adequacy for Commercial Banks (Financial Services Authority Regulation number 11/POJK.03/2016), where banks are required to form additional capital as a buffer. The additional capital mentioned above is in the form of (i) Capital Conservation Buffer, (ii) Countercyclical Buffer; and/or (iii) Capital Surcharge for Systemically Important Bank (SIB).

The obligation to form a Capital Conservation Buffer applies to Banks classified as Commercial Bank Business Activities (BUKU) 3 and BUKU 4. BUKU grouping refers to the Financial Services Authority Regulation number 6/POJK.03/2016 concerning "Business Activities and Office Network Based on Bank Tier 1 Capital." In accordance with POJK 12/POJK.03/2021 concerning Commercial Banks, the grouping of Banks based on Tier 1 Capital (KBMI), Maybank Indonesia falls into the KBMI 3 category where the core capital (Tier 1) currently owned is in the range of Rp14 trillion to Rp70 trillion.

On 28 December 2015, Bank Indonesia also issued PBI Number 17/22/PBI/2015 concerning the Obligation to Establish a Countercyclical Buffer, where the amount of the Countercyclical Buffer is set in the range of at least 0% – 2.5% of RWA. The obligation to establish a Countercyclical Buffer in accordance with the latest announcement of macroprudential instruments on the Bank Indonesia website dated 19 November 2020 is 0%. The amount of the Countercyclical Buffer will be evaluated at least once every six months to determine whether adjustments to the buffer are required.

The obligation to establish Capital Surcharge for Domestic Systematically Important Bank (D-SIB) refers to the Financial Services Authority Regulation number 2/POJK.03/2018 regarding Systemic Bank Determination and Capital Surcharge.

The Financial Services Authority determines Systemic Banks and Capital Surcharges based on Financial Services Authority Regulation No. 2/POJK.03/2018 concerning Determination of Systemic Banks and Capital Surcharges. In determining a Systemic Bank, indicators such as Bank size, linkages with the financial system, and the complexity of the Bank's business activities are used. Banks designated as Systemic Banks are required to establish a Capital Surcharge. The Financial Services Authority determines Capital Surcharge in 5 buckets, and the amount of Capital Surcharge in each bucket is determined: 1.0% (bucket 1); 1.5% (buckets 2); 2.0% (buckets 3); 2.5% (bucket 4); and 3.5% (bucket 5) of Risk Weighted Assets (RWA). Capital Surcharge must be met by using primary core capital (Common Equity Tier 1–CET1).

In the event that the Bank has a systemic importance score that cannot be classified in the 1 (One) to 4 (four) bucket groups, the OJK stipulates:

- a. Grouping the Systemic Banks into group (bucket) 5 (five)
- b. Forming 1 (one) group (bucket) above group (bucket) 5 (five)

The OJK has informed that Bank Maybank Indonesia is designated as a Systematically Important Bank (SIB) in Bucket 1.

The obligation to establish a Capital Surcharge for D-SIB applies to the Banks that are determined to have a systemic impact. The determination of a Bank with systemic impact is carried out by the competent regulator where the amount may be greater than the range stipulated in this provision.

With regards to Basel III liquidity, the OJK has also issued the provisions relating to the Obligation to Fulfil Liquidity Coverage Ratio for Commercial Banks through POJK No. 42/POJK.03/2015 and also POJK No. 50/POJK.03/2017 concerning the Obligation to Fulfil the Ratio Net Stable Funding Ratio for Commercial Banks. In accordance with the POJK provisions, the Bank is required to maintain adequate liquidity and stable funding through measurement ratios, namely LCR and NSFR, and report these ratios to the regulators in accordance with the provisions of POJK.

In an effort to fulfil Basel III liquidity obligations, the Bank has implemented the Liquidity Coverage Ratio (LCR) reporting system so that the LCR calculation and reporting procedure, both individually and consolidated, can be carried out automatically on a daily basis.

The Bank has implemented the system and reported Credit Risk RWA using the Standardised approach based on the Basel III effective January 2023 position reported in February 2023 reporting. Meanwhile, the calculation of Operational Risk RWA using the Standardised approach based on Basel III Reforms in accordance with SEOJK No. 6/SEOJK 03/2020 began to be applied for the calculation of the December 2022 position reported in January 2023.

Regarding the Minimum Capital Requirement for Commercial Banks, the Bank, as a member of the Central Counterparty Institution, has considered and reported the capital calculation for the Bank's exposure to the Central Counterparty Institution in accordance with SEOJK No. 16/SEOJK.03/2023 in the report for the period of September 2024

RECOVERY PLAN

Maybank Indonesia is one of the leading private banks in Indonesia and is part of the Malayan Banking Berhad (Maybank) group, one of the largest financial service providers in ASEAN. POJK Number 5 of 2024 concerning the Determination of Supervisory Status and Handling of Issues in Commercial Banks, regulates that Maybank Indonesia shall be required to prepare and submit a Recovery Plan to the OJK.

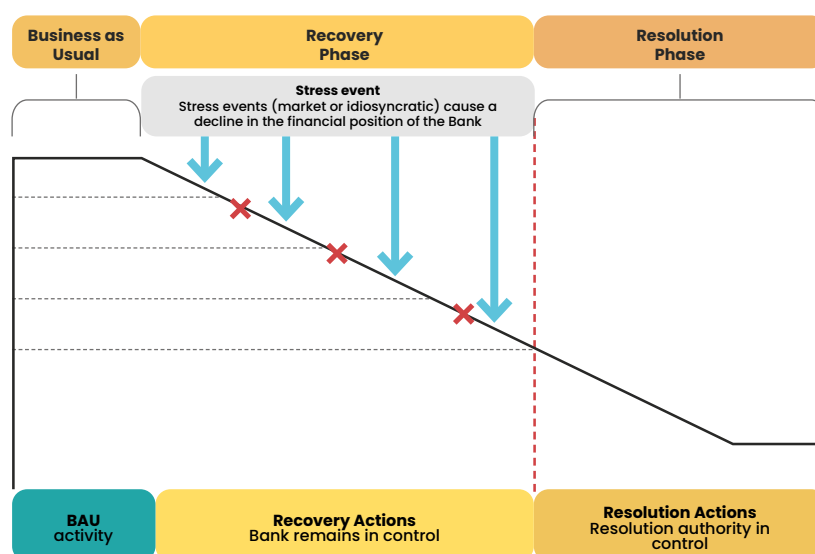
The Recovery Plan is designed to identify credible options in order to recover from a crisis that has bearing on financial strength, liquidity position, capital position, operational capability and reputation should the Bank encounters a crisis. This Recovery Plan aims to ascertain the following matters:

- Reviewing and documenting the credible and specific recovery options that will be available to Maybank Indonesia to deal with various crisis situations;
- Recovery options that can be rapidly and effectively deployed; and
- Providing required business, organisational and structural information and analysis, for regulators and key stakeholders.

The Recovery Plan presents an overview of financial-related crises, ranging from mild to severe, includes coordinating current crisis management plans, such as the Liquidity Contingency Plan (LCP) and the Capital Contingency Plan (CCP) which focus on mild and severe stress levels, while the Recovery Plan focuses on extreme stress levels.

In the Recovery Plan, there are several trigger indicators and recovery rates in severe crisis conditions, where potential risks are actively monitored to facilitate recovery plans. Recovery Plan indicators such as Capital Adequacy Ratio (CAR) & CET 1 ratio for capital, Minimum Primary Reserve in Rupiah Liquidity Coverage Ratio (LCR), Net Stable Funding Ratio (NSFR) for liquidity, Return on Assets (ROA), Return on Equity (ROE), Operating Expenses on Operating Income (BOPO) for profitability, while for assets quality the indicators are Gross Non-Performing Loan (NPL) & Net Non-Performing Loan (NPL). Low-Quality Credit (LQC) and the Allowance for Impairment Loss Ratio (AILR)/Low-Quality Credit (LQC).

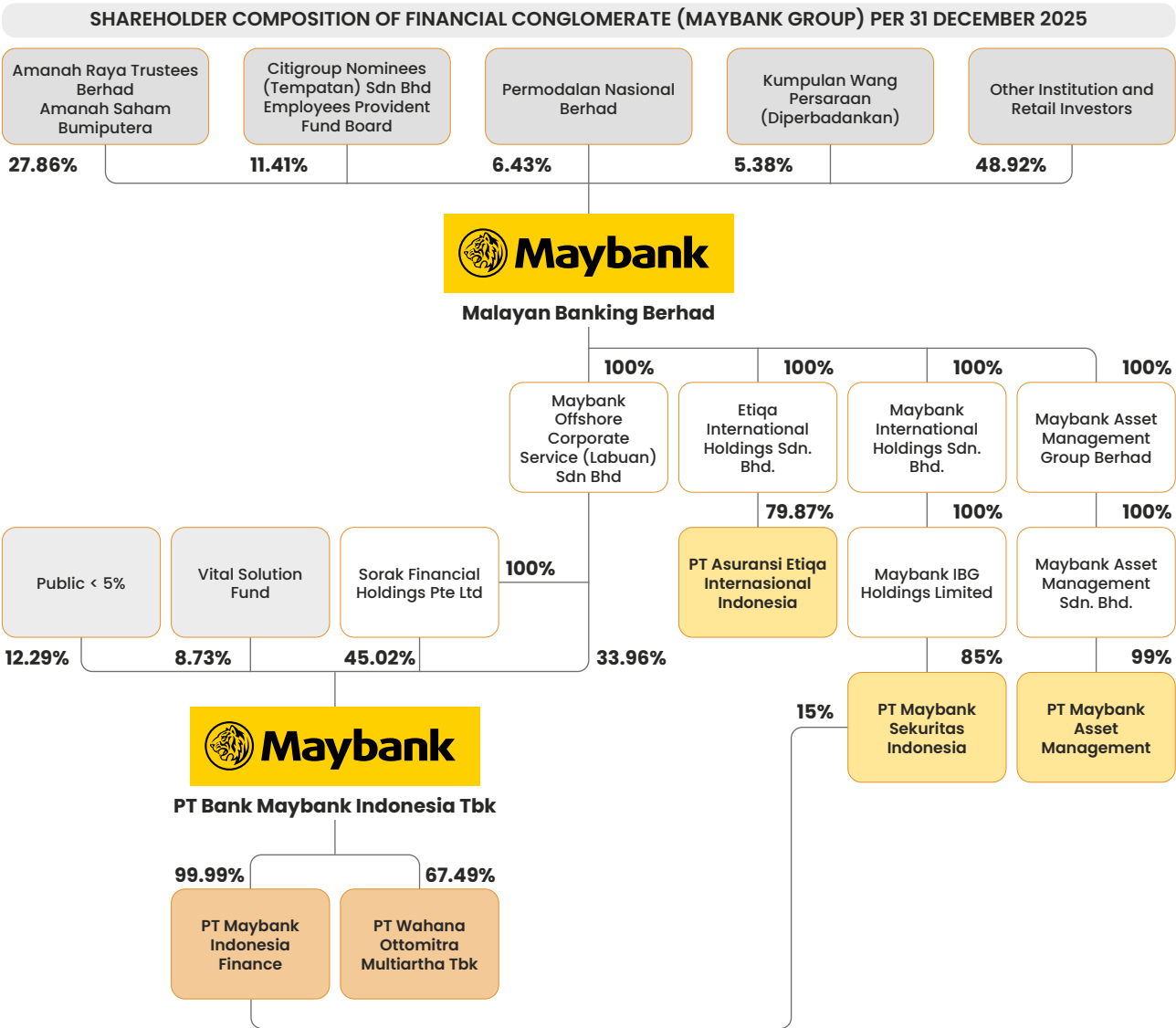
The preparation of the Recovery Plan was carried out by both Bank Maybank Indonesia and Maybank Group as Controlling Shareholder.



MAYBANK INDONESIA INTEGRATED FINANCIAL CONGLOMERATION

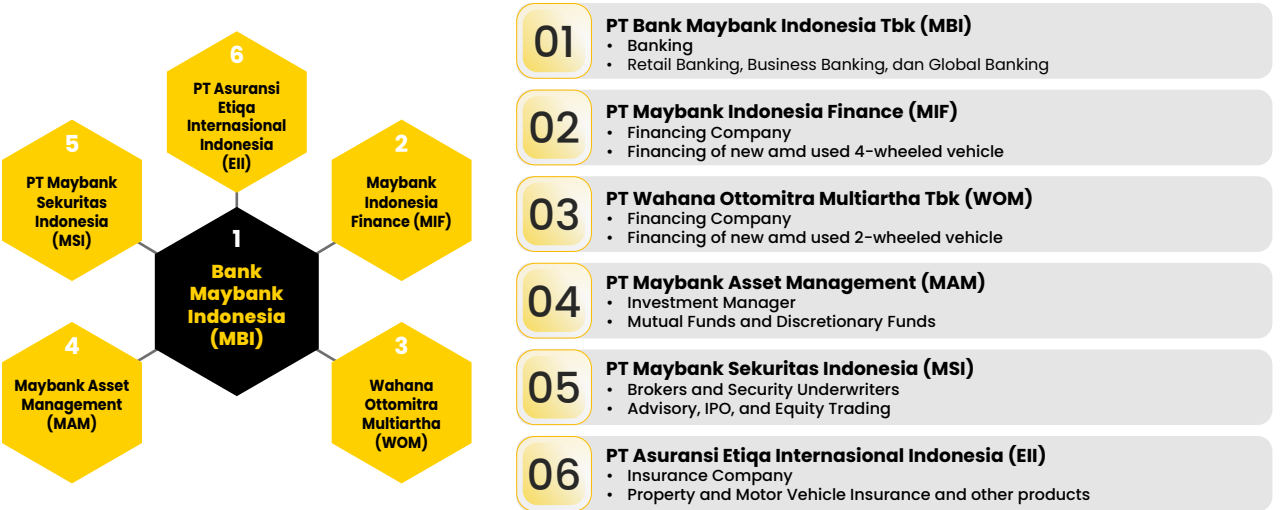
The Bank has actively carried out the integrated risk-based supervisory function on the Financial Conglomerate, as the regulator has stipulated in the Financial Services Authority Regulation (POJK) No. 17/POJK.03/2014 concerning the Implementation of Integrated Risk Management for Financial Conglomerates.

Structure of Maybank Financial Institution Ownership in Indonesia



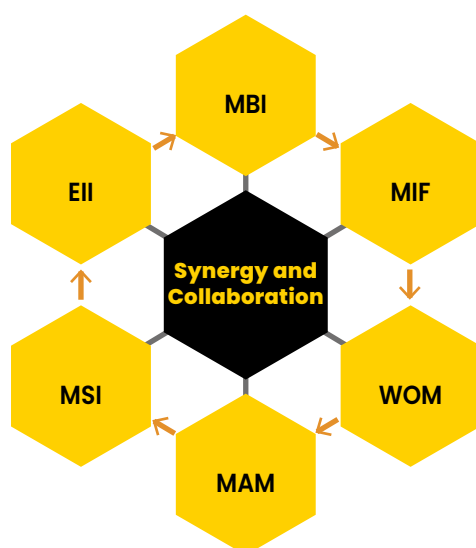
Main Entity

Malayan Banking Berhad, or Maybank, as the controlling shareholder, appointed Bank Maybank Indonesia as the Main Entity based on the largest asset criteria supported by the best Risk Management process in the conglomerate.



Collaboration and Synergy between Entities

Collaboration and synergy between entities has been carried out as a commitment in providing the best services to customers.



The quality of business collaboration will be further enhanced, including the Risk Management, Compliance and Audit components, to become the best financial conglomerate in Indonesia through One Maybank Go To Market initiative.

Progress of Integrated Risk Management Implementation

The Bank periodically evaluates the integrated risk profile to be reported to the regulator every semester, covering all Financial Institutions that are members of the Maybank Indonesia Financial Conglomerate.

The following is the Integrated Risk Profile based on self-assessment as of 31 December 2025:

Risk Profile	Inherent Risk Rating	KPMR (Quality of Risk Management Implementation)	Risk Profile Rating
Credit Risk	3	2	2
Market Risk	2	2	2
Liquidity Risk	2	2	2
Operational Risk	2	2	2
Legal Risk	2	2	2
Reputation Risk	1	2	1
Strategic Risk	2	2	2
Compliance Risk	2	2	2
Intra-Group Transaction Risk	2	2	2
Insurance Risk	2	2	2
Risk Profile Rating	2	2	2

In line with the provisions of the OJK Regulation No. 45/POJK.03/2020 concerning Financial Conglomerates, MBI as the Main Entity has submitted a Corporate Charter to the OJK in accordance with the provisions. The Corporate Charter has been signed by the Board of Directors of each Financial Services Institution member of KKMBI.

Intra-Group Transaction

Referring to the Financial Services Authority Regulation (POJK) No. 17/POJK.03/2014 and the OJK Circular Letter (SE) No.14/SEOJK.03/2015 concerning Integrated Risk Management for Financial Conglomerates, that Financial Conglomerates shall establish Integrated Risk Management comprehensively and effectively. Maybank Indonesia's Financial Conglomerate is composed of the following members:

1. PT Bank Maybank Indonesia, Tbk. (MBI),
2. PT Maybank Indonesia Finance (MIF),
3. PT Wahana Ottomitra Multiartha, Tbk. (WOM),
4. PT. Maybank Sekuritas Indonesia (MSID),
5. PT Maybank Aset Manajemen (MAM), and
6. PT Asuransi Etiqa Internasional Indonesia (EII).

Malayan Banking Berhad or Maybank as the Controlling Shareholder (PSP) appointed PT. Bank Maybank Indonesia, Tbk. as the Main Entity based on the largest total assets criteria and/or having outstanding Quality of Risk Management Implementation (KPMR) as stipulated by the OJK.

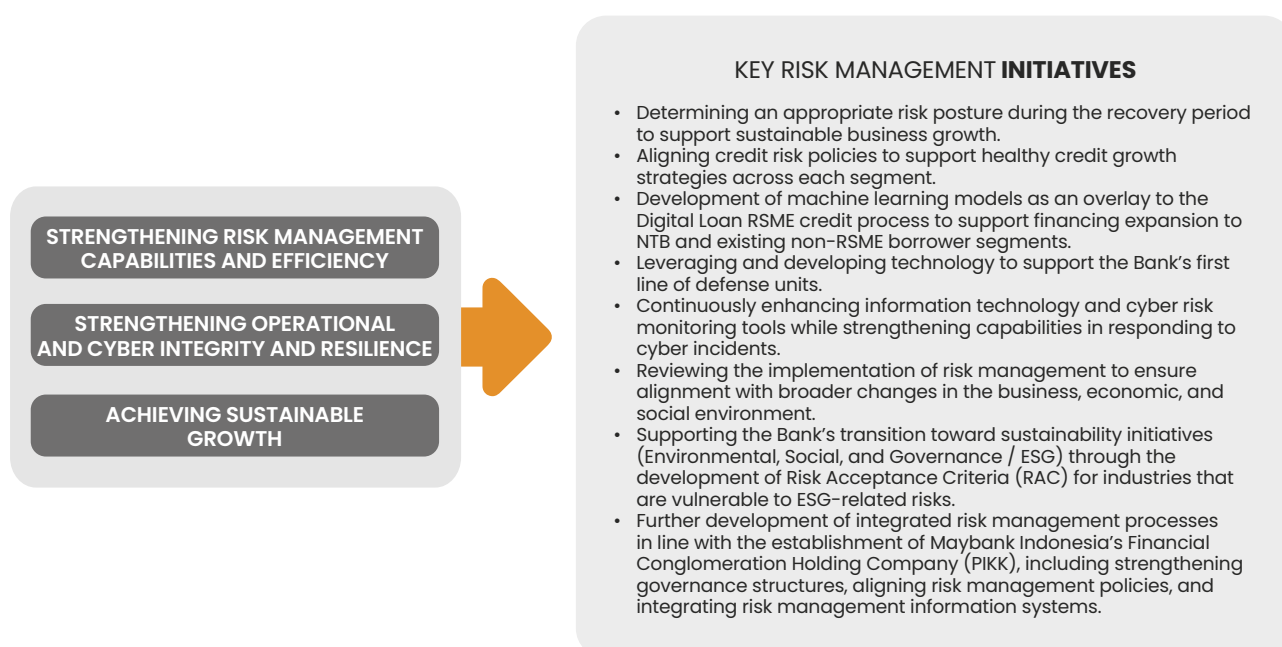
Intra-group transaction risk management is a series of methodologies and procedures used to identify, measure, monitor, and control the risk of intra-group transactions arising from all Financial Institution business activities incorporated in a Financial Conglomerate.

The Intra-Group Transaction Policy refers to the 4 pillars that have been determined by the OJK, as follows:

1. Supervision by the Main Entity's Board of Directors and Board of Commissioners
2. Adequacy of policies, procedures, and determination of risk limits for intra-group transactions
3. Adequacy of the identification process, measurement, monitoring and risk control as well as the intra-group transaction risk management information system
4. A comprehensive internal control system for the implementation of intra-group risk management.

Adjusting products and services to meet the needs and characteristics of customers.

RISK MANAGEMENT FOCUS IN 2026



Risk Management and Compliance Policy

Strategic goals have been determined to realise the vision to make the principle of sustainability an integral part of the Company's strategy and culture and to make customers as partners to bring about change in a better world through sustainable growth. Proper Environmental, Social & Governance ("ESG") risk management is not only something that is good to do, but also something that can support healthy business growth. In addition, the Risk of Climate Change needs to be responded to in a measurable and targeted way in line with the government's commitment to reducing carbon emissions.

The paradigm shift in digital banking services requires creative steps in the development of products and services in the virtual world, which is likely to become a community trend in the future. Risk Management must remain relevant to the direction of sustainable business growth, amidst the risks of climate change and digitalisation demands that adapt to the needs and characteristics of customers.

The Bank, through the Technology Risk Management Unit led by the CISO (Chief Information Security Officer), has a focus area to oversee/improve IT capabilities both in terms of infrastructure and resilience to cyber attacks, with 3 focus areas, namely Technology Risk, Cyber Risk, and Red Team.

The focus area of Technology Risk and Cyber Risk is the 2nd line of defence, where the function includes governance, compliance, and advisory functions on the current conditions and emerging technology/cyber risks that affect IT capabilities in terms of infrastructure and resilience to cyber attacks.

The Red Team's focus area is the 2nd line of defence, where its function is to verify and validate the Company's cybersecurity implementation with the following methods:

- Verification and validation of cyber security based on vulnerability for example through penetration testing
- Verification and validation of cyber security based on scenarios for example: red teaming/purple teaming, phishing simulation, social engineering, cyber drill (table top and technical)

The results above will then become an input for IT, which is then implemented to improve the Company's overall cyber resilience and cyber security capabilities.

In addition, the Bank's various efforts to reduce the risk of internal and external fraud include always conducting fraud awareness for both employees and customers, such as never sharing personal information, users, PINs, OTPs, or passwords with anyone; educating not to carelessly click on hyperlinks; and training and simulating phishing e-mails for employees.

In line with Indonesia's economic recovery and the lifting of COVID-19 restrictions by the government since the end of 2022, the Bank sees this as the right momentum for credit growth. One of the focuses of the Bank's credit growth is in the SME segment, which was severely impacted during the COVID-19 pandemic. Growth in the SME segment is, of course, carried out by applying all the lessons learnt from the portfolio deterioration that occurred as a result of the COVID-19 crisis in order to obtain future portfolio growth that is more resilient

To support the achievement of business targets and in line with the implementation of risk management and compliance that has been implemented in 2025, the Bank continues to develop knowledge, understanding, and risk awareness in every employee through training in accordance with the development of the banking industry in supporting the implementation of effective risk management and compliance. In addition, the Bank continues to improve the management of comprehensive risk management and compliance in 2025, namely:

A. Credit Risk Management

The Bank will continue to improve its efforts and credit risk management mechanisms to ensure the Bank's credit risk profile is within the Bank's risk appetite with the following initiatives::

1) Policy and Guideline

- To support the growth strategy in the SME segment, the Bank will review several underwriting approaches before determining the ideal and appropriate framework to handle the expansion of this segment, including the possibility of doing fine tuning/adjustments to the existing underwriting framework
- Periodically issuing new policies and/or review the Bank's credit policies and guidelines to ensure that these policies are still effective in supporting business activities and comply with applicable regulations/policies of the regulator.
- Conducting dissemination to the work units through the Helpdesk/Command Center policy services as well as formal forums aiming to increase the understanding of the work unit in implementing credit policies.
- Creating assessment on sector/industry and updating the sector/industry database.

2) Limits

The Bank periodically reviews the implementation of industrial limits to ensure that credit concentration risk is maintained and always support business growth.

3) System, Reporting, & Monitoring

- Regarding the portfolio growth plan for the SME segment, strict supervision of the active COVID restructuring portfolio continues to be carried out. The Bank conducts a periodic health check on the entire COVID restructuring portfolio to be able to increase more detailed understanding of the portfolio. This enables the Bank to implement an appropriate account strategy and handling in order to help the customer's recovery process from the COVID crisis, and this is in line with the regulations set by the regulator/OJK.
- Continuing the development and implementation of the Decision Engine & Alternate Score for Credit Card and Unsecured Loan (KTA) customer acquisition processes.

- Developing the business opportunities stemming from subsidiaries (Maybank Finance and WOM Finance) including strengthening the credit scoring engine by utilising alternate scores from third parties.
- Regularly monitoring and analysing credit portfolios while developing proactive data analytics capabilities to enhance credit portfolio quality to become more predictive.
- Enhancing the role of Credit Risk Review in maintaining the quality of the credit process to build a good and prudent credit culture through independent and periodic reviews on approved credit facilities.
- Development of the RSME Loan Originating System (LOS) for credit approval process by integrating the Credit Quality Checklist (CQC) into the LOS. The CQC serves as a guide for credit decision makers, and a uniform decision-making process for RSME loans.
- Use of the Retail Consumer Collection System for the collection process for the RSME segment. This is in line with the reorganisation initiative of the RSME Asset Quality Management unit to execute the retail billing method for the RSME segment with the objective of increasing the efficiency and effectiveness of handling non-performing loans.
- Monitoring and analysing credit portfolios on a regular basis to ensure that portfolio management is always well maintained.
- Developing CRR (Credit Risk Reviewer) system applications for database inventory, report generation and analysis of Credit Risk Review work unit review results.
- Developing the Monitoring & Tracking (MTREX) application as a medium in the process of simplifying credit applications, monitoring, tracking and reporting debtor accounts in supporting the debtor/prospective debtor analysis process.
- Developing the MyMIS application related to the provision of large funds on a daily basis to support the monitoring process of debtor and obligor exposure

B. Operational Risk Management**1) Policy and Procedure**

The Bank constantly conducts a review and update on the Operational Risk Management and Business Continuity Management (BCM) guidelines to ensure the implementation of policies and procedures in the Bank is in accordance with organisational developments, the latest environmental conditions, as well as changes in prevailing laws and regulations.

2) Work Tools and System

The Bank continues to maintain and ensure that the Bank's operational risk management and BCM processes are proactive and adequate. The Bank also strives to continue to support the implementation, monitor utilisation, and maintain the infrastructure of operational risk management tools, including Risk & Control Self-Assessment (RCSA), Key Risk Indicators (KRI), and Incident Management & Data Collection (IMDC) carried out by using the Operational Risk Management System (ORMS) application which will be updated as part of the integrated Governance Risk & Compliance (GRC) system. As one of the Bank's efforts to continuously improve the quality of operational risk management tools, the Bank conducts scheduled RCSA and KRI discussions with related work units to be updated. As for BCM tools, the Bank uses Risk Assessment (RA), Business Impact Analysis (BIA), and Business Continuity Plan (BCP) to ensure that the Bank has an appropriate method for service continuity, especially for Critical Business Functions (CBF). The Bank continues to implement the Business Continuity Management strategy in dealing with emergency conditions to ensure consistency in achieving business objectives and business continuity, including continuously monitoring the situation and taking steps in accordance with the provisions and directives of the government/regulator. Database, reporting and call tree system as part of the BCM tools will

also be automated as part of the GRC system development. To improve efficiency & effectiveness in carrying out its functions, the Bank will continue to automate the existing processes through system development.

3) Knowledge, Culture, and Risk Awareness

The Bank regularly strives to socialise the culture of managing risk and increasing risk awareness comprehensively to all lines of business units and supporting units of the Bank, which is the main key to success in risk management by organising various education and socialisation programs, both in the form of: E-Learning, training, meeting forums, organising sharing sessions, publishing articles and case studies through written and online media, as well as in other forms of campaigns. Related to the Bank's various efforts to become a risk of internal and external fraud, including the Bank always conducts fraud awareness both to employees and customers such as never sharing personal information, users, PINs, OTPs, passwords to anyone, educating not to carelessly click on hyperlinks, training and simulation of phishing e-mails to employees.

C. Market Risk Management, Liquidity Risk, and Counterparty Credit Risk (CCR)**1. Policy and Guideline**

The Bank constantly reviews and periodically updates all policies and guidelines to suit developments in the complexity of market risk exposure, Bank liquidity and counterparty credit risk as well as aligns with the latest regulations from regulators and best practices in the banking industry, both locally and worldwide. In addition, the Bank will ensure the implementation and alignment of policies and guidelines related to market risk and liquidity management at subsidiaries and overseas branches.

2. Limits

The Bank will review at least annually all market risk limits in the trading book and banking book, liquidity risk, and counterparty credit risk. Limits are reviewed to align with the Bank's risk appetite, strategy and budget; and approved by the relevant committee, such as the Asset and Liabilities Committee (ALCO), or other committees.

3. System, Reporting, and Monitoring

The Bank will continue to improve the quality of each risk management process, such as identifying, calculating, monitoring, and reporting market risk exposures, liquidity risks, and counterparty credit risks, accompanied by in-depth analysis of each risk report so that the report becomes more significant as a basis for business decision-making for the management and all stakeholders in the Bank. This process will be sustained by an adequate system, especially for a system that manages market risk in the Trading Book, interest rate risk in the Banking Book, liquidity risk, and counterparty credit risk, such as the development of treasury systems to be able to calculate market risk-weighted assets and netting for counterparty credit risk exposures in accordance with regulatory requirements, as well as the development of liquidity risk systems to be able to produce the necessary liquidity risk measurements quickly and accurately.

4. Measurement Method

The Bank will constantly apply risk measurement methods that have been tested at this time, either the standard models applied by regulators or models built internally to accurately measure potential risk.

- To ensure that the method or model used in the Market Risk measurement process is conceptual and its implementation is adequate and includes all risk factors, The Bank will ensure that there is a validation process carried out independently by personnel appointed as validators, who are not involved in the process of building and developing the model, where the validation process will be carried out periodically.

- Furthermore, to ensure the effectiveness of the model used, the Bank also conducts back testing to ensure that the output of the model does not have a significant deviation compared to the actual.
- In addition, to estimate or project risk exposures in extreme market conditions and or in a crisis, the Bank also conducts Stress tests on liquidity risk and market risk exposures used to measure the Bank's resilience in these conditions.
- Modelling in Liquidity Risk and Interest Rate Risk in Banking Book (IRRBB). The Bank will update and develop the calculation methodology, modelling, including the assumptions used in measuring liquidity risk and IRRBB so that it is in line with applicable regulations and ensures compliance with best practices in the market.
- Pre-Settlement Risk (PSR) Factors in Treasury Transactions. The Bank manages Counterparty Credit Risk on transactions in the Global Markets (Treasury) with other parties, through the determination of the pre-settlement risk (PSR) factor for each product or financial instrument, currency, and transaction period. PSR factor values are tested periodically or should there be significant changes or movements in market prices.

D. Enterprise Risk Management

In line with the assessment of Risk Landscape and material risk identification that is periodically carried out by the Bank, the determination of risk measurement and review of Risk Appetite and Risk Tolerance will continue to be carried out to ensure the growth of the Bank's portfolio remains supported by a sound risk management and all risks including emerging risk can be measured and managed with a process that has been defined within the Bank's Risk Management Framework.

1) Adequate Governance

- Ensuring that the risk management process runs in accordance with good governance through the implementation of effective Committees at the Bank's consolidated level (including subsidiaries), as well as at the Maybank Integrated Financial Conglomeration level in Indonesia, which, in addition to involving a subsidiary, also includes sister companies.

- In line with the provisions, the Bank as the Main Entity has fulfilled its obligation to establish an Integrated Risk Management Committee (IRMC) and an Integrated Risk Management Unit in order to implement comprehensive and effective Maybank Group integrated risk management in Indonesia. The IRMC will consistently meet at least four times a year.
- The Bank will also regularly hold meetings of the Bank's Risk Management Committee/RMC at least four times a year and the Bank's Risk Oversight Committee/ROC once a month to support risk management governance.

2) Reporting

- In order to implement Integrated Risk Management for the Financial Conglomerate, the Bank as the main entity will prepare and submit an Integrated Risk Profile report for the end of June and December with coverage of all Financial Services Institutions incorporated in the Maybank Indonesia Financial Conglomerate.
- The process of preparing the Risk Profile of the Bank and its subsidiaries will be carried out and reported to the Regulator on a quarterly basis, in accordance with applicable regulations.
- The Internal Capital Adequacy Assessment Process (ICAAP) report according to the Risk Profile and the Risk Based Bank Rating (RBBR) assessment process for the Bank and its subsidiaries will be submitted on a six-monthly basis in accordance with applicable regulations.
- Evaluation and testing (Stress Testing) is conducted by the Bank on a regular basis for internal purposes with the aim to observe the condition of the Bank in a stressed scenario in terms of capital, liquidity, profitability, and asset quality.
- Updating the Recovery Plan document regularly in accordance with the provisions, at least once a year.

- Conduct a self-assessment of the Bank's financial condition changes regarding assets, liabilities, and/or equity as of the financial statement date in the previous Resolution Plan in accordance with the provisions of PLPS No. 2 of 2024, and subsequently perform periodic updates in accordance with the regulations, at least once every two years.

E. Technology and Cyber Risks

The bank will continuously update efforts and mechanisms for managing technology and cyber risks in line with current developments and implementations. The following initiatives are being undertaken:

1. Policies and Procedures

- a. Technology and cyber areas are rapidly evolving, requiring stakeholders to have a unified perspective and understandable standardisation.
- b. The Bank continuously enhances technology and cyber areas in alignment with new regulations such as POJK No. 11/POJK.03/2022 regarding Information Technology Implementation by Commercial Banks and SEOJK No. 29 /SEOJK.03/2022 concerning Cyber Resilience and Security for Commercial Banks.
- c. Alignment of Maybank Group standards and frameworks is necessary to leverage existing knowledge, focusing risk management more on monitoring and mitigation.
- d. The Bank consistently improves its cyber incident response capabilities to achieve better cyber resilience.
- e. The Bank also enhances information security by adhering to industry information security standards such as ISO27001.

2. Work Tools and Systems

- a. Risk management, particularly technology and cyber risks, will utilise and analyse data from within the Bank. This data-driven risk management is expected to benefit identification, prediction, and proactive mitigation of operational business risks.

- b. In addition to using and analysing data from within the Bank, the use and analysis of external threat data are also necessary to proactively mitigate current and future threats.
 - c. Data-driven risk management development is done gradually by:
 - Assessing and categorising usable data;
 - Assessing relevant cyber threats to the Bank to understand their impacts and mitigations;
 - Standardising data sources and mechanisms for data collection and processing;
 - Standardising metrics, dashboards, and reporting used;
 - Utilising information technology and automation for more effective data processing;
 - Developing technology and cyber risk monitoring media for proactive initiatives.
 - Continuously verifying and validating implemented controls.
3. **Knowledge, Culture, and Risk Awareness**
- The bank regularly conducts risk awareness campaigns, especially for technology and cyber risks due to their rapid changes. Sufficient knowledge and the formation of risk culture and awareness across all business lines and supporting units of the Bank are key to successful technology and cyber risk management. Awareness and education programs using available media to solicit feedback from the target audience will enhance the quality and quantity of materials related to technology and cyber risks. These programs will collaborate with relevant units for alignment and avoid appearing isolated.

RISK EXPOSURE AND CAPITAL DISCLOSURE

C: GENERAL

Key Metrics – As of 31 December 2025

No.	Description	
AVAILABLE CAPITAL (VALUE)		
1	Common Equity Tier 1 (CET1) Capital	
2	Tier 1 Capital	
3	Total Capital	
	Risk Weighted Assets (Value)	
4	Total Risk Weighted Assets (RWA)	
	Risk-Based Capital Ratio as a Percentage of RWA	
5	CET1 Ratio (%)	
6	Tier 1 Ratio (%)	
7	Total Capital Ratio (%)	
ADDITIONAL CET1 BUFFER AS PERCENTAGE OF RWA		
8	Capital Conservation Buffer (2.5% of RWA) (%)	
9	Countercyclical Buffer (0 – 2.5% of RWA) (%)	
10	Capital Surcharge for Systemic Banks (1% – 2.5%) (%)	
11	Total CET1 as Buffer (Row 8 + Row 9 + Row 10)	
12	CET1 Component for Buffer	
LEVERAGE RATIO AS PER BASEL III		
13	Total Exposure	
14	Value of Leverage Ratio, including the impact of adjustments for the temporary exemption on current account placements with Bank Indonesia in compliance with the statutory reserve requirement (if any)	
14b	Value of Leverage Ratio, not including the impact of adjustments for the temporary exemption on current account placements with Bank Indonesia in compliance with the statutory reserve requirement (if any)	
14c	Value of Leverage Ratio, including the impact of adjustments for the temporary exemption on current account placements with Bank Indonesia in compliance with the statutory reserve requirement (if any), that have considered the average carrying value of SFT assets on a gross basis (%)	
14d	Value of Leverage Ratio, not including the impact of adjustments for the temporary exemption on current account placements with Bank Indonesia in compliance with the statutory reserve requirement (if any), that have considered the average carrying value of SFT assets on a gross basis (%)	
LIQUIDITY COVERAGE RATIO (LCR)		
15	Total High Quality Liquid Asset (HQLA)	
16	Total Net Cash Outflow	
17	LCR (%)	
Net Stable Funding Ratio (NSFR)		
18	Total Available Stable Funding (ASF)	
19	Total Required Stable Funding (RSF)	
20	NSFR (%)	

The leverage ratio as of December 31, 2025, was 14.97%, still above the 3% requirement.

The largest components of core capital were derived from agio of Rp 6,357,376 and prior-year profit of Rp17,009,310. The largest total exposure came from loans of Rp 123,637,221 and securities held of Rp35,809,886.

PT WOM Finance, Tbk., and PT Maybank Indonesia Finance are subsidiaries of PT Bank Maybank Indonesia Tbk, primarily engaged in automotive financing. In the consolidated average daily LCR calculation throughout the fourth quarter of 2025, the Liquidity Coverage Ratio (LCR) was 176.20%. The consolidated LCR increased by 13.27% compared to the third-quarter 2025 position, which was 162.93%. The increase in the consolidated LCR was primarily due to an increase in average High Quality Liquid Assets (HQLA) of Rp3.47 trillion, mostly derived from level 1 securities held by the bank. Meanwhile, the average Net Cash Outflow also increased by Rp55.23 billion, driven by higher other contractual cash outflows.

PT WOM Finance, Tbk., and PT Maybank Indonesia Finance are subsidiaries of PT Bank Maybank Indonesia Tbk, which primarily engages in automotive financing.

(in million Rupiah)

	December 2024	September 2024	June 2024	March 2024	December 2024
	30,882,115	30,111,954	29,345,168	29,266,516	28,878,652
	30,882,115	30,111,954	29,345,168	29,266,516	28,878,652
	32,265,226	31,472,098	30,697,158	30,642,533	30,256,134
	118,139,502	116,274,865	115,321,440	119,415,515	118,397,661
	26.14%	25.90%	25.45%	24.51%	24.39%
	26.14%	25.90%	25.45%	24.51%	24.39%
	27.31%	27.07%	26.62%	25.66%	25.55%
	2.50%	2.50%	2.50%	2.50%	2.50%
	0.00%	0.00%	0.00%	0.00%	0.00%
	1.00%	1.00%	1.00%	1.00%	1.00%
	3.50%	3.50%	3.50%	3.50%	3.50%
	17.32%	17.08%	16.63%	15.67%	15.56%
	206,323,037	208,874,271	195,155,435	200,155,657	206,355,467
	14.97%	14.42%	15.04%	14.62%	13.99%
	14.97%	14.42%	15.04%	14.62%	13.99%
	15.58%	14.60%	15.46%	15.65%	15.06%
	15.58%	14.60%	15.46%	15.65%	15.06%
	44,892,263	41,421,388	34,467,677	38,981,262	41,864,551
	25,477,297	25,422,063	24,128,268	24,398,285	22,586,385
	176.20%	162.93%	142.85%	159.77%	185.35%
	118,255,758	123,722,426	114,920,867	113,661,829	118,611,493
	98,598,891	99,735,757	107,699,150	107,013,986	108,820,885
	119.94%	124.05%	106.71%	106.21%	109.00%

The consolidated NSFR with subsidiaries as of December 2025 was 119.94% (7.52% higher than the Bank's individual NSFR), with total Available Stable Funding (ASF) after weighting of Rp18.28 trillion and total Required Stable Funding (RSF) after weighting of Rp98.60 trillion.

Compared to the Bank's individual ASF position, the consolidated ASF was higher by Rp12.97 trillion, derived from capital, securities issued by subsidiaries, and subsidiary loans. Meanwhile, RSF was higher by Rp4.94 trillion, largely from loans provided by subsidiaries.

On a consolidated basis, the amount of funding with maturities of more than one year was Rp13.77 trillion, while the amount of loans categorized as Current and Special Mention (performing) with maturities of more than one year was Rp66.50 trillion.

D: GENERAL

The Difference Between the Consolidated Coverage in Accordance with Accounting Standards and The Prudential Requirements

	a & b	
	Carrying amount as stated in the published financial statements	
ASSETS		
Cash	1,717,615	
Placements with Bank Indonesia	9,266,931	
Placements with other banks	3,856,269	
Spot and derivative/forward receivable	1,712,827	
Trading securities	35,809,886	
Securities sold under re-purchase agreement (repo) receivables	8,306,914	
Securities purchased under re-sale agreement (reverse repo) receivables	204,793	
Acceptances receivable	1,918,677	
Loan receivables	93,122,625	
Shariah financing receivables	30,514,596	
Equity investments	196,443	
Other financial assets	1,350,520	
Allowance for impairment losses on financial assets -/-	(3,413,870)	
Intangible assets	1,802,017	
Accumulated amortisation of intangible assets -/-	(1,453,377)	
Fixed assets and inventories	6,329,185	
Accumulated depreciation of fixed assets and inventories -/-	(2,542,164)	
Non productive assets	751,669	
Other assets	4,266,077	
TOTAL ASSETS	193,717,633	
LIABILITIES		
Demand deposits	44,343,758	
Savings	22,526,785	
Time deposits	49,323,553	
Electronic money	-	
Liabilities to Bank Indonesia	-	
Liabilities to other banks	9,129,697	
Spot and derivative/forward liabilities	1,372,308	
Securities sold under repurchase agreement (repo) liabilities	7,858,696	
Acceptances liabilities	1,890,224	
Securities issued	4,272,990	
Borrowings	13,840,155	
Security deposits	41,492	
Inter-branch liabilities	610	
Other liabilities	6,033,882	
Non-controlling interests	630,176	
TOTAL LIABILITIES	161,264,326	
Qualitative Analysis		

The carrying amount, in accordance with the market risk framework, represents the value of assets and liabilities in foreign currencies that are components of the Net Open Position (NOP) calculation. The "Securities Held" item also includes Rupiah-denominated securities under the "Trading" category. The "Spot and derivative/forward receivables" and "Spot and derivative/forward liabilities" items include positions in Rupiah.

(in million Rupiah)

31 December 2025					
	c	d	e	f	g
Carrying amount by risks					
	According to credit risk framework	According to counterparty credit risk framework	According to securitisation framework	According to market risk framework	Does not refer to capital requirements or based on capital deduction
	1,717,615			131,445	
	9,266,931			3,925,084	
	3,856,269			3,658,312	
		1,712,827		1,712,827	
	31,256,686			7,044,834	
	8,306,914			-	
		204,793		185,486	
	1,918,677			1,766,623	
	93,122,625			15,686,845	
	30,514,596			2,538,137	
	196,443			-	
	1,343,249			143,250	
	2,614,047			(614,938)	
	-			27,746	
	-			(20,953)	
	6,329,185			-	
	(2,542,164)			-	
	751,669			-	
	2,743,433			71,039	
	191,396,175	1,917,620	-	36,255,737	-
				13,237,593	
				2,968,602	
				11,457,915	
				-	
				-	
				2,538,867	
				1,372,308	
				-	
				1,762,928	
				-	
				4,085,375	
				19,941	
				-	
				268,000	
				-	
			-	37,711,529	-

E: GENERAL

The Differences Between the Exposure in Accordance with Prudential Requirements and the Carrying Values in Accordance with Financial Accounting Standards

	31 December 2025				
	a	b	c	d	e
	Total	Item in accordance with:			
		Credit risk framework	Securitisation framework	Counterparty credit risk framework	Market risk framework
The carrying amount of assets in accordance with the consolidated coverage of prudential requirements (as reported in template LII)	229,569,532	191,396,175	-	1,917,620	36,255,737
The carrying amount of liabilities in accordance with the consolidated coverage of prudential requirements (as reported in template LII)	37,711,529	-	-	-	37,711,529
Total net value in accordance with the consolidated coverage of prudential requirements	191,858,003	191,396,175	-	1,917,620	(1,455,792)
Value of off-balance sheet accounts	-		-	-	
Valuation differences	-	-	-	-	-
Differences between netting rules, except those in Row 2	-	-	-	-	-
Allowance differences	-	-	-	-	-
Prudential filters differences	-	-	-	-	-
Exposure value considered in accordance with the consolidated scope of prudential requirements	191,858,003	191,396,175	-	1,917,620	(1,455,792)

Qualitative Analysis

The difference in the carrying value according to the market risk framework for Trading Securities is due to the fact that it is recorded using the trade date and the market value used is based on the dirty price, which is the market value of securities based on the clean price plus the accrual value of the current interest income to be received.

Instructions

- The values for rows 1 and 2, columns (b) to (e) are based on the sum of columns (c) to (f) of LII.
- The value on administrative accounts includes the original exposure on administrative accounts in column (a) and the value under the regulatory framework, after application of the Credit Conversion Factor (CCF) where appropriate in columns (b) to (e).
- Columns (c) through column (f) correspond to the respective financial services authority regulations, namely:
 - column (c) i.e. carrying amount in accordance with the provisions of the Financial Services Authority regarding guidelines for the calculation of risk-weighted assets for credit risk using the standardised approach.
 - column (d) i.e. carrying amount in accordance with the guidelines for the calculation of net charge of derivative transactions in the calculation of risk-weighted assets for credit risk using the standardised approach.
 - column (e) is the carrying value in accordance with the Financial Services Authority Regulation regarding prudential principles in asset securitisation activities for commercial banks;
 - column (f) is the carrying value in accordance with the guidelines for the use of standard methods in calculating the minimum capital adequacy obligation of commercial banks by taking into account market risk.
- Total exposure for prudential requirements: The value listed i.e. the aggregate value is considered as the beginning of the RWA calculation for each risk category. As per the credit risk framework should refer to the value applied as per the credit risk standardised approach or for exposures at default (EAD) on credit risk - Internal Rating Based Approach; securitisation exposures should be defined as per the securitisation framework; counterparty credit exposures as defined as EAD used for counterparty credit risk purposes); and market risk exposures as per the position on the market risk framework.

F: DESCRIPTION OF THE DIFFERENCE BETWEEN THE EXPOSURE VALUE IN ACCORDANCE WITH FINANCIAL ACCOUNTING STANDARDS AND THE PRUDENTIAL REQUIREMENTS

(i) Valuation methodology, including an explanation of the extent to which mark-to-market and mark-to-model methodologies are used.	Valuation of financial instruments in the Trading Book is carried out through several types of fair value measurements: - Based on market prices (mark-to-market) Financial instruments are valued daily based on current market interest rates/prices traded in active markets and sourced from credible financial data providers (Bloomberg; Reuters) and/or from brokers active in the market. - Based on a specific modeling approach (mark-to-model) If fair value measurement based on market prices (mark-to-market) cannot be performed, then fair value measurement is done based on mark-to-model, which is a method of fair value measurement after benchmarking, extrapolation, or calculation using available market input data. Various valuation techniques include Discounted Cash Flow, Modeling, and Benchmarking.
(ii) Description of the independent price verification process.	The independent price verification process is conducted by parties independent of the business unit (in this case, by the risk management unit) to ensure that market data used in the valuation process is in line with standards, quality, and completeness. The price verification process is carried out at the end of each working day after all necessary market data has been collected. There are 2 (two) types of tolerance checks for independent price verification: - Percentile check This check is performed to ensure that the market data taken falls within the specified percentile range. If there are data points outside the percentile range (outliers), then those data points will be excluded/not used. - Time stamp check This check is performed to ensure that market data is always updated and taken at specified times.
(iii) Procedures for valuation or provision adjustments (including process description and methodology for assessing trading positions with instrument types).	The process and methodology for assessing trading positions for each type of instrument are as follows: - Debt Securities. Valued daily based on the current market rates traded in active markets and sourced from credible financial data providers (Indonesia Bond Pricing Agency, Bloomberg, Reuters) and/or from brokers active in the market. - Foreign Exchange Rates and Derivative Instruments. Valued daily using discounted cash flow calculated using available market input data.

G: CAPITAL

Composition of Capital (CC1)

No.	Component	Amount (in million Rupiah)	Reference from Consolidated Statements of Financial Position 1)
Common Equity Tier 1 Capital: Instruments and Reserves			
1	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	10.213.284	a
2	Retained earnings	18.666.676	b
3	Accumulated other comprehensive income (and other reserves)	3.113.857	c
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	N/A	
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-	
6	Common Equity Tier 1 capital before regulatory adjustments	-	
Common Equity Tier 1 Capital: Regulatory Adjustments			
7.	Prudential valuation adjustments	31.993.817	
8.	Goodwill (net of related tax liability)	-	
9.	Other intangibles other than mortgage-servicing rights (net of related tax liability)	(7.128)	d
10.	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	(341.512)	e
11.	Cash-flow hedge reserve	N/A	
12.	Shortfall on provisions to expected losses	N/A	
13.	Securitisation gain on sale (as set out in paragraph 562 of Basel II framework)	N/A	
14.	Gains and losses due to changes in own credit risk on fair valued liabilities	-	
15.	Defined-benefit pension fund net assets	-	
16.	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	-	
17.	Reciprocal cross-holdings in common equity	N/A	
18.	Investments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the Bank does not own more than 10% of the issued share capital (amount above 10% threshold)	N/A	
19.	Significant investments in the common stock of Banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	N/A	
20.	Mortgage servicing rights (amount above 10% threshold)	N/A	
21.	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	-	
22.	Amount exceeding the 15% threshold	N/A	
24.	• Mortgage servicing rights		
25.	• Deferred tax assets arising from temporary differences	N/A	
26.	National specific regulatory adjustments	N/A	
26a.	• Difference between allowance for possible losses and allowance for impairment losses on earning assets		
26b.	• Allowance for losses on non productive assets required to be provided	-	
26c.	• Deferred tax asset	(438.160)	
26d.	• Investments in shares of stock	(324.579)	f
26e.	• Shortage of capital on insurance subsidiary company	-	g
26f.	• Securitisation Exposure	-	
26g.	• Others	-	
27.	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-	
28.	Total regulatory adjustments to Common Equity Tier 1	-	
29.	Common Equity Tier 1 capital (CET1)	(1.111.379)	

No.	Component	Amount (in million Rupiah)	Reference from Consolidated Statements of Financial Position 1)
Additional Tier 1 Capital: Instruments			
30.	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	30.882.438	
31.	• Classified as equity under applicable accounting standards	-	
32.	• Classified as liabilities under applicable accounting standards	-	
33.	Directly issued capital instruments subject to phase out from Additional Tier 1	-	
34.	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	N/A	
35.	• Instruments issued by subsidiaries subject to phase out	-	
36.	Additional Tier 1 capital before regulatory adjustments	N/A	
Additional Tier 1 Capital: Regulatory Adjustments			
37.	Investments in own Additional Tier 1 instruments	N/A	
38.	Reciprocal cross-holdings in Additional Tier 1 instruments	-	
39.	Investments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the Bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	N/A	
40.	Significant investments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	N/A	
41.	National specific regulatory adjustments		
41.a.	• Investments in Instruments issued by the other bank that meet the criteria for inclusion in additional Tier 1	-	
42.	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	
43.	Total regulatory adjustments to Additional Tier 1 capital	-	
44.	Additional Tier 1 capital (AT1)		
45.	Tier 1 capital (T1 = CET 1 + AT 1)	30.882.438	
Tier 2 Capital: Instruments And Provisions			
46.	Directly issued qualifying Tier 2 instruments plus related stock surplus	99.521	h
47.	Directly issued capital instruments subject to phase out from Tier 2	N/A	
48.	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	-	
49.	Instruments issued by subsidiaries subject to phase out	-	
50.	General PPA reserve on earning assets that must be calculated at a maximum amount of 1.25% of RWA for Credit Risk	1.283.590	
51.	Tier 2 capital before regulatory adjustments	1.383.111	
Tier 2 Capital: Regulatory Adjustments			
52.	Investments in own Tier 2 instruments	N/A	
53.	Reciprocal cross-holdings in Tier 2 instruments and other TLAC liabilities	N/A	
54.	Investments in capital TLAC liabilities of banks, financial and insurance entities outside the consolidated scope as per provisions, net of short position allowed, whereby the Bank does not held more than 10% of the issued share capital; previously, the threshold value is 5%, however, this no longer met the criteria (for systemic banks).	N/A	
55.	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	N/A	
56.	National specific regulatory adjustments		
56a.	• Sinking fund	-	
56b.	• Investments in Instruments issued by the other bank that meet the criteria for inclusion in additional tier 2	-	
57.	Total regulatory adjustments to Tier 2 capital	-	

No.	Component	Amount (in million Rupiah)	Reference from Consolidated Statements of Financial Position 1)
58	Tier 2 capital (T2)	1.383.111	
59	Total capital (TC = T1 + T2)	32.265.549	
60	Total risk weighted assets	118.139.502	
Capital Ratios And Buffers			
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	26,14%	
62	Tier 1 (as a percentage of risk weighted assets)	26,14%	
63	Total capital (as a percentage of risk weighted assets)	27,31%	
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement, expressed as a percentage of risk weighted assets)	3,500%	
65	• capital conservation buffer requirement	2,500%	
66	• Bank specific countercyclical buffer requirement	0,000%	
67	• higher loss absorbency requirement	1,000%	
68	Common Equity Tier 1 available to meet buffers		
	• as a percentage of risk weighted assets	17,32%	
National Minimal (If Different From Basel 3)			
69	National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum)	N/A	
70	National Tier 1 minimum ratio (if different from Basel 3 minimum)	N/A	
71	National total capital minimum ratio (if different from Basel 3 minimum)	N/A	
Amounts Below The Thresholds For Deduction (Before Risk Weighting)			
72	Non-significant investments in the capital and other TLAC liabilities of other financial entities	N/A	
73	Significant investments in the common stock of financial entities	N/A	
74	Mortgage servicing rights (net of related tax liability)	N/A	
75	Deferred tax assets arising from temporary differences (net of related tax liability)	N/A	
Applicable caps on the inclusion of provisions in Tier 2			
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	N/A	
77	Cap on inclusion of provisions in Tier 2 under standardised approach	N/A	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	N/A	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	N/A	
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)			
80	Current cap on CET1 instruments subject to phase out arrangements	N/A	
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	N/A	
82	Current cap on AT1 instruments subject to phase out arrangements	N/A	
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	N/A	
84	Current cap on T2 instruments subject to phase out arrangements	N/A	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	N/A	

H: CAPITAL**Consolidated Statement of Financial Position (CC2)**

(in million Rupiah)

(in million Rupiah)				
No.	Accounts	Consolidated	Consolidated Statements of Financial Position Under Regulatory Scope of Consolidation	Reference No.
		December 2025		
ASSETS				
1.	Cash			
2.	Placement to Bank Indonesia			
3.	Interbank placement			
4.	Spot and derivative/forward receivables			
5.	Securities			
6.	Securities sold under repurchase agreement (repo)			
7.	Claims on securities bought under reverse repo			
8.	Acceptance receivables			
9.	Loans and financing			
10.	Shariah financing ¹⁾			
11.	Equity investment			g
12.	Other financial assets			
13.	Impairment on financial assets -/-			
	a. Marketable securities			
	b. Loans and sharia financing ¹⁾			
	c. Others			
14.	Intangible assets			
	i. Goodwill			d
	ii. Other intangible assets			e
	Accumulated amortisation of intangible assets -/-			
	i. Goodwill			d
	ii. Other intangible assets			e
15.	Fixed assets and inventories			
	Accumulated depreciation of fixed asset and inventories -/-			
16.	Non-productive assets			
	a. Abandoned properties			
	b. Foreclosed collaterals			
	c. Suspended accounts			
	d. Inter-branch assets ²⁾			
17.	Other assets			
	Deferred tax assets			f
	Other assets			
TOTAL ASSETS				
LIABILITIES AND EQUITY				
LIABILITIES				
1.	Current accounts	44.343.758	-	
2.	Savings	22.526.785	-	
3.	Time deposits	49.323.553	-	
4.	Electronic Money	0	-	
5.	Liabilities to Bank Indonesia	0	-	
6.	Liabilities to other banks	9.129.697	-	
7.	Spot and derivative/forward payable	1.372.308	-	
8.	Payable on securities sold under repurchase agreements (repo)	7.858.696	-	

(in million Rupiah)

(in million Rupiah)				
No.	Accounts	Consolidated	Consolidated Statements of Financial Position Under Regulatory Scope of Consolidation	Reference No.
9.	Acceptances payable	1.890.224	-	
10.	Securities issued	4.272.990	-	h
11.	Borrowings	13.840.155	-	
12.	Security deposit	41.492	-	
13.	Inter-branch liabilities ²⁾	610	-	
14.	Other liabilities	6.033.882	-	
15.	Minority interest	630.176	-	
TOTAL LIABILITIES		161.264.326	-	
EQUITY				
16.	Paid-in capital			
	a. Authorised capital		-	
	b. Unpaid capital	12.864.766	-	
	c. Treasury stock -/-	(9.008.858)	-	a
17.	Additional paid-in capital	0	-	a
	a. Agio		-	
	b. Disagio -/-	6.357.376	-	a
	c. Donated capital	0	-	a
	d. Others	0	-	a
18.	Other comprehensive income	(57.313)	-	
	a. Gains	-	-	
	b. Losses -/-	2.859.478	-	c
19.	Reserves	0	-	c
	a. General reserves		-	
	b. Appropriated reserves	771.182	-	c
20.	Profit/loss	0	-	
	a. Previous years		-	
	b. Current year	17.455.695	-	b
	c. Dividend paid	1.657.366	-	b
	Total Equity Attributable To Owner	(446.385)	-	b
TOTAL EQUITY		32.453.307	-	
TOTAL LIABILITIES AND EQUITY		193.717.633		

On the asset side, there was an increase of Rp6,259,845 million in Securities sold under repurchase agreements (repo), and a decrease of Rp3,009,374 million in Spot and Derivative/Forward Receivables.

While on the liability side, there was an increase of Rp6,080,506 million in Liabilities for securities sold under repurchase agreements (repo) and a decrease of Rp2,711,176 million in Spot and Derivative/Forward Liabilities of compared to the previous period (Q3 2024).

I: CAPITAL**Key Features of Capital Instruments (CCA)**

No	Description	Filling Guidelines	Ordinary Shares	Subordinated Long Term Notes made without a Public Offering PT Bank Maybank Indonesia Tbk Year 2025
1	Issuer	Please fill in the issuer of the instrument.	PT Bank Maybank Indonesia Tbk	PT Bank Maybank Indonesia Tbk
2	Identification number (ISIN)	Filled in with a unique identification number for the issuance of the instrument (e.g. exchange-listed number, ISIN, etc.)	ID1000099302	IDH000075407
3	Applicable law	Filled in with the law used, for example: Indonesian law	Indonesian law	Indonesian law
3a	Means of enabling the performance obligations under Section 13 of the TLAC Glossary to be achieved (for other valid TLAC instruments governed by foreign law)	The OJK provisions do not adopt the TLAC.	N/A	N/A
Treatment of instrument based on the provisions of KPMM				
4	At transition time	OJK provisions regarding CAR do not adopt a transition period	N/A	N/A
5	After transition time	Filled with options: CET 1, AT 1, Tier 2, or Not Eligible	CET-1	Tier 2
6	Is the instrument eligible for Individual/ Consolidated or Consolidated and Individual	Filled in with options: Individual; Consolidated; or Consolidated and Individual.	Consolidation and Individual	Consolidation and Individual
7	Type of Instrument	Please fill in the type of instrument with options: Ordinary Shares, Preferred Shares, Subordinated Securities, Subordinated Loans, Securities, or other loans.	Subordinated Securities	Long Term Notes
8	The amount recognised in the KPMM calculation	Filled in Millions Rupiah	3,855,908	99,518
9	Par value of instrument	Filled in Millions Rupiah (while for nominal shares in full value)	Series A: IDR 900/ share Series B: IDR 225/ share Series D: IDR 22.5/ share	100,000
10	Classification in accordance with financial accounting standards	Filled in with options: Equity; Liabilities - Amortised cost; Liabilities - Fair Value Option; Non-controlling interest.	Equity	Liabilities - Amortised cost
11	Date of Issuance	Filled in: dd/mm/yyyy	IPO : 21 November 1989 Rights Issue I: 15 February 1994 Rights Issue II: 16 January 1997 Rights Issue III: 6 April 1999 Rights Issue IV: 11 July 2002 Rights Issue V: 2010 Rights Issue VI: 2013 Rights Issue VII: 2014 Rights Issue VIII: 2018	23 August 2023
12	No maturity date (perpetual) or with maturity date	Filled with options: Perpetual or With Maturity	No maturity	With Maturity date
13	Maturity Date	For instruments with maturity, fill in the maturity date: dd/mm/yyyy. For perpetual instruments fill in: No maturity date	N/A	23 August 2023

No	Description	Filling Guidelines	Ordinary Shares	Subordinated Long Term Notes made without a Public Offering PT Bank Maybank Indonesia Tbk Year 2025
14	Date of call option, amount being called, and other requirements of the call option (if any)	Filled in with options: Yes; No	N/A	N/A
15	Date of call option, amount being called, and other requirements of the call option (if any)	Please fill in the call option date (dd/mm/yyyy), other call option terms and withdrawal amount (in million rupiah)	N/A	N/A
16	Subsequent call option	Filled in if there is a subsequent call option feature (the number of times the call option can be exercised).	N/A	N/A
Coupon/dividend				
17	Fixed rate or floating rate dividend/coupon	Filled with options: - Fixed: if the coupon or dividend is fixed during the term of the instrument; - Floating: if the coupon or dividend is floating during the term of the instrument; - Fixed to floating: if the coupon/dividend is currently fixed, but may change to floating in the future; or - Floating to fixed: if the coupon/dividend is currently floating, but may change to fixed in the future.	Floating	Fixed
18	Level of coupon rate or other index as reference	Fill in with the coupon rate or index that is the reference of the coupon or dividend rate.	N/A	7.900%
19	Existence of dividend stopper	Filled with options: Yes or No	No	No
20	Fully discretionary; partial or mandatory	Whether the Bank has the full or partial right to cancel coupons or dividends, or cannot cancel coupons/dividends. Filled with options: Fully discretionary, Partially Discretionary, or Mandatory.	Mandatory	Mandatory
21	Existence of step-up feature or other incentive	Filled with options: Yes or No	No	No
22	Non-cumulative or cumulative	Filled in with options: Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Filled with options: convertible or non-convertible	Not convertible	Not convertible
24	If convertible, state the trigger point	Fill in with the conditions (trigger points) when the instrument is converted, including the point of non-viability.	N/A	N/A
25	If convertible, wholly or partially	Filled in with an explanation for each trigger point whether the instrument will be: (i) definitely converted in full; (ii) possibly converted in full or in part; or (iii) definitely converted in part.	N/A	N/A
26	If convertible, what is the rate of conversion	Filled in with an explanation of the conversion rate of the instrument.	N/A	N/A
27	If convertible; mandatory or optional	Filled with options: Mandatory, Optional, or N/A	N/A	N/A
28	If convertible, state the instrument of conversion	Filled with options: CET 1, AT 1, Tier 2, or N/A	N/A	N/A
29	If convertible, state the issuer of instrument it converts into	Filled in with an explanation of the issuer of the instrument it converts into	N/A	N/A
30	Write-down feature	Filled with options: Yes or No	No	Yes

No	Description	Filling Guidelines	Ordinary Shares	Subordinated Long Term Notes made without a Public Offering PT Bank Maybank Indonesia Tbk Year 2025
31	In the event of write-down, state the trigger	Filled with an explanation of the conditions or trigger points of the write-down feature, including the point of non-viability.	N/A	In the event that the OJK has determined that the Company is in a condition that its business continuity is disturbed by providing a written notification to the Company to perform a Write Down on its obligations to Subordinated Bonds
32	In the event of write-down, state the trigger	For each trigger point for the write down feature, describe whether the instrument will be written down: (i) will always be fully written down; (ii) may be partially written down; (iii) will always be partially written down.	N/A	Fully/Partially
33	In the event of write-down; permanent or temporary	Filled with options: Permanent or Temporary	N/A	Permanent
34	In the event of temporary write-down, state the write-up mechanism	Filled in with an explanation of the write-up mechanism.	N/A	N/A
34a	Type of subordination	Filled with the type of subordination	N/A	Subordinated Long Term Notes
35	Hierarchy of instrument at liquidation	Filled in with an explanation of the hierarchy of instruments at the time of liquidation.	This instrument is paid-in capital and is subordinated to other capital components. Available to absorb losses that occur before liquidation or during liquidation	Rated as pari passu without preference among holders of other subordinated bonds or debtors
36	Existence of non-compliant feature	Filled with options: Yes or No	No	No
37	If Yes, describe the non-compliant feature	Filled with an explanation of non-compliant features.	N/A	N/A

J: CAPITAL

Qualitative Analysis

Capital instruments issued by the Bank refer to POJK No. 11/ POJK.03/2016 concerning Minimum Capital Requirement for Commercial Banks, along with its amendments. In the POJK, there are capital instruments in the form of Main Core Capital (Tier 1) and Supplementary Capital (Tier 2) along with details on the features of capital instruments.

For Subordinated Bonds (subdebt) in particular, to be recognised as Tier 2 Capital must meet the requirements stated in Article 19 of the POJK including having a term of 5 years or more and can be repaid after obtaining approval from OJK, having features to convert into ordinary shares or write down mechanism in the event that a Bank has the potential to be affected by its business continuity (point of non viability), which is clearly stated in the issuance documentation or agreement, and other features. Banks must submit an application for approval to the OJK so that the subdebt can be recognised as supplementary capital. Supplementary Capital can be recognised as a maximum of 100% of the Core Capital. For the purposes of calculating the Minimum Capital Requirement ("KPMR") ratio, the above subordinated LTN is calculated as supplementary capital after the Bank receives a letter of approval from OJK No. S-100/PB.32/2023 dated 6 October 2023.

The Bank always strives to maintain capital according to the Bank's Internal Capital Target (ICT) and to meet the minimum capital requirements in accordance with applicable regulations.

Issuance of capital instruments, either through the issuance of ordinary shares through Pre-emptive Rights (HMETD) or nonHMETD or Subordinated Bonds, refers to the Bank's capital plan.

K: RISK MANAGEMENT

Disclosure of Bank Risk Management Approach (OVA)

Risk management is an essential component in decision-making to support the Bank's business strategy. In all aspects of the Bank's business activities, risk is an inseparable element, as uncertainty always creates the potential for losses, whether foreseeable or unforeseeable, that must be taken into consideration. Risk management plays a role in balancing the level of risk the Bank is willing to assume in line with its business strategy while at the same time maintaining sound financial and capital conditions.

In implementing effective risk management in its day-to-day business activities, the Bank adopts 4 (four) main pillars of risk management, namely:

- a. Active oversight by the Board of Directors, the Board of Commissioners, and the Sharia Supervisory Board
- b. Adequacy of risk management policies, procedures, and limit setting
- c. Adequacy of processes for risk identification, measurement, monitoring, and control, as well as risk management information systems
- d. A comprehensive internal control system

The Bank establishes and implements a risk management framework along with its supporting framework appendices that serve as an overarching reference for all risk management policies and procedures governing the implementation of risk management governance within the Bank.

A key value of risk management within the Bank is the implementation of a risk culture by the Bank's employees across all aspects of the Bank's business and organizational activities. This serves as an important component in strengthening risk governance and establishing risk management principles as the foundation of a robust risk management structure.

The Bank conducts periodic risk identification through various processes, including risk landscape surveys, new business and new product approval processes, forward-looking evaluations and testing (stress testing), as well as directions from senior management and the Board of Directors in determining business strategies and how these strategies are to be achieved amid various challenges and pressures.

The Bank continuously implements 5 (five) main stages of the risk management process, namely risk identification, risk measurement, risk control, risk monitoring and reporting, as well as monitoring of the Sustainable Finance Action Plan.

The Bank identifies 8 (eight) types of risk in accordance with OJK regulations concerning the implementation of risk management for commercial banks, namely credit risk, market risk, liquidity risk, operational risk, compliance risk, legal risk, reputational risk, and strategic risk. In addition to these eight types of risk, there are 2 (two) additional risks related to the implementation of risk management for the Bank's Sharia Business Unit, namely rate of return risk and investment risk. In implementing integrated risk management for the Maybank Indonesia financial conglomerate, 2 (two) additional risks are also identified and managed, namely intra-group transaction risk and insurance risk. In addition, the Bank also monitors country risk and transfer risk.

L.1: LEVERAGE RATIO**Report of Total Exposure in Leverage Ratio**

Name of Bank: PT Bank Maybank Indonesia Tbk
Report Position : December 2025

(in million Rupiah)			
No	Description	Individual	Consolidated
1	Total assets in the statement of financial position of the published financial statements (gross value before allowance for impairment losses/CKPN)	181,884,496	197,131,503
2	Adjustments for the value of equity participation in banks, financial institutions, insurance companies, and/ or other entities, which must be consolidated in accordance with financial accounting standards, but is outside the scope of consolidation based on the provisions of the Financial Services Authority.	-	-
3	Adjustments for the value of the underlying financial assets portfolio that have been transferred in asset securitisation that meet the sell- out requirements as stipulated in the Financial Services Authority Regulation concerning the prudential principle in asset securitisation activities for commercial banks. In the event that the underlying financial asset has been deducted from the total assets in the statement of financial position, the number on this line is 0 (zero).	-	-
4	Adjustments for the temporary exemption from placement of demand deposits with Bank Indonesia in order to comply with the statutory reserve requirement (if any).	-	-
5	Adjustments for fiduciary assets that are recognised as a component of the statement of financial position based on financial accounting standards but are excluded from the calculation of total exposure in the Leverage Ratio.	-	-
6	Adjustments for the value of the regular purchase or sale of financial assets using the trading date accounting method	-	-
7	Adjustments for the value of cash pooling transaction that meet the requirements stipulated in the Financial Services Authority Regulation	-	-
8	Adjustments for the value of derivative transaction exposure	3,098,182	3,098,182
9	Adjustments for the value of SFT exposure, such as reverse repo transactions	632,841	632,841
10	Adjustments for the value of TRA exposure that has been multiplied by the FKK	9,547,600	9,547,600
11	Adjustments for prudential assessment in the form of capital deduction factor and CKPN	(4,230,546)	(4,087,089)
12	Other adjustments	-	-
13	Total exposure in the calculation of Leverage Ratio	190,932,573	206,323,037
Qualitative Analysis			

Individual

There was an increase of total exposure in the calculation of Leverage Ratio due to the increase in total assets compared to the previous period, by Rp5,715,359 million

Consolidated

There was an increase of total exposure in the calculation of Leverage Ratio due to the increase in total assets compared to the previous period, by Rp4,525,176 million

L.2: LEVERAGE RATIO

Report of Leverage Calculation

Name of Bank: PT Bank Maybank Indonesia Tbk
Report Position : December 2025

No	Description
On-Balance Sheet Exposure	
1	On-balance sheet exposure including collateral, but excluding derivatives and securities financing transaction (SFTs) (gross value before deducting impairment provisions)
2	Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the accounting standard.
3	(Deductions of receivable assets for CVM provided in derivatives transactions)
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)
5	(Impairment provision those assets inline with accounting standard applied)
6	(Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments)
7	Total On-Balance Sheet Exposure Sum of rows 1 to 6
Derivative Exposure	
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)
9	Add on amounts for PFE associated with all derivatives transactions.
10	(Exempted central counterparty (CCP) leg of client-cleared trade exposures)
11	Adjusted effective notional amount of written credit derivatives.
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)
13	Total Derivative Exposure Sum of rows 8 to 12
Securities Financing Transaction (SFT) Exposure	
14	Gross SFT Assets.
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)
16	Counterparty credit risk exposure for SFT assets refers to current exposure calculation.
17	Agent transaction exposures.
18	Total SFT Exposure Sum of rows 14 to 17
Other Off-Balance Sheet Exposure	
19	Off-balance sheet exposure at gross notional amount. (gross value before deducting impairment provision)
20	(Adjustment from the result of multiplying commitment payable or contingent payables with credit conversion factor and deducted with impairment provision)
21	(Impairment provision for off balance sheet inline with accounting standard)
22	Total Other Off-Balance Sheet Exposure Sum of rows 19 to 21
Capital and Total Exposure	
23	Tier 1 Capital
24	Total Exposure Sum of rows 7,13,18,22
Leverage Ratio	
25	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)
26	National Minimum Leverage Ratio Requirement
27	Applicable Leverage Buffer

(in million Rupiah)

	Individual		Consolidated	
	31 December 2025	30 September 2025	31 December 2025	30 September 2025
	171,659,962	182,511,527	186,906,969	196,568,351
	-	-	-	-
	(413,207)	(441,623)	(413,207)	(441,623)
	-	-	-	-
	(3,073,005)	(3,388,813)	(3,413,870)	(3,699,193)
	(1,157,541)	(1,193,486)	(673,219)	(710,730)
	167,016,209	177,487,605	182,406,673	191,716,805
	1,689,086	1,840,133	1,689,086	1,840,133
	3,535,130	3,256,814	3,535,130	3,256,814
	N/A	N/A	N/A	N/A
	-	-	-	-
	-	-	-	-
	5,224,216	5,096,947	5,224,216	5,096,947
	8,511,705	3,192,943	8,511,705	3,192,943
	-	-	-	-
	632,843	259,450	632,843,00	259,450
	-	-	-	-
	9,144,548	3,452,393	9,144,548	3,452,393
	48,945,901	53,142,150	48,945,901	53,142,150
	(39,285,407)	(44,414,321)	(39,285,407)	(44,414,321)
	(112,894)	(119,703)	(112,894)	(119,703)
	9,547,600	8,608,126	9,547,600	8,608,126
	25,325,724	24,709,917	30,882,115	30,111,954
	190,932,573	194,645,071	206,323,037	208,874,271
	13,26%	12,69%	14,97%	14,42%
	13,26%	12,69%	14,97%	14,42%
	3,00%	3,00%	3,00%	3,00%
	N/A	N/A	N/A	N/A

Name of Bank: PT Bank Maybank Indonesia Tbk
Report Position : December 2025

No	Description
Disclosures of Mean Values	
28	Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables.
29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables.
30	Total exposures (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets.
30a	Total exposures (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT asset.
31	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets.
31a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets.
Qualitative Analysis	
Individual Fulfillment of the Leverage Ratio as of 31 December 2025 is 13.26%, still above the stipulated provisions of 3%. The largest component of core capital was obtained from agio amounting to Rp6,357,376 million and past years' profit amounting to Rp12,291,502 million. The largest total exposure comes from loans disbursement amounting to Rp113,652,175 million and marketable securities portfolio amounting to Rp35,880,642 million.	
Consolidated Fulfillment of the Leverage Ratio as of 31 December 2024 is 14.97%, still above the stipulated provisions of 3%. The largest component of core capital was obtained from agio amounting to Rp6,357,376 million and past years' profit amounting to Rp17,009,310 million. The largest total exposure comes from loans disbursement amounting to Rp123,637,221 million and marketable securities portfolio amounting to Rp35,809,886 million.	

W: CREDIT RISK

Qualitative Disclosure of Counterparty Credit Risk (CCRA)

Qualitative CCRA:

The Bank applies the Standardized Approach in calculating the net exposure of Derivative Transactions for the calculation of Risk-Weighted Assets (RWA) for Credit Risk, in accordance with Otoritas Jasa Keuangan Circular Letter No. 48/SEOJK.03/2017. The calculation of RWA for Credit Risk arising from counterparty default (Counterparty Credit Risk) using the Standardized Approach for Derivative Transactions covers exposures in both the Banking Book and the Trading Book.

(in million Rupiah)

	Individual		Consolidated	
	31 December 2025	30 September 2025	31 December 2025	30 September 2025
	459,649	499,564	459,649	499,564
	8,511,705	3,192,943	8,511,705	3,192,943
	182,880,517	191,951,692	198,270,981	206,180,892
	182,880,517	191,951,692	198,270,981	206,180,892
	13,85%	12,87%	15,58%	14,60%
	13,85%	12,87%	15,58%	14,60%

X: CREDIT RISK**Counterparty Credit Risk Exposure Analysis (CCRI)**

(in million Rupiah)

		31 December 2025						31 December 2024					
		a	b	c	d	e	f	a	b	c	d	e	f
		Replacement Cost (RC)	Potential Future Exposure (PFE)	EEPE	Alpha used to calculate regulatory EAD	Net Receivables	RWA	Replacement Cost (RC)	Potential Future Exposure (PFE)	EEPE	Alpha used to calculate regulatory EAD	Net Receivables	RWA
1	SA-CCR (for derivative)	1,206,490	2,525,093		1.4	5,224,216	2,531,607	937,912	1,734,559		1.4	3,741,459	2,086,450
2	Internal Model Method (for derivative and SFTs)					N/A	N/A					N/A	N/A
3	Simple approach for credit risk mitigation (for SFTs)					N/A	N/A					N/A	N/A
4	Comprehensive approach for credit risk mitigation (for SFTs)					0	0					0	0
5	Var for SFTs					N/A	N/A					N/A	N/A
6	TOTAL						2,531,607						2,086,450
Analisis Kualitatif													

In accordance with OJK Circular Letter No. 48/SEOJK.03/2017, the calculation of Risk-Weighted Assets (RWA) for Credit Risk arising from counterparty default (Counterparty Credit Risk) is conducted using the Standardized Approach for Derivative Transactions.

Z: CREDIT RISK

CCR Exposure based on Portfolio Category and Risk Weighting (CCR3)

No.	Weighted Risk	31 December 2024											
	Portfolio Category	a	b	c	d	e	f	g	h	i	j	k	
		0%	10%	20%	30%	40%	50%	75%	85%	100%	150%	Total Net receivables	
1	Receivables on sovereigns	410,648	0	0	0	0	0	0	0	0	0	410,648	
	a. Receivables on sovereigns Indonesia	410,648	0	0	0	0	0	0	0	0	0	410,648	
	b. The Government of other sovereigns	0	0	0	0	0	0	0	0	0	0	0	
2	Receivables on public sector entities	0	0	0	0	0	101,667	0	0	0	0	101,667	
3	Receivables on multilateral development banks and international institutions	0	0	0	0	0	0	0	0	0	0	0	
4	Receivables on banks	0	0	440,561	112,579	363,784	4,364	4,042	0	160	0	925,490	
	a. Short Term Receivables	0	0	132,518	0	0	2,123	0	0	0	0	134,641	
	b. Long Term Receivables	0	0	308,043	112,579	363,784	2,241	4,042	0	160	0	790,849	
5	Receivables to Securities Companies and Other Financial Services Institutions	0	0	328,527	0	0	3,336	0	0	0	0	331,863	
	a. Short Term Receivables	0	0	0	0	0	3,336	0	0	0	0	3,336	
	b. Long Term Receivables	0	0	328,527	0	0	0	0	0	0	0	328,527	
6	Receivables on micro, small business & retail portfolio	0	0	0	0	0	0	7,108	0	13,192	0	20,300	
7	Receivables on corporate	0	0	1,052,449	0	0	937,293	0	10,260	1,434,247	0	3,434,249	
TOTAL		410,648	0	1,821,537	112,579	363,784	1,046,660	11,150	10,260	1,447,599	0	5,224,216	

(in million Rupiah)

	31 December 2023										
	a	b	c	d	e	f	g	h	i	j	k
	0%	10%	20%	30%	40%	50%	75%	85%	100%	150%	Total Net receivables
	272,808	0	0	0	0	0	0	0	0	0	272,808
	272,808	0	0	0	0	0	0	0	0	0	272,808
	0	0	0	0	0	0	0	0	0	0	0
	0	0	3,315	0	0	0	0	0	0	0	3,315
	0	0	0	0	0	0	0	0	0	0	0
	0	0	250,721	44,854	335,545	2,393	0	0	0	0	633,513
	0	0	81,088	0	0	2,393	0	0	0	0	83,481
	0	0	169,633	44,854	335,545	0	0	0	0	0	550,032
	0	0	351,433	0	0	18	31,578	0	0	0	383,029
	0	0	0	0	0	18	0	0	0	0	18
	0	0	351,433	0	0	0	31,578	0	0	0	383,011
	0	0	0	0	0	0	19,416	3	29,062	0	48,481
	0	0	732,911	0	0	125,358	0	14,259	1,527,786	0	2,400,314
	272,808	0	1,338,380	44,854	335,545	127,769	50,994	14,262	1,556,848	0	3,741,459

AA: CREDIT RISK

Net Receivables Credit (CCR6)

(in million Rupiah)

No.	Description	31 December 2025		31 December 2024	
		a	b	a	b
		Protection Bought	Protection Sold	Protection Bought	Protection Sold
NOTIONAL VALUES					
1	Forward	1,683,755	3,304,299	3,811,724	3,477,817
2	Swap	70,872,507	49,161,166	47,736,754	45,305,038
2	Future	0	0	0	0
4	Option	2,595,681	2,595,681	1,511,352	1,511,352
5	Spot	1,034,150	209,336	781,750	811,524
TOTAL NOTIONAL VALUES		76,186,093	55,270,482	53,841,580	51,105,731
FAIR VALUES					
1	Fair values positive	1,515,119	197,708	1,176,590	207,935
2	Fair values negative	263,730	1,107,738	261,778	1,097,668
TOTAL FAIR VALUES		1,778,849	1,305,446	1,438,368	1,305,603
Qualitative Analysis					

The largest change in notional value was the decline in protection sold and protection purchased on futures transactions, and the decline in notional value of protection sold on spot transactions. In positive fair value (assets) there was an increase in protection purchased

BB: CREDIT RISK

Qualitative Disclosure of Securitisation Exposures (SECA)

Qualitative Analysis
NIL (-)

CC: CREDIT RISK**Securitisation Exposure Components in the Banking Book (Tabel SEC1)**

		a	b	c	e	f	g	i	j	k
		Bank as Originator			Bank as Sponsor			Bank as Investor		
		Traditional	Synthetic	Subtotal	Traditional	Synthetic	Subtotal	Traditional	Synthetic	Subtotal
1	Retail (total):	(-)	(-)	(-)	(-)	(-)	(-)	(-)	(-)	(-)
	a. Mortgage loan									
	b. Credit card									
	c. Others retail exposure									
	d. Re-securitisation									
2	Wholesale (total):	(-)	(-)	(-)	(-)	(-)	(-)	(-)	(-)	(-)
	a. Corporate Loan									
	b. Commercial Loan									
	c. Rent and Account Receivable									
	d. Other Wholesale									
	e. Re-securitisation									
Qualitative Analysis										
NIL										

DD: CREDIT RISK**Securitisation Exposure Components in the Trading Book (Table SEC2)**

		a	b	c	e	f	g	i	j	k
		Bank as Originator			Bank as Sponsor			Bank as Investor		
		Traditional	Synthetic	Subtotal	Traditional	Synthetic	Subtotal	Traditional	Synthetic	Subtotal
1	Retail (total):	(-)	(-)	(-)	(-)	(-)	(-)	(-)	(-)	(-)
	a. Mortgage loan									
	b. Credit card									
	c. Others retail exposure									
	d. Re-securitisation									
2	Wholesale (total):	(-)	(-)	(-)	(-)	(-)	(-)	(-)	(-)	(-)
	a. Corporate Loan									
	b. Commercial Loan									
	c. Rent and Account Receivable									
	d. Other Wholesale									
	e. Re-securitisation									
Qualitative Analysis										
NIL										

EE: CREDIT RISK

Securitisation exposure in the banking book and related to it's Capital Requirements – Bank acting as Originator or Sponsor (SEC3)

		a	b	c	d	e	f	g	h	i	
		Exposure Value (by Risk Weighting)					Exposure Values (by Regulatory Approach)				
		≤20% Weighted Risk	>20% to 50% Weighted Risk	>50% to 100% Weighted Risk	>100% to <1,250% Weighted Risk	1,250% Weighted Risk	IRB RBA	IRB SFA	SA/SSFA	1,250%	
	Total Exposure	(-)	(-)	(-)	(-)	(-)	(-)	(-)	(-)	(-)	
1	Traditional Securitisation										
	a. Where underlying securitisation										
	(1) Retail										
	(2) Non Retail										
	b. Where re-securitisation										
	(1) Senior										
	(2) Non-senior										
2	Synthesis Securitisation										
	a. Where the underlying securitisation										
	(1) Retail										
	(2) Non Retail										
	b. Where re-securitisation										
	(1) Senior										
	(2) Non-senior										
Qualitative Analysis											
NIL											

FF: CREDIT RISK

Securitisation Exposure in the banking book and its capital requirements – Bank acting as Investor (SEC4)

		a	b	c	d	e	f	g	h	i	
		Exposure Value (by Risk Weighting)					Exposure Values (by Regulatory Approach)				
		≤20% Weighted Risk	>20% to 50% Weighted Risk	>50% to 100% Weighted Risk	>100% to <1,250% Weighted Risk	1,250% Weighted Risk	IRB RBA	IRB SFA	SA/SSFA	1,250%	
	Total Exposure	(-)	(-)	(-)	(-)	(-)	(-)	(-)	(-)	(-)	
1	Traditional Securitisation										
	a. Where underlying securitisation										
	(1) Retail										
	(2) Non Retail										
	b. Where re-securitisation										
	(1) Senior										
	(2) Non-senior										
2	Synthesis Securitisation										
	a. Where the underlying securitisation										
	(1) Retail										
	(2) Non Retail										
	b. Where re-securitisation										
	(1) Senior										
	(2) Non-senior										
Qualitative Analysis											
NIL											

CRA: MARKET RISK

General Qualitative Disclosure of Credit Risk

RISK MANAGEMENT IMPLEMENTATION REPORT FOR CREDIT RISK

Credit risk is the risk of loss arising from a counterparty's failure to fulfill its obligations to the Bank under the agreed credit facility terms. Credit risk includes credit risk due to debtor default, credit risk due to the concentration of funds (Credit Concentration Risk), credit risk due to counterparty failure (counterparty credit risk), credit risk due to settlement failure (settlement risk), and credit risk due to country risk.

Business Model

The Bank's credit growth is focused on sectors deemed attractive, in accordance with the established risk posture, including sectors that support national economic growth. It is expected that the Global Banking and CFS Banking segments will contribute significantly to growth in 2025. The Bank's credit growth strategy for 2025 is as follows:

1. Lending Strategy in Global Banking

- a. Increasing the profitability of the Global Banking segment's credit portfolio, primarily through realigning target segmentation and focusing on solutions to customer needs and increasing the customer base.
- b. Focusing on sectors with higher profitability and generating significant business flow for the Bank, as well as building frontline capabilities in the field of "industry expertise."
 - a) Large Corporation (LLC) Segment: Property, Gold and Nickel Mining, and Renewable Energy (green energy).
 - b) State-Owned Enterprise (SOE) Segment: Maintaining the existing portfolio.
 - c) FIG Segment: Focusing on large multifinance companies, securities companies, and fintech companies.
- c. Focusing on obligor groups to accelerate penetration of strategic customers.
- d. Offering interest rate swap products or refinancing term loans with floating interest rates to fixed interest rates.
- e. Accelerating the credit approval process by empowering and enhancing the capabilities of front-line personnel to conduct more in-depth credit analysis and expanding the credit approval committee's schedule, focusing on strengthening the account planning process to identify customer needs.
- f. Collaborating with Transaction Banking, Global Market, and the Shariah Unit to provide and offer "Synthetic Financing" to customers at more competitive pricing.

- g. Remapping the Financial Supply Chain Management (FSCM) as part of the Transaction Banking ecosystem to provide integrated financing solutions to customers (end-to-end ecosystem financing).
- h. Actively assisting customers in transitioning to sustainable financing practices as part of the Bank's ESG roadmap.
- i. Starting to take a leading role in syndicated financing by maximizing services, including agency services, as a facility agent, securities agent, and escrow agent.

2. Lending Strategy in CFS Banking

- a. Growth in the Non-Retail Segment:
 - i. Business Banking (BB): Focus on winning industries, branch pipeline growth, referrals, trade financing, and increased customer retention.
 - ii. SME+: Focus on increasing NTB acquisition and branch referrals.
- b. Continuing the growth momentum of the Retail Segment.
 - i. RSME: Business development by leveraging the branch network and digital banking, continuously strengthening underwriting standards based on lessons learned from newly delinquent accounts, and increasing customer retention.
 - ii. Mortgage: Strengthening relationships with housing developers and property agents and sharpening the Unique Value Proposition (UVP) for segments with larger ticket sizes.
 - iii. Auto: Aggressive growth in vehicle loans, including subsidiaries with growing assets in new segments such as Electric Vehicles (using more conservative underwriting standards).
 - iv. Card: Driving increased acquisition through branch referrals, digital banking, and co-branding to enhance the portfolio in the Credit Card segment.
 - v. Personal Loan (PITA): Business development focused on existing customers Maybank leverages data analytics to generate quality leads.

The non-retail segment encompasses loans sourced from diverse and complex target markets, requiring more in-depth risk analysis, determination of facility structures, and the establishment of appropriate covenants. Debtors in this segment generally come from corporations/commercial institutions, financial institutions (FIs)/non-bank financial institutions (NBFIs), and sovereigns.

The credit process in this segment begins with a target market analysis based on industry studies, taking into account industry limits to manage credit concentration risk within each industry group, and also serving as a control mechanism to ensure funding is provided in accordance with the established target market. Credit initiation is then carried out, followed by a credit analysis process that includes quantitative and qualitative analysis, as well as collateral analysis. This is then followed by a review process and decision-making process based on the four-eyes principle, involving both the business and review functions. Continuous account management is carried out through regular monitoring and review using various supporting tools, enabling prompt follow-up on these accounts.

Meanwhile, the retail credit process is systematized, relying on data from the Credit Bureau, SLIK, and the Scoring Model, as well as risk cut-offs established based on Portfolio Analytics results. The credit process is geared toward automation and is increasingly moving toward digitalization to reduce manual judgment and the potential for human error. This is due to the mass-market and population-segmentation assessment nature of Retail Credit Risk Supervision.

Therefore, in managing retail credit risk, the Bank continues to focus on developing data science capabilities, which we have been working on. This aims to further sharpen the development of the Retail Credit Risk Supervision process, which includes the following elements:

- Population and Segmentation Movement Analytics. This method is used for in-depth analysis of the quality movements of each product and behavioral profiling of population segments.
- Continue model assessment to determine whether the current model is still applicable or requires recalibration or model redevelopment.
- Product assessment against the target market,
- Effort for digitalization with AI modeling as a future goal,
- Improvement in customer experience without sacrificing the defined risk appetite.

Adequacy of Risk Management Policies, Procedures, and Limits

Effective risk management implementation must be supported by a framework that includes clearly defined risk management policies and procedures, as well as risk limits, aligned with the bank's vision, mission, and business strategy. The development of these risk management policies and procedures takes into account, among other things, the type and complexity of business activities, the risk profile, and level of risk to be taken (risk appetite), as well as regulations established by authorities and/or sound banking practices. Furthermore, the implementation of the bank's risk management policies and procedures must be supported by adequate capital and the quality of its human resources. Risk Appetite Statements (RAS) describe a comprehensive risk appetite for all material risks inherent in the Bank's activities. Risk Appetite Statements (RAS) translate risk appetite into risk limits and controls to manage risk exposures arising from the Bank's business activities.

Regarding credit risk limits, the Bank has a Credit Committee responsible for, among other things:

- Evaluating and making decisions on loan proposals.
- Coordinating with the Asset & Liability Committee on credit funding aspects.
- Reviewing limits, internal ratings, and other matters related to the Bank's assets.

Credit Risk Management Structure and Organization

In terms of credit risk management, the Bank has a credit policy architecture that can be used as a guideline for standardizing policies, provisions, and procedures at each stage of the credit process, as follows:



- Credit Risk Framework (KKRK) – is the main/umbrella policy for credit that regulates general policies that must be implemented bankwide and serves as the foundation for subordinate policies.
- Credit/Financing Policy per Business, CUS & PDA Segment – is a credit policy that regulates Business Segmentation/Cross-Work Unit/Product Programs and is derived from the Credit Risk Framework (KKRK).
- Credit Procedures – are implementation instructions containing detailed written guidelines, including but not limited to, credit operations, product program transactions, and control activities within each credit-related Work Unit function.

Credit Risk Management, Risk Control, Compliance, and Internal Audit Functions.

Credit risk can arise from various banking functions, such as loan disbursements to debtors/customers, treasury and investment activities, and trade financing.

To mitigate the potentially significant impact, the Bank must manage credit risk effectively at the debtor and portfolio levels across all its functional activities. In addition to the daily account monitoring carried out by the Business Units, the Risk Management Work Unit also manages credit risk separately, both functionally and organizationally, to ensure the integrity of the risk assessment process.

Through a strong credit culture that includes clear credit policies, comprehensive credit evaluations, and sound portfolio management, the Bank continuously evaluates and reviews portfolio credit risk by business unit in conjunction with the risk management unit, and management actively monitors it. Furthermore, to improve credit competency and ensure that credit staff understand applicable credit policies, the Credit Risk Management Work Unit continuously conducts credit analysis training and outreach on credit policies at the head office and branches.

To provide better and more effective services, and to support healthy business growth and generate sustainable profits while maintaining prudent principles, the Credit Risk Management Unit collaborates with Business Units to refine credit/financing policies to ensure better credit risk management, evaluate credit approval authority limits, and ensure that credit underwriting, evaluation, and credit risk mitigation processes are implemented in accordance with these credit policies. An Embedded Risk Unit (ERU) has also been established within the Business Unit to strengthen day-to-day risk management by effectively implementing and ensuring compliance with risk management frameworks, policies, procedures, and controls.

An effective credit approval process has enabled optimal credit decision-making. In addition to the Credit Committee, the Bank also establishes a Joint Authority Limit (JAL) as a delegated authority.

The Credit Risk Management Unit conducts an independent evaluation of each credit proposal submitted by a specific number of Business Units, both per debtor and per debtor group, to ensure all risks have been identified and mitigated. During this evaluation stage, the Risk Management Unit also uses industry-specific Risk Acceptance Criteria (RAC) as an initial screening step in the credit-granting process. This includes an assessment of Environmental, Social, and Governance (ESG) aspects. The Credit Risk Management Unit then provides recommendations on the proposal's feasibility and, if necessary, imposes additional conditions/requirements to mitigate potential credit risks arising from the granting of the credit. Credit application recommendations are forwarded by the Credit Risk Management Unit to the Credit Approval Officer.

Credit applications under a certain amount are handled directly by the business unit in accordance with the delegated authority. The credit approval authority held by the business unit is periodically reviewed and evaluated against criteria recommended by the Credit Risk Management Unit, and the results are further discussed for approval by the authorized committee/official. In addition to providing recommendations during the credit application process, the Credit Risk Management Unit also monitors the credit quality of the Bank's entire non-retail portfolio by identifying early indicators of potential credit quality declines driven by changes in market conditions, industry outlook, macroeconomic factors, and regulations.

The Credit Risk Management Unit also ensures that the Business Unit periodically monitors the suitability of credit classifications to the borrower's condition through the Early Alert Mechanism (EAM). This is a method for early detection of customer conditions through a series of questions called an early alert checklist that must be assessed by the Business Unit during business visits.

The results of these business visits are compiled through a web-based platform (Call Report system) and can be processed and followed up by both the Business Unit and the Credit Risk Management Unit to monitor any indications of deterioration in the customer's credit quality and propose corrective measures.

Monitoring is also carried out through a past-due monitoring mechanism, which allows debtors experiencing delays in paying their obligations to be followed up on as soon as possible. Furthermore, to improve the credit quality monitoring process, the Credit Risk Management Unit has established an Asset Quality Committee, whose function is to discuss account conditions and determine action plans to mitigate credit risk. To optimize the risk control process, the Credit Risk Management Unit regularly reviews, develops, and improves the systems and tools used for risk monitoring annually. To optimize the evaluation, monitoring, and control of credit risk, a web-based platform called the Monitoring and Tracking System (MTREX) has been developed.

Credit risk management for the retail segment is also carried out through the Loan Origination System (LOS) for each product, where the parameters and criteria for each product are implemented within a system managed and regulated by the risk management unit.

In addition, the Bank specifically manages counterparty credit risk (CCR), which is the credit risk exposure from transactions in the Global Market (Treasury) with other parties, both related to pre-settlement risk (PSR) and/or credit risk due to settlement failure (settlement risk).

The principles of CCR management begin with the establishment of effective governance, such as the availability of policies and detailed descriptions of the duties, responsibilities, and authorities of all stakeholders (committees, risk-taking units, risk management units, and other involved units, including the Internal Audit Unit/ SKAI), supported by robust risk management processes, including risk identification and measurement through the establishment of PSR factors and limits, as well as monitoring and reporting of these risk exposures.

PSR is the risk that a counterparty will default before settlement, thereby terminating the contract prematurely. PSR can create the risk of replacement costs, which are the potential costs to replace a previous transaction, arising from market price fluctuations and generally representing a certain percentage of the transaction amount.

PSR factors are calculated based on market price movements or volatility (exchange rates, interest rates) based on historical data from one year ago, using a certain confidence level, and are determined for each financial product or instrument, currency, and transaction term. The PSR for this factor will be reviewed periodically or if there are significant changes or movements in market prices.

Settlement Risk is the risk of failure to deliver cash and/or financial instruments on the agreed settlement date for a sale and/or purchase transaction of a financial instrument, influenced by settlement arrangements such as the exchange time, payment mechanism, the role of the intermediary, and the clearing house.

The risk is calculated as the full payment amount on a specific settlement date. A daily settlement limit caps the number of settlements a counterparty can make in a single day.

Settlement risk is mitigated through transaction settlement mechanisms such as Good Fund Basis, Payment versus Payment (PvP), or Delivery versus Payment (DvP).

In addition, the Bank develops and monitors collateral or margin determination for derivative transactions to mitigate CCR risk.

Furthermore, from a compliance perspective, the Compliance Unit continuously reviews, advises, and ensures that all Bank policies and procedures meet applicable regulatory requirements.

The Compliance Unit routinely conducts Compliance Plan Self-Assessments (CPSA) every six months to measure the level of compliance of all Branch Office work units and conducts compliance testing at Branch Offices/Work Units.

The internal control system for implementing risk management includes:

- Alignment between the internal control system and the types and levels of risks inherent in the bank's business activities.
- Determination of authority and responsibility for monitoring compliance with policies, procedures, and limits.
- Establishment of reporting lines and clear separation of functions from operational work units to work units performing control functions.
- An organizational structure that clearly describes the duties and responsibilities of each unit and individual.
- Business units are required to submit reports or information regarding the risk exposures managed by their respective units to the Risk Management Unit on a regular basis. This includes accurate and timely financial and operational reporting.

Another mitigation measure involves the Internal Audit Unit (SKAI), which provides reasonable assurance through independent assessment, review, and validation.

Information on Credit Risk Exposure Reporting and the Credit Risk Management Function is reported to the Board of Directors and the Board of Commissioners.

This is reported periodically on the agenda of the Risk Management Committee (RMC) or Risk Oversight Committee (ROC).

CRI: MARKET RISK

Disclosure of Credit Quality over Asset

1. Bank only

		December 2025						
		Gross Carrying Value		Allowance for impairment losses	Allowance for impairment losses		Allowance for impairment losses	Net Receivables (a+b-d)
		Past Due Receivables	Non Past Due Receivables		Stage 2 & Stage 3	Stage 1		
		a	b	c	d	e	f	g
1	Credit	2,459,667	106,729,224	3,033,882	2,458,762	575,120		106,730,129
2	Securities	0	31,864,635	983	0	983		31,864,635
3	Other Off-Balance Sheet	19	48,945,883	107,643	14,827	92,816		48,931,075
4	TOTAL	2,459,686	187,539,742	3,142,508	2,473,589	668,919		187,525,839

2. Bank Consolidated with Subsidiaries

		December 2024						
		Gross Carrying Value		Allowance for impairment losses	Allowance for impairment losses		Allowance for impairment losses	Net Receivables (a+b-d)
		Past Due Receivables	Non Past Due Receivables		Stage 2 & Stage 3	Stage 1		
		a	b	c	d	e	f	g
1	Credit	2,636,578	121,562,314	3,374,333	2,613,457	760,876		121,585,435
2	Securities	0	31,793,583	983	0	983		31,793,583
3	Other Off-Balance Sheet	19	48,945,883	107,643	14,827	92,816		48,931,075
4	TOTAL	2,636,597	202,301,780	3,482,959	2,628,284	854,675		202,310,093

3. Additional Disclosures

The Bank defines matured receivables as receivables where the debtor is unable to meet payments according to the contract terms, while receivables are impaired when a receivable experiences a significant increase in credit risk, resulting in objective evidence of impairment, including contractual payment arrears exceeding 90 days, having an internal default rating, collectability that has become non-performing loans (NPLs), and when restructuring occurs due to increased credit risk. In accordance with SE OJK No. 24/03/2021, the allowance for impairment loss (CKPN) taken into account in the calculation of net claims are Stage 2 and Stage 3 CKPN.

(in million rupiah)

	December 2024						
	Gross Carrying Value		Allowance for impairment losses	Allowance for impairment losses		Allowance for impairment losses	Net Receivables (a+b-d)
	Past Due Receivables	Non Past Due Receivables		Stage 2 & Stage 3	Stage 1		
	a	b	c	d	e	f	g
	3,094,550	111,170,610	3,810,663	2,870,752	939,911		111,394,408
	0	25,985,983	1,015	0	1,015		25,985,983
	295	51,488,458	138,448	14,819	123,629		51,473,934
	3,094,845	188,645,051	3,950,126	2,885,571	1,064,555		188,854,325

(in million rupiah)

	December 2023						
	Gross Carrying Value		Allowance for impairment losses	Allowance for impairment losses		Allowance for impairment losses	Net Receivables (a+b-d)
	Past Due Receivables	Non Past Due Receivables		Stage 2 & Stage 3	Stage 1		
	a	b	c	d	e	f	g
	3,247,984	124,944,708	4,075,248	2,998,601	1,076,647		125,194,091
	0	25,860,789	1,015	0	1,015		25,860,789
	295	51,488,458	138,448	14,819	123,629		51,473,934
	3,248,279	202,293,955	4,214,711	3,013,420	1,201,291		202,528,814

CR2: MARKET RISK

Disclosures of Past Due Credit and Securities Movements

1. Bank only

(in million rupiah)

	December 2025	December 2024
1 Past Due Credit and Securities in prior reporting	9,492,585	10,006,772
2 Past Due Credit and Securities since prior reporting	115,287	115,827
3 Credit and Securities Restated to Not Past Due Receivables	32,333	24,026
4 Written-Off	7,115,853	7,003,728
5 Other Changes	0	0
6 Past Due Credit and Securities for end of reporting period (1+2-3-4+5)	2,459,686	3,094,845

2. Bank Consolidated with Subsidiaries

(in million rupiah)

	December 2025	December 2024
1 Past Due Credit and Securities in prior reporting	9,548,798	10,038,487
2 Past Due Credit and Securities since prior reporting	252,836	239,489
3 Credit and Securities Restated to Not Past Due Receivables	49,184	25,969
4 Written-Off	7,115,853	7,003,728
5 Other Changes	0	0
6 Past Due Credit and Securities for end of reporting period (1+2-3-4+5)	2,636,597	3,248,279

3. Additional Disclosure

On a consolidated basis, there was an increase in loans and securities that have matured since the last reporting period and have returned to being non-matured receivables. However, there was a decrease in loans and securities that matured in the last reporting period compared to the previous year, on both an individual and consolidated basis.

The write-off value represents the cumulative outstanding balance in the reporting month. Meanwhile, mutation data for Subsidiaries is based on the latest reporting data as of the September 2025 quarter.

CRB (A): MARKET RISK**Additional Qualitative Disclosure related to the quality of credit on Assets**

The Bank defines matured receivables as receivables where the debtor is unable to meet payments according to contract terms, while receivables experiencing impairment occur when a receivable undergoes a significant increase in credit risk, resulting in objective evidence of impairment. This includes contractual payment arrears exceeding 90 days, having an internal default rating, non-performing collectability, and when restructuring occurs due to increased credit risk.

In calculating CKPN, the Bank adheres to PSAK 71, which is the accounting standard governing the recognition and measurement of financial instruments implemented in accordance with the Bank's internal policies for measuring, monitoring, and managing its financial assets. The Bank establishes CKPN, which is the expected credit loss of financial assets for 12 months or their entire life, based on the staging of each financial asset owned, with an approach that includes:

- Collective approach for a portfolio of financial assets that are not individually significant but have similar credit risk characteristics and are homogenous, as well as individually significant financial assets that do not have objective evidence of impairment.
- Individual approach for individually significant financial assets with objective evidence of impairment.

In calculating using the collective approach, the Bank groups portfolios of financial assets with similar risk characteristics. For most of the financial asset portfolios held, the Bank uses leverage from Basel models (PD (Probability of Default), LGD (Loss Given Default), EAD (Exposure at Default)) adjusted to PSAK 71. PD, LGD, and EAD are built based on statistical models from historical data for each risk group. Statistical methods used include Cohort, Vintage, and Migration methods.

CRB (B.1): MARKET RISK

Disclosure of Net Receivables by Region

1 Bank Only

No.	Portfolio Category				
		Region 1 Sumatra 1	Region 2 Sumatra 2	Region 3 West Java	Region 4 Jakarta 1 & HO
(1)	(2)	(3)	(4)	(5)	(6)
1	Receivables on Sovereigns	0	0	0	43,161,572
2	Receivables to Public Sector Entities	1,558,640	0	69,356	3,080,547
3	Receivables to Multilateral Development Banks and International Institutions	0	0	0	0
4	Receivables on Banks	5,062	621,135	15,036	8,578,118
5	Receivables by Covered Bond	0	0	0	0
6	Receivables to Securities Companies and Other Financial Services Institutions	53,412	0	0	9,328,353
7	Receivables in the Form of Subordinated Securities, Equity, and Other Capital Instruments	0	0	0	36,939
8	Loans Secured by Residential Property	972,556	637,480	1,601,754	2,226,593
9	Loans Secured by Commercial Property	2,943,635	1,873,817	1,480,760	3,740,056
10	Credit for Land Acquisition, Soil Processing, and Construction	0	0	0	0
11	Employee/Retiree Loans	0	0	0	0
12	Receivables on Micro Business, Small Business, and Retail Portfolio	2,498,011	1,341,687	1,301,411	2,980,341
13	Receivables on Corporates	2,876,923	1,247,798	1,259,343	10,044,115
14	Past Due Receivables	126,795	60,342	158,097	102,450
15	Other Assets	422,687	215,763	313,289	5,014,677
TOTAL		11,457,721	5,998,022	6,199,046	88,293,761

No.	Portfolio Category				
		Region 1 Sumatra 1	Region 2 Sumatra 2	Region 3 West Java	Region 4 Jakarta 1 & HO
(1)	(2)	(3)	(4)	(5)	(6)
1	Receivables on Sovereigns	0	0	0	47,330,637
2	Receivables to Public Sector Entities	1,505,795	0	163,951	2,738,195
3	Receivables to Multilateral Development Banks and International Institutions	0	0	0	0
4	Receivables on Banks	7,081	743,764	173,985	8,501,420
5	Receivables by Covered Bond	0	0	0	0
6	Receivables to Securities Companies and Other Financial Services Institutions	34,616	0	0	12,151,444
7	Receivables in the Form of Subordinated Securities, Equity, and Other Capital Instruments	0	0	0	35,678
8	Loans Secured by Residential Property	1,113,223	673,030	1,623,916	2,207,464
9	Loans Secured by Commercial Property	3,169,340	1,541,462	1,450,116	3,474,811
10	Credit for Land Acquisition, Soil Processing, and Construction	0	0	0	0
11	Employee/Retiree Loans	0	0	0	0
12	Receivables on Micro Business, Small Business, and Retail Portfolio	2,450,370	1,224,128	1,142,273	2,683,737
13	Receivables on Corporates	4,325,756	522,038	559,689	11,292,717
14	Past Due Receivables	115,601	75,824	116,684	125,920
15	Other Assets	424,305	243,790	299,704	4,953,819
TOTAL		13,146,087	5,024,036	5,530,318	95,495,842

31 December 2025								
Net Receivable by region								
	Region 5 Jakarta 2	Region 6 Central Java	Region 7 East Java	Region 8 Kalimantan	Region 9 Sulawesi & IBT	Region 10 Jakarta 3	Overseas	Total
	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	0	0	0	0	0	0	197,890	43,359,462
	731,278	0	1,389,112	0	0	2,828,558	0	9,657,491
	0	0	0	0	0	0	0	0
	0	0	511,324	0	604,115	88,109	189,594	10,612,493
	0	0	0	0	0	0	0	0
	452,504	0	0	0	0	50,000	0	9,884,269
	0	0	0	0	0	0	0	36,939
	2,073,573	1,120,342	2,399,521	526,638	811,136	7,696,159	0	20,065,752
	2,149,872	2,479,243	5,836,461	1,486,692	1,418,444	4,013,576	0	27,422,556
	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0
	2,136,089	792,541	1,997,146	649,380	663,275	3,166,936	521,824	18,048,641
	3,662,057	995,768	3,473,080	712,908	3,111,450	2,960,141	646,533	30,990,116
	57,167	185,246	213,197	131,222	164,431	330,571	0	1,529,518
	490,244	501,438	778,161	281,571	342,657	198,788	38,004	8,597,279
	11,752,784	6,074,578	16,598,002	3,788,411	7,115,508	21,332,838	1,593,845	180,204,516

31 December 2024								
Net Receivable by region								
	Region 5 Jakarta 2	Region 6 Central Java	Region 7 East Java	Region 8 Kalimantan	Region 9 Sulawesi & IBT	Region 10 Jakarta 3	Overseas	Total
	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	0	0	0	0	0	0	222,088	47,552,725
	531,738	0	1,532,033	0	0	3,418,426	0	9,890,138
	0	0	0	0	0	0	0	0
	29,384	505,477	27,028	1	816,703	68,088	234,803	11,107,734
	0	0	0	0	0	0	0	0
	828,578	0	0	0	0	50,000	0	13,064,638
	0	0	0	0	0	0	0	35,678
	1,887,858	1,213,012	2,489,286	550,663	856,908	7,603,967	0	20,219,327
	2,054,294	2,593,995	4,726,914	1,772,478	2,630,280	4,076,540	0	27,490,230
	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0
	1,974,706	802,025	1,900,996	571,625	608,881	2,820,211	329,943	16,508,895
	2,141,937	657,670	2,948,699	430,279	2,996,975	3,953,270	537,174	30,366,204
	68,600	234,668	279,914	141,904	161,148	348,650	0	1,668,913
	510,922	542,526	840,519	293,560	404,619	211,770	24,471	8,750,005
	10,028,017	6,549,373	14,745,389	3,760,510	8,475,514	22,550,922	1,348,479	186,654,487

2. Bank Consolidated with Subsidiaries

No.	Portfolio Category					
		Region 1 Sumatra 1	Region 2 Sumatra 2	Region 3 West Java	Region 4 Jakarta 1 & HO	
(1)	(2)	(3)	(4)	(5)	(6)	
1	Receivables on Sovereigns	0	0	0	43,161,572	
2	Receivables to Public Sector Entities	1,558,640	0	69,356	3,080,547	
3	Receivables to Multilateral Development Banks and International Institutions	0	0	0	0	
4	Receivables on Banks	5,062	621,135	15,223	8,742,994	
5	Receivables by Covered Bond	0	0	0	0	
6	Receivables to Securities Companies and Other Financial Services Institutions	53,412	0	0	9,257,018	
7	Receivables in the Form of Subordinated Securities, Equity, and Other Capital Instruments	0	0	0	196,443	
8	Loans Secured by Residential Property	972,556	637,480	1,601,754	2,226,593	
9	Loans Secured by Commercial Property	2,943,635	1,873,817	1,480,760	3,740,056	
10	Credit for Land Acquisition, Soil Processing, and Construction	0	0	0	0	
11	Employee/Retiree Loans	0	0	0	0	
12	Receivables on Micro Business, Small Business, and Retail Portfolio	3,174,298	1,667,953	8,017,970	3,737,492	
13	Receivables on Corporates	3,016,539	1,345,759	1,289,170	10,495,655	
14	Past Due Receivables	128,936	65,495	215,462	103,128	
15	Other Assets	422,687	215,763	313,289	5,482,678	
TOTAL		12,275,765	6,427,402	13,002,984	90,224,176	

No.	Portfolio Category					
		Region 1 Sumatra 1	Region 2 Sumatra 2	Region 3 West Java	Region 4 Jakarta 1 & HO	
(1)	(2)	(3)	(4)	(5)	(6)	
1	Receivables on Sovereigns	0	0	0	47,330,637	
2	Receivables to Public Sector Entities	1,505,795	0	163,951	2,738,195	
3	Receivables to Multilateral Development Banks and International Institutions	0	0	0	0	
4	Receivables on Banks	7,081	743,764	174,271	8,682,610	
5	Receivables by Covered Bond	0	0	0	0	
6	Receivables to Securities Companies and Other Financial Services Institutions	34,616	0	0	12,025,949	
7	Receivables in the Form of Subordinated Securities, Equity, and Other Capital Instruments	0	0	0	195,182	
8	Loans Secured by Residential Property	1,113,223	673,030	1,623,916	2,207,464	
9	Loans Secured by Commercial Property	3,169,340	1,541,462	1,450,116	3,474,811	
10	Credit for Land Acquisition, Soil Processing, and Construction	0	0	0	0	
11	Employee/Retiree Loans	0	0	0	0	
12	Receivables on Micro Business, Small Business, and Retail Portfolio	3,234,992	1,629,454	7,405,944	3,323,415	
13	Receivables on Corporates	4,449,466	658,735	582,060	11,622,037	
14	Past Due Receivables	118,627	82,176	172,385	127,608	
15	Other Assets	424,305	243,790	299,704	5,440,092	
TOTAL		14,057,445	5,572,411	11,872,347	97,168,000	

31 December 2025								
Net Receivable by region								
	Region 5 Jakarta 2	Region 6 Central Java	Region 7 East Java	Region 8 Kalimantan	Region 9 Sulawesi & IBT	Region 10 Jakarta 3	Overseas	Total
	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	0	0	0	0	0	0	197,890	43,359,462
	731,278	0	1,389,112	0	0	2,828,558	0	9,657,491
	0	0	0	0	0	0	0	0
	0	0	511,440	0	604,115	88,429	189,594	10,777,992
	0	0	0	0	0	0	0	0
	249,657	0	0	0	0	50,000	0	9,610,087
	0	0	0	0	0	0	0	196,443
	2,073,573	1,120,342	2,399,521	526,638	811,136	7,696,159	0	20,065,752
	2,149,872	2,479,243	5,836,461	1,486,692	1,418,444	4,013,576	0	27,422,556
	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0
	3,022,255	928,296	2,386,734	755,763	803,890	3,827,017	521,824	28,843,492
	6,656,484	1,029,056	3,597,441	750,924	3,131,067	3,218,064	646,533	35,176,692
	64,809	185,615	213,724	131,385	164,757	332,594	0	1,605,905
	490,244	501,438	778,161	281,571	342,657	198,788	38,004	9,065,280
	15,438,172	6,243,990	17,112,594	3,932,973	7,276,066	22,253,185	1,593,845	195,781,152

31 December 2024								
Net Receivable by region								
	Region 5 Jakarta 2	Region 6 Central Java	Region 7 East Java	Region 8 Kalimantan	Region 9 Sulawesi & IBT	Region 10 Jakarta 3	Overseas	Total
	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	0	0	0	0	0	0	222,088	47,552,725
	531,738	0	1,532,033	0	0	3,418,426	0	9,890,138
	0	0	0	0	0	0	0	0
	29,384	505,477	27,187	1	816,703	68,088	234,803	11,289,369
	0	0	0	0	0	0	0	0
	625,146	0	0	0	0	50,000	0	12,735,711
	0	0	0	0	0	0	0	195,182
	1,887,858	1,213,012	2,489,286	550,663	856,908	7,603,967	0	20,219,327
	2,054,294	2,593,995	4,726,914	1,772,478	2,630,280	4,076,540	0	27,490,230
	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0
	2,831,895	965,561	2,299,345	672,379	757,094	3,429,275	329,943	26,879,297
	4,753,872	677,912	3,041,294	454,934	3,018,244	4,126,431	537,174	33,922,159
	73,544	235,508	281,182	141,948	161,490	351,061	0	1,745,529
	510,922	542,526	840,519	293,560	404,619	211,770	24,471	9,236,278
	13,298,653	6,733,991	15,237,760	3,885,963	8,645,338	23,335,558	1,348,479	201,155,945

CRB (B.2): MARKET RISK

Disclosure of Net Receivables by Economic Sector

1. Bank Only

No.	Economic Sector							
		Receivables on Sovereigns	Receivables to Public Sector Entities	Receivables to Multilateral Development Banks and International Institutions	Receivables on Banks	Receivables by Covered Bond	Receivables to Securities Companies and Other Financial Services Institutions	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
1	Agriculture, Hunting, and Fishery	0	0	0	0	0	0	
2	Mining and Quarrying	0	0	0	0	0	0	
3	Processing Industry	0	3,482,625	0	0	0	0	
4	Electricity, Gas, Hot Air, and Cold Air	0	1,634,218	0	0	0	0	
5	Water Management, Waste Management, Garbage Management and Recycling	0	0	0	0	0	0	
6	Construction	0	4,060,610	0	0	0	0	
7	Wholesale and Retail Trading; Motorcycle and Automobile and Maintenance	0	0	0	0	0	0	
8	Transportation & Warehouse	0	0	0	0	0	0	
9	Accommodation and Restaurant	0	0	0	0	0	0	
10	Information and Communication	0	0	0	0	0	0	
11	Activities in Finance and Insurance	43,161,572	135,805	0	10,612,493	0	9,884,269	
12	Real estate	0	0	0	0	0	0	
13	Professional, Science, and Technical Activities	0	0	0	0	0	0	
14	Activities in Lease and Lease without Option Rights, Labor, Travel Agents, and Other Business Support	0	0	0	0	0	0	
15	Government, Defence, and Mandatory Social Security	0	0	0	0	0	0	
16	Education	0	0	0	0	0	0	
17	Human Health and Social Activity	0	0	0	0	0	0	
18	Arts, Entertainment, and Recreation	0	0	0	0	0	0	
19	Activities in Other Services	0	0	0	0	0	0	
20	Household Activities as Employer; Activities which Generate Products or Services by Household, Use for Fulfilling Self-Needs	0	0	0	0	0	0	
21	Activities of International Agencies and Other Extra-International Agencies	0	0	0	0	0	0	
22	Household Activities	0	0	0	0	0	0	
23	Non-Business	0	0	0	0	0	0	
24	Others	197,890	344,235	0	0	0	0	
TOTAL		43,359,462	9,657,493	0	10,612,493	0	9,884,269	

31 Desember 2025									
	Receivables in the Form of Subordinated Securities, Equity, and Other Capital Instruments	Loans Secured by Residential Property	Loans Secured by Commercial Property	Credit for Land Acquisition, Soil Processing, and Construction	Employee/ Retiree Loans	Receivables on Micro Business, Small Business and Retail Portfolio	Receivables on Corporates	Past Due Receivables	Other Assets
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
	0	64,872	164,491	0	0	24,522	483,649	16,041	0
	0	0	1,014,085	0	0	106	4,306,919	0	0
	0	782,986	8,510,846	0	0	177,920	12,452,461	213,205	0
	0	13,196	83,740	0	0	2,184	844,192	3,082	0
	0	3,050	183,865	0	0	1,307	0	0	0
	0	222,872	1,156,465	0	0	70,205	490,414	84,123	0
	0	2,849,407	9,947,824	0	0	1,061,892	4,632,526	544,635	0
	0	153,095	589,168	0	0	49,874	478,095	17,894	0
	0	67,404	825,963	0	0	632,163	358,398	4,523	0
	0	93,245	65,491	0	0	604,521	1,139,903	9,350	0
	0	0	8,851	0	0	15,035	376,688	1,921	0
	0	315,611	1,497,413	0	0	144,980	1,226,389	5,570	0
	0	116,679	304,349	0	0	115,583	129,505	18,632	0
	0	408,789	890,830	0	0	122,607	1,578,044	9,169	0
	0	0	0	0	0	0	10,733	0	0
	0	2,125	13,697	0	0	9,835	5,894	121	0
	0	11,524	238,884	0	0	19,708	51,457	0	0
	0	57,960	113,228	0	0	49,882	194,477	9,059	0
	0	0	4,307	0	0	1,107	9	5,230	0
	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0
	0	14,902,938	1,809,058	0	0	14,943,581	1,278,965	565,397	0
	0	0	0	0	0	2	0	0	0
	36,939	0	0	0	0	1,626	951,401	21,566	8,597,280
	36,939	20,065,753	27,422,555	0	0	18,048,640	30,990,119	1,529,518	8,597,280

1. Bank Only

No.	Economic Sector							
		Receivables on Sovereigns	Receivables to Public Sector Entities	Receivables to Multilateral Development Banks and International Institutions	Receivables on Banks	Receivables by Covered Bond	Receivables to Securities Companies and Other Financial Services Institutions	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
1	Agriculture, Hunting, and Fishery	0	0	0	0	0	0	
2	Mining and Quarrying	0	0	0	0	0	0	
3	Processing Industry	0	3,531,705	0	0	0	0	
4	Electricity, Gas, Hot Air, and Cold Air	0	2,009,504	0	0	0	0	
5	Water Management, Waste Management, Garbage Management and Recycling	0	0	0	0	0	0	
6	Construction	0	3,768,426	0	0	0	0	
7	Wholesale and Retail Trading; Motorcycle and Automobile and Maintenance	0	0	0	0	0	0	
8	Transportation & Warehouse	0	0	0	0	0	0	
9	Accommodation and Restaurant	0	0	0	0	0	0	
10	Information and Communication	0	0	0	0	0	0	
11	Activities in Finance and Insurance	47,330,636	183,879	0	11,107,733	0	13,064,358	
12	Real estate	0	0	0	0	0	0	
13	Professional, Science, and Technical Activities	0	0	0	0	0	0	
14	Activities in Lease and Lease without Option Rights, Labor, Travel Agents, and Other Business Support	0	0	0	0	0	0	
15	Government, Defence, and Mandatory Social Security	0	0	0	0	0	0	
16	Education	0	0	0	0	0	0	
17	Human Health and Social Activity	0	0	0	0	0	0	
18	Arts, Entertainment, and Recreation	0	0	0	0	0	0	
19	Activities in Other Services	0	0	0	0	0	0	
20	Household Activities as Employer; Activities which Generate Products or Services by Household, Use for Fulfilling Self-Needs	0	0	0	0	0	0	
21	Activities of International Agencies and Other Extra-International Agencies	0	0	0	0	0	0	
22	Household Activities	0	0	0	0	0	281	
23	Non-Business	0	0	0	0	0	0	
24	Others	222,088	396,624	0	0	0	0	
TOTAL		47,552,724	9,890,138	0	11,107,733	0	13,064,639	

31 Desember 2024									
	Receivables in the Form of Subordinated Securities, Equity, and Other Capital Instruments	Loans Secured by Residential Property	Loans Secured by Commercial Property	Credit for Land Acquisition, Soil Processing, and Construction	Employee/ Retiree Loans	Receivables on Micro Business, Small Business and Retail Portfolio	Receivables on Corporates	Past Due Receivables	Other Assets
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
	0	60,982	479,591	0	0	36,594	514,453	25,339	0
	0	0	573,820	0	0	1,381	5,054,431	1,593	0
	0	902,094	7,492,210	0	0	246,980	10,192,103	251,791	0
	0	2,997	98,122	0	0	1,499	1,644,070	3,147	0
	0	4,643	161,763	0	0	130	0	0	0
	0	310,139	1,079,836	0	0	88,632	1,075,235	102,207	0
	0	3,009,810	10,420,201	0	0	1,049,562	3,998,720	569,744	0
	0	147,565	406,939	0	0	61,632	379,977	12,933	0
	0	68,603	1,052,646	0	0	109,551	63,304	16,684	0
	0	92,909	118,308	0	0	344,206	1,286,911	1,759	0
	0	0	6,450	0	0	2,340	455,157	1,862	0
	0	324,644	2,654,737	0	0	474,211	1,297,221	14,654	0
	0	116,940	288,361	0	0	115,778	233,155	11,634	0
	0	251,069	658,243	0	0	152,698	1,388,393	18,649	0
	0	0	0	0	0	0	8,800	0	0
	0	5,846	16,438	0	0	9,740	4,538	0	0
	0	30,988	156,181	0	0	19,606	32,868	0	0
	0	51,461	95,099	0	0	26,221	6,558	11,091	0
	0	2,713	11,166	0	0	544	0	0	0
	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0
	0	14,835,927	1,720,117	0	0	13,759,623	1,388,897	605,113	0
	0	0	0	0	0	1	0	1	0
	35,677	0	0	0	0	7,965	1,341,415	20,713	8,750,004
	35,677	20,219,330	27,490,228	0	0	16,508,894	30,366,206	1,668,914	8,750,004

2. Bank Consolidated with Subsidiaries

No.	Economic Sector							
		Receivables on Sovereigns	Receivables to Public Sector Entities	Receivables to Multilateral Development Banks and International Institutions	Receivables on Banks	Receivables by Covered Bond	Receivables to Securities Companies and Other Financial Services Institutions	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
1	Agriculture, Hunting, and Fishery	0	0	0	0	0	0	
2	Mining and Quarrying	0	0	0	0	0	0	
3	Processing Industry	0	3,482,625	0	0	0	0	
4	Electricity, Gas, Hot Air, and Cold Air	0	1,634,218	0	0	0	0	
5	Water Management, Waste Management, Garbage Management and Recycling	0	0	0	0	0	0	
6	Construction	0	4,060,610	0	0	0	0	
7	Wholesale and Retail Trading; Motorcycle and Automobile and Maintenance	0	0	0	0	0	0	
8	Transportation & Warehouse	0	0	0	0	0	0	
9	Accommodation and Restaurant	0	0	0	0	0	0	
10	Information and Communication	0	0	0	0	0	0	
11	Activities in Finance and Insurance	43,161,572	135,805	0	10,777,991	0	9,610,086	
12	Real estate	0	0	0	0	0	0	
13	Professional, Science, and Technical Activities	0	0	0	0	0	0	
14	Activities in Lease and Lease without Option Rights, Labor, Travel Agents, and Other Business Support	0	0	0	0	0	0	
15	Government, Defence, and Mandatory Social Security	0	0	0	0	0	0	
16	Education	0	0	0	0	0	0	
17	Human Health and Social Activity	0	0	0	0	0	0	
18	Arts, Entertainment, and Recreation	0	0	0	0	0	0	
19	Activities in Other Services	0	0	0	0	0	0	
20	Household Activities as Employer; Activities which Generate Products or Services by Household, Use for Fulfilling Self-Needs	0	0	0	0	0	0	
21	Activities of International Agencies and Other Extra-International Agencies	0	0	0	0	0	0	
22	Household Activities	0	0	0	0	0	0	
23	Non-Business	0	0	0	0	0	0	
24	Others	197,890	344,235	0	0	0	0	
TOTAL		43,359,462	9,657,493	0	10,777,991	0	9,610,086	

31 Desember 2025									
	Receivables in the Form of Subordinated Securities, Equity, and Other Capital Instruments	Loans Secured by Residential Property	Loans Secured by Commercial Property	Credit for Land Acquisition, Soil Processing, and Construction	Employee/ Retiree Loans	Receivables on Micro Business, Small Business and Retail Portfolio	Receivables on Corporates	Past Due Receivables	Other Assets
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
	0	64,872	164,491	0	0	24,522	483,649	16,041	0
	0	0	1,014,085	0	0	106	4,306,919	0	0
	0	782,986	8,510,846	0	0	177,920	12,452,461	213,205	0
	0	13,196	83,740	0	0	2,184	844,192	3,082	0
	0	3,050	183,865	0	0	1,307	0	0	0
	0	222,872	1,156,465	0	0	70,205	490,414	84,123	0
	0	2,849,407	9,947,824	0	0	1,061,892	4,632,526	544,635	0
	0	153,095	589,168	0	0	49,874	478,095	17,894	0
	0	67,404	825,963	0	0	632,163	358,398	4,523	0
	0	93,245	65,491	0	0	604,521	1,139,903	9,350	0
	0	0	8,851	0	0	15,035	376,688	1,921	0
	0	315,611	1,497,413	0	0	144,980	1,226,389	5,570	0
	0	116,679	304,349	0	0	115,583	129,505	18,632	0
	0	408,789	890,830	0	0	122,607	1,578,044	9,169	0
	0	0	0	0	0	0	10,733	0	0
	0	2,125	13,697	0	0	9,835	5,894	121	0
	0	11,524	238,884	0	0	19,708	51,457	0	0
	0	57,960	113,228	0	0	49,882	194,477	9,059	0
	0	0	4,307	0	0	1,107	9	5,230	0
	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0
	0	14,902,938	1,809,058	0	0	25,697,327	3,188,016	635,321	0
	0	0	0	0	0	41,107	2,277,525	6,463	0
	196,443	0	0	0	0	1,626	951,401	21,566	9,065,280
	196,443	20,065,753	27,422,555	0	0	28,843,491	35,176,695	1,605,905	9,065,280

2. Bank Consolidated with Subsidiaries

No.	Economic Sector							
		Receivables on Sovereigns	Receivables to Public Sector Entities	Receivables to Multilateral Development Banks and International Institutions	Receivables on Banks	Receivables by Covered Bond	Receivables to Securities Companies and Other Financial Services Institutions	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
1	Agriculture, Hunting, and Fishery	0	0	0	0	0	0	
2	Mining and Quarrying	0	0	0	0	0	0	
3	Processing Industry	0	3,531,705	0	0	0	0	
4	Electricity, Gas, Hot Air, and Cold Air	0	2,009,504	0	0	0	0	
5	Water Management, Waste Management, Garbage Management and Recycling	0	0	0	0	0	0	
6	Construction	0	3,768,426	0	0	0	0	
7	Wholesale and Retail Trading; Motorcycle and Automobile and Maintenance	0	0	0	0	0	0	
8	Transportation & Warehouse	0	0	0	0	0	0	
9	Accommodation and Restaurant	0	0	0	0	0	0	
10	Information and Communication	0	0	0	0	0	0	
11	Activities in Finance and Insurance	47,330,636	183,879	0	11,289,367	0	12,735,686	
12	Real estate	0	0	0	0	0	0	
13	Professional, Science, and Technical Activities	0	0	0	0	0	0	
14	Activities in Lease and Lease without Option Rights, Labor, Travel Agents, and Other Business Support	0	0	0	0	0	0	
15	Government, Defence, and Mandatory Social Security	0	0	0	0	0	0	
16	Education	0	0	0	0	0	0	
17	Human Health and Social Activity	0	0	0	0	0	0	
18	Arts, Entertainment, and Recreation	0	0	0	0	0	0	
19	Activities in Other Services	0	0	0	0	0	0	
20	Household Activities as Employer; Activities which Generate Products or Services by Household, Use for Fulfilling Self-Needs	0	0	0	0	0	0	
21	Activities of International Agencies and Other Extra-International Agencies	0	0	0	0	0	0	
22	Household Activities	0	0	0	0	0	27	
23	Non-Business	0	0	0	0	0	0	
24	Others	222,088	396,624	0	0	0	0	
TOTAL		47,552,724	9,890,138	0	11,289,367	0	12,735,713	

31 Desember 2024									
	Receivables in the Form of Subordinated Securities, Equity, and Other Capital Instruments	Loans Secured by Residential Property	Loans Secured by Commercial Property	Credit for Land Acquisition, Soil Processing, and Construction	Employee/ Retiree Loans	Receivables on Micro Business, Small Business and Retail Portfolio	Receivables on Corporates	Past Due Receivables	Other Assets
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
	0	60,982	479,591	0	0	36,594	514,453	25,339	0
	0	0	573,820	0	0	1,381	5,054,431	1,593	0
	0	902,094	7,492,210	0	0	246,980	10,192,103	251,791	0
	0	2,997	98,122	0	0	1,499	1,644,070	3,147	0
	0	4,643	161,763	0	0	130	0	0	0
	0	310,139	1,079,836	0	0	88,632	1,075,235	102,207	0
	0	3,009,810	10,420,201	0	0	1,049,562	3,998,720	569,744	0
	0	147,565	406,939	0	0	61,632	379,977	12,933	0
	0	68,603	1,052,646	0	0	109,551	63,304	16,684	0
	0	92,909	118,308	0	0	344,206	1,286,911	1,759	0
	0	0	6,450	0	0	2,340	455,157	1,862	0
	0	324,644	2,654,737	0	0	474,211	1,297,221	14,654	0
	0	116,940	288,361	0	0	115,778	233,155	11,634	0
	0	251,069	658,243	0	0	152,698	1,388,393	18,649	0
	0	0	0	0	0	0	8,800	0	0
	0	5,846	16,438	0	0	9,740	4,538	0	0
	0	30,988	156,181	0	0	19,606	32,868	0	0
	0	51,461	95,099	0	0	26,221	6,558	11,091	0
	0	2,713	11,166	0	0	544	0	0	0
	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0
	0	14,835,927	1,720,117	0	0	24,093,258	2,993,600	676,943	0
	0	0	0	0	0	36,769	1,951,251	4,786	0
	195,181	0	0	0	0	7,965	1,341,415	20,713	9,236,277
	195,181	20,219,330	27,490,228	0	0	26,879,297	33,922,160	1,745,529	9,236,277

CRB (B.3): MARKET RISK

Disclosure of Net Receivables by Contractual Maturity

1. Bank Only

No.	Portfolio Category	31 December 2024					
		Net Receivables by Contractual Maturity					
		≤ 1 year	1 year to 3 years	3 years to 5 years	> 5 years	Non - Contractual	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Receivables on Sovereigns	14,629,862	2,790,984	5,680,002	13,159,434	7,099,181	43,359,463
2	Receivables to Public Sector Entities	2,484,105	4,759,875	1,944,955	468,557	0	9,657,492
3	Receivables to Multilateral Development Banks and International Institutions	0	0	0	0	0	0
4	Receivables on Banks	4,866,193	1,846,714	473,773	191,923	3,233,890	10,612,493
5	Receivables by Covered Bond	0	0	0	0	0	0
6	Receivables to Securities Companies and Other Financial Services Institutions	4,003,937	4,256,388	1,623,937	7	0	9,884,269
7	Receivables in the Form of Subordinated Securities, Equity, and Other Capital Instruments	0	0	0	0	36,939	36,939
8	Loans Secured by Residential Property	3,883,329	1,200,392	1,999,414	12,982,617	0	20,065,752
9	Loans Secured by Commercial Property	16,242,840	2,363,737	3,846,096	4,969,883	0	27,422,556
10	Credit for Land Acquisition, Soil Processing, and Construction	0	0	0	0	0	0
11	Employee/Retiree Loans	0	0	0	0	0	0
12	Receivables on Micro Business, Small Business, and Retail Portfolio	5,287,049	7,483,579	5,079,128	198,884	0	18,048,640
13	Receivables on Corporates	19,182,028	5,346,312	3,532,998	2,928,778	0	30,990,116
14	Past Due Receivables	762,656	116,303	176,601	473,958	0	1,529,518
15	Other Assets	0	0	0	0	8,597,280	8,597,280
TOTAL		71,341,999	30,164,284	24,356,904	35,374,041	18,967,290	180,204,518

No.	Portfolio Category	31 December 2024					
		Net Receivables by Contractual Maturity					
		≤ 1 year	1 year to 3 years	3 years to 5 years	> 5 years	Non - Contractual	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Receivables on Sovereigns	20,364,836	5,067,138	2,414,337	9,010,055	10,696,358	47,552,724
2	Receivables to Public Sector Entities	1,569,659	3,318,648	4,713,812	288,020	0	9,890,139
3	Receivables to Multilateral Development Banks and International Institutions	0	0	0	0	0	0
4	Receivables on Banks	5,486,733	1,873,788	818,922	537,538	2,390,751	11,107,732
5	Receivables by Covered Bond	0	0	0	0	0	0
6	Receivables to Securities Companies and Other Financial Services Institutions	5,827,155	5,856,317	1,216,178	164,989	0	13,064,639
7	Receivables in the Form of Subordinated Securities, Equity, and Other Capital Instruments	0	0	0	0	35,677	35,677
8	Loans Secured by Residential Property	4,096,634	1,121,451	2,019,941	12,981,302	0	20,219,328
9	Loans Secured by Commercial Property	16,054,491	2,597,412	3,800,770	5,037,557	0	27,490,230
10	Credit for Land Acquisition, Soil Processing, and Construction	0	0	0	0	0	0
11	Employee/Retiree Loans	0	0	0	0	0	0
12	Receivables on Micro Business, Small Business, and Retail Portfolio	4,834,079	6,166,161	5,023,816	481,930	2,907	16,508,893
13	Receivables on Corporates	17,387,050	5,687,549	5,405,338	1,886,268	0	30,366,205
14	Past Due Receivables	808,451	169,267	182,551	508,538	109	1,668,916
15	Other Assets	0	0	0	0	8,750,004	8,750,004
TOTAL		76,429,088	31,857,731	25,595,665	30,896,197	21,875,806	186,654,487

2. Disclosure of Receivables and Provisioning by Region

No.	Portfolio Category	31 December 2025					
		Net Receivables by Contractual Maturity					
		≤ 1 year	1 year to 3 years	3 years to 5 years	> 5 years	Non - Contractual	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Receivables on Sovereigns	14,629,862	2,790,984	5,680,002	13,159,434	7,099,181	43,359,463
2	Receivables to Public Sector Entities	2,484,105	4,759,875	1,944,955	468,557	0	9,657,492
3	Receivables to Multilateral Development Banks and International Institutions	0	0	0	0	0	0
4	Receivables on Banks	5,031,069	1,847,017	474,093	191,923	3,233,890	10,777,992
5	Receivables by Covered Bond	0	0	0	0	0	0
6	Receivables to Securities Companies and Other Financial Services Institutions	4,003,852	4,184,570	1,421,658	7	0	9,610,087
7	Receivables in the Form of Subordinated Securities, Equity, and Other Capital Instruments	0	0	0	0	196,443	196,443
8	Loans Secured by Residential Property	3,883,329	1,200,392	1,999,414	12,982,617	0	20,065,752
9	Loans Secured by Commercial Property	16,242,840	2,363,737	3,846,096	4,969,883	0	27,422,556
10	Credit for Land Acquisition, Soil Processing, and Construction	0	0	0	0	0	0
11	Employee/Retiree Loans	0	0	0	0	0	0
12	Receivables on Micro Business, Small Business, and Retail Portfolio	6,798,920	13,922,363	7,726,266	395,942	0	28,843,491
13	Receivables on Corporates	19,675,309	8,496,986	4,073,085	2,931,312	0	35,176,692
14	Past Due Receivables	780,972	164,554	186,188	474,192	0	1,605,906
15	Other Assets	0	0	0	0	9,065,280	9,065,280
TOTAL		73,530,258	39,730,478	27,351,757	35,573,867	19,594,794	195,781,154

No.	Portfolio Category	31 December 2024					
		Net Receivables by Contractual Maturity					
		≤ 1 year	1 year to 3 years	3 years to 5 years	> 5 years	Non - Contractual	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Receivables on Sovereigns	20,364,836	5,067,138	2,414,337	9,010,055	10,696,358	47,552,724
2	Receivables to Public Sector Entities	1,569,659	3,318,648	4,713,812	288,020	0	9,890,139
3	Receivables to Multilateral Development Banks and International Institutions	0	0	0	0	0	0
4	Receivables on Banks	5,667,968	1,873,788	819,322	537,538	2,390,751	11,289,367
5	Receivables by Covered Bond	0	0	0	0	0	0
6	Receivables to Securities Companies and Other Financial Services Institutions	5,796,772	5,760,369	1,013,582	164,989	0	12,735,712
7	Receivables in the Form of Subordinated Securities, Equity, and Other Capital Instruments	0	0	0	0	195,181	195,181
8	Loans Secured by Residential Property	4,096,634	1,121,451	2,019,941	12,981,302	0	20,219,328
9	Loans Secured by Commercial Property	16,054,491	2,597,412	3,800,770	5,037,557	0	27,490,230
10	Credit for Land Acquisition, Soil Processing, and Construction	0	0	0	0	0	0
11	Employee/Retiree Loans	0	0	0	0	0	0
12	Receivables on Micro Business, Small Business, and Retail Portfolio	6,385,911	12,521,246	7,388,666	580,565	2,907	26,879,295
13	Receivables on Corporates	17,838,057	8,220,217	5,975,281	1,888,605	0	33,922,160
14	Past Due Receivables	825,205	214,279	197,263	508,675	109	1,745,531
15	Other Assets	0	0	0	0	9,236,277	9,236,277
TOTAL		78,599,533	40,694,548	28,342,974	30,997,306	22,521,583	201,155,944

CRB (B.4A): MARKET RISK

Disclosure of Receivables and Provisioning by Region

1. Bank Only

No.	Description	Region 1 Sumatra 1	Region 2 Sumatra 2	Region 3 West Java	Region 4 Jakarta 1 & HO	Region 5 Jakarta 2	
		(3)	(4)	(5)	(6)	(7)	
1	Receivables	3,158,695	2,034,191	1,992,291	124,582,161	18,552,356	
2	Impaired Loss Receivables						
	a. Non Past Due	-	-	-	888,788	127,575	
	b. Past Due	139,134	74,005	200,722	1,997,609	86,069	
3	Allowance for impairment losses - Stage 1	12,626	7,495	7,287	427,252	60,243	
4	Allowance for impairment losses - Stage 2	2,862	1,514	8,961	84,963	24,386	
5	Allowance for impairment losses - Stage 3	43,451	22,878	79,607	1,393,802	123,202	
6	Written-off receivables	23,190	11,751	6,824	489,990	49,850	

No.	Description	Region 1 Sumatra 1	Region 2 Sumatra 2	Region 3 West Java	Region 4 Jakarta 1 & HO	Region 5 Jakarta 2	
		(3)	(4)	(5)	(6)	(7)	
1	Receivables	3,088,370	2,164,076	2,146,683	130,625,299	17,812,077	
2	Impaired Loss Receivables						
	a. Non Past Due	-	17,992	-	1,239,318	123,443	
	b. Past Due	116,580	98,243	159,123	1,147,583	146,008	
3	Allowance for impairment losses - Stage 1	17,884	9,849	10,228	744,173	63,391	
4	Allowance for impairment losses - Stage 2	1,681	620	8,333	196,174	17,594	
5	Allowance for impairment losses - Stage 3	32,794	35,376	64,597	1,145,130	146,456	
6	Written-off receivables	41,903	3,257	11,924	307,686	24,108	

(in million rupiah)

31 December 2025							
	Region 6 Central Java	Region 7 East Java	Region 8 Kalimantan	Region 9 Sulawesi & IBT	Region 10 Jakarta 3	Overseas	Total
	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	1,492,497	9,177,856	1,789,651	2,457,219	4,666,373	1,093,150	170,996,440
	-	-	-	-	-	-	1,016,363
	149,774	371,740	184,177	216,934	165,546	-	3,585,710
	6,558	44,727	5,936	5,782	8,280	2,572	588,758
	2,455	6,610	2,093	139,096	10,973	-	283,913
	60,152	188,656	81,021	67,479	49,851	-	2,110,099
	449,025	58,761	51,338	7,017	100,294	-	1,248,040

31 December 2024							
	Region 6 Central Java	Region 7 East Java	Region 8 Kalimantan	Region 9 Sulawesi & IBT	Region 10 Jakarta 3	Overseas	Total
	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	2,109,875	8,150,248	1,782,490	3,080,503	5,314,529	974,768	177,248,918
	-	-	-	-	-	-	1,380,753
	600,811	462,018	258,242	186,408	263,518	-	3,438,534
	9,794	44,844	8,560	14,245	15,884	2,136	940,988
	927	6,940	1,013	195,043	9,190	-	437,515
	475,316	208,544	127,432	51,366	94,216	-	2,381,227
	25,547	56,179	28,810	8,201	12,374	-	519,989

2. Banks Consolidated with Subsidiaries

No.	Description	Region 1 Sumatra 1	Region 2 Sumatra 2	Region 3 West Java	Region 4 Jakarta 1 & HO	Region 5 Jakarta 2	
		(3)	(4)	(5)	(6)	(7)	
1	Receivables	3,158,695	2,034,191	1,992,291	139,261,343	18,552,356	
2	Impaired Loss Receivables						
	a. Non Past Due	-	-	-	888,788	127,575	
	b. Past Due	139,134	74,005	200,722	2,183,900	86,069	
3	Allowance for impairment losses - Stage 1	12,626	7,495	7,287	609,928	60,243	
4	Allowance for impairment losses - Stage 2	2,862	1,514	8,961	146,051	24,386	
5	Allowance for impairment losses - Stage 3	43,451	22,878	79,607	1,490,903	123,202	
6	Written-off receivables	23,190	11,751	6,824	924,966	49,850	

No.	Description	Region 1 Sumatra 1	Region 2 Sumatra 2	Region 3 West Java	Region 4 Jakarta 1 & HO	Region 5 Jakarta 2	
		(3)	(4)	(5)	(6)	(7)	
1	Receivables	3,088,370	2,164,076	2,146,683	144,184,185	17,812,077	
2	Impaired Loss Receivables						
	a. Non Past Due	-	17,992	-	1,239,318	123,443	
	b. Past Due	116,580	98,243	159,123	1,310,188	146,008	
3	Allowance for impairment losses - Stage 1	17,884	9,849	10,228	882,378	63,391	
4	Allowance for impairment losses - Stage 2	1,681	620	8,333	241,957	17,594	
5	Allowance for impairment losses - Stage 3	32,794	35,376	64,597	1,226,282	146,456	
6	Written-off receivables	41,903	3,257	11,924	724,643	24,108	

(in million rupiah)

31 December 2025							
	Region 6 Central Java	Region 7 East Java	Region 8 Kalimantan	Region 9 Sulawesi & IBT	Region 10 Jakarta 3	Overseas	Total
	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	1,492,497	9,177,856	1,789,651	2,457,219	4,666,373	1,093,150	185,675,622
	-	-	-	-	-	-	1,016,363
	149,774	371,740	184,177	216,934	165,546	-	3,772,001
	6,558	44,727	5,936	5,782	8,280	2,572	771,434
	2,455	6,610	2,093	139,096	10,973	-	345,001
	60,152	188,656	81,021	67,479	49,851	-	2,207,200
	449,025	58,761	51,338	7,017	100,294	-	1,683,016
31 December 2024							
	Region 6 Central Java	Region 7 East Java	Region 8 Kalimantan	Region 9 Sulawesi & IBT	Region 10 Jakarta 3	Overseas	Total
	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	2,109,875	8,150,248	1,782,490	3,080,503	5,314,529	974,768	190,807,804
	-	-	-	-	-	-	1,380,753
	600,811	462,018	258,242	186,408	263,518	-	3,601,139
	9,794	44,844	8,560	14,245	15,884	2,136	1,079,193
	927	6,940	1,013	195,043	9,190	-	483,298
	475,316	208,544	127,432	51,366	94,216	-	2,462,379
	25,547	56,179	28,810	8,201	12,374	-	936,946

CRB (B.5): MARKET RISK

Disclosure of Receivables and Provisioning based on Economic Sectors

1. Bank Only

(in million rupiah)

No.	Economic Sectors	31 December 2025						
		Receivables	Impaired Receivables		Allowance for Impairment Losses – Stage 1	Allowance for Impairment Losses – Stage 2	Allowance for Impairment Losses – Stage 3	Written-Off Receivables
			Non Past Due	Past Due				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1	Agriculture, Forestry, and Fisheries	744,216	-	35,282	1,112	18	18,182	63
2	Mining and Quarrying Industries	5,158,270	-	1,950	8,979	7,872	374,012	1,104
3	Processing Industries	22,171,893	-	541,855	156,687	13,902	631,565	591,415
4	Procurement of Electricity, Gas, Steam/ Hot Water and Cold Water	1,795,667	1,016,363	443,583	5,296	-	1,410	-
5	Water Management, Waste Water Management, Waste Management and Recycling	174,781	-	4,493	786	-	-	-
6	Construction	5,971,654	-	589,788	27,389	1,818	388,534	16,676
7	Wholesale and Retail Trade; Car and Motorcycle Repair and Maintenance	16,371,217	-	1,020,251	68,535	22,539	450,868	166,097
8	Transportation and Warehousing	1,916,048	-	21,979	12,546	113	12,382	1,156
9	Hotel and Food & Beverage	1,937,834	-	47,923	7,874	123,100	9,957	8,118
10	Information and Communication	1,411,422	-	4,732	3,323	-	18,445	-
11	Financial and Insurance Activities	72,311,178	-	81,239	27,915	9,307	2,811	-
12	Real Estate	3,108,764	-	-	9,324	13,589	9,264	12,402
13	Professional, Scientific, and Technical Activities	661,822	-	176	1,732	-	6,927	-
14	Leasing and Leasing Without Option Right, Employment, Travel Agencies, and Other Business Support Activities	2,103,696	-	-	17,346	28	4,907	4,800
15	Public Administration, Defense and Compulsory Social Security	10,504	-	23,112	19	-	-	-
16	Education Services	29,214	-	-	88	-	55	-
17	Human Health and Social Work Activities	318,820	-	-	2,236	-	-	-
18	Art, Entertainment, and Leisure Activities	417,234	-	-	1,102	-	4,149	-
19	Other Service Activities	6,093	-	1	141	-	60	-
20	Household Activities as Employer; Activities which Generate Products or Services by Household, Use for Fulfilling Self-Needs	-	-	-	-	-	-	-
21	International institution and Other Extra International Agency Activities	-	-	-	-	-	-	-
22	Household Activities	33,166,505	-	769,346	236,328	91,627	176,571	446,209
23	Non-Business Field	2	-	-	-	-	-	-
24	Others	1,209,606	-	-	-	-	-	-
TOTAL		170,996,440	1,016,363	3,585,710	588,758	283,913	2,110,099	1,248,040

(in million rupiah)

No.	Economic Sectors	31 December 2024						
		Receivables	Impaired Receivables		Allowance for Impairment Losses – Stage 1	Allowance for Impairment Losses – Stage 2	Allowance for Impairment Losses – Stage 3	Written-Off Receivables
			Non Past Due	Past Due				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1	Agriculture, Forestry, and Fisheries	1,062,435	-	36,584	6,668	185	9,919	332
2	Mining and Quarrying Industries	5,442,425	-	1,950	30,861	-	2,402	10,179
3	Processing Industries	20,585,928	-	3,995	158,587	7,489	1,233,069	65,858
4	Procurement of Electricity, Gas, Steam/ Hot Water and Cold Water	3,290,876	866,850	1,143,367	270,345	105,638	1,346	-
5	Water Management, Waste Water Management, Waste Management and Recycling	152,599	-	4,493	1,726	-	-	-
6	Construction	8,099,815	495,911	155,527	33,197	1,833	423,158	4,333
7	Wholesale and Retail Trade; Car and Motorcycle Repair and Maintenance	16,670,708	17,992	1,030,860	83,861	7,878	464,967	126,718
8	Transportation and Warehousing	1,567,221	-	61,614	15,565	704	14,079	76
9	Hotel and Food & Beverage	1,477,314	-	48,254	9,203	190,770	35,808	5,245
10	Information and Communication	1,712,462	-	4,732	8,903	2,731	15,551	2,063
11	Financial and Insurance Activities	76,758,502	-	129,050	41,334	1,195	2,879	-
12	Real Estate	4,696,215	-	-	25,145	10,538	22,171	-
13	Professional, Scientific, and Technical Activities	719,493	-	-	2,569	311	7,958	9,955
14	Leasing and Leasing Without Option Right, Employment, Travel Agencies, and Other Business Support Activities	1,593,582	-	-	13,274	-	4,334	1,784
15	Public Administration, Defense and Compulsory Social Security	8,634	-	23,461	44	-	-	-
16	Education Services	35,960	-	-	93	49	-	1,376
17	Human Health and Social Work Activities	232,444	-	-	1,817	-	-	-
18	Art, Entertainment, and Leisure Activities	129,919	-	-	360	-	2,966	2,091
19	Other Service Activities	66,678	-	2	145	-	1,783	-
20	Household Activities as Employer; Activities which Generate Products or Services by Household, Use for Fulfilling Self-Needs	-	-	-	-	-	-	-
21	International institution and Other Extra International Agency Activities	-	-	-	-	-	-	-
22	Household Activities	31,870,890	-	794,645	237,291	108,194	138,836	289,979
23	Non-Business Field	-	-	-	-	-	1	-
24	Others	1,074,818	-	-	-	-	-	-
TOTAL		177,248,918	1,380,753	3,438,534	940,988	437,515	2,381,227	519,989

2. Banks Consolidated with Subsidiaries

(in million rupiah)

No.	Economic Sectors	31 December 2025						
		Receivables	Impaired Receivables		Allowance for Impairment Losses – Stage 1	Allowance for Impairment Losses – Stage 2	Allowance for Impairment Losses – Stage 3	Written-Off Receivables
			Non Past Due	Past Due				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1	Agriculture, Forestry, and Fisheries	744,216	-	35,282	1,112	18	18,182	63
2	Mining and Quarrying Industries	5,158,270	-	1,950	8,979	7,872	374,012	1,104
3	Processing Industries	22,171,893	-	541,855	156,687	13,902	631,565	591,415
4	Procurement of Electricity, Gas, Steam/ Hot Water and Cold Water	1,795,667	1,016,363	443,583	5,296	-	1,410	-
5	Water Management, Waste Water Management, Waste Management and Recycling	174,781	-	4,493	786	-	-	-
6	Construction	5,971,654	-	589,788	27,389	1,818	388,534	16,676
7	Wholesale and Retail Trade; Car and Motorcycle Repair and Maintenance	16,371,217	-	1,020,251	68,535	22,539	450,868	166,097
8	Transportation and Warehousing	1,916,048	-	21,979	12,546	113	12,382	1,156
9	Hotel and Food & Beverage	1,937,834	-	47,923	7,874	123,100	9,957	8,118
10	Information and Communication	1,411,422	-	4,732	3,323	-	18,445	-
11	Financial and Insurance Activities	71,980,656	-	81,239	28,326	9,307	2,811	-
12	Real Estate	3,108,764	-	-	9,324	13,589	9,264	12,402
13	Professional, Scientific, and Technical Activities	661,822	-	176	1,732	-	6,927	-
14	Leasing and Leasing Without Option Right, Employment, Travel Agencies, and Other Business Support Activities	2,103,696	-	-	17,346	28	4,907	4,800
15	Public Administration, Defense and Compulsory Social Security	10,504	-	23,112	19	-	-	-
16	Education Services	29,214	-	-	88	-	55	-
17	Human Health and Social Work Activities	318,820	-	-	2,236	-	-	-
18	Art, Entertainment, and Leisure Activities	417,234	-	-	1,102	-	4,149	-
19	Other Service Activities	6,093	-	1	141	-	60	-
20	Household Activities as Employer; Activities which Generate Products or Services by Household, Use for Fulfilling Self-Needs	-	-	-	-	-	-	-
21	International institution and Other Extra International Agency Activities	-	-	-	-	-	-	-
22	Household Activities	33,166,505	-	769,346	236,328	91,627	176,571	446,209
23	Non-Business Field	15,011,308	-	186,291	182,265	61,088	97,101	434,976
24	Others	1,208,004	-	-	-	-	-	-
TOTAL		185,675,622	1,016,363	3,772,001	771,434	345,001	2,207,200	1,683,016

(in million rupiah)

No.	Economic Sectors	31 December 2024						
		Receivables	Impaired Receivables		Allowance for Impairment Losses – Stage 1	Allowance for Impairment Losses – Stage 2	Allowance for Impairment Losses – Stage 3	Written-Off Receivables
			Non Past Due	Past Due				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1	Agriculture, Forestry, and Fisheries	1,062,435	-	36,584	6,668	185	9,919	332
2	Mining and Quarrying Industries	5,442,425	-	1,950	30,861	-	2,402	10,179
3	Processing Industries	20,585,928	-	3,995	158,587	7,489	1,233,069	65,858
4	Procurement of Electricity, Gas, Steam/ Hot Water and Cold Water	3,290,876	866,850	1,143,367	270,345	105,638	1,346	-
5	Water Management, Waste Water Management, Waste Management and Recycling	152,599	-	4,493	1,726	-	-	-
6	Construction	8,099,815	495,911	155,527	33,197	1,833	423,158	4,333
7	Wholesale and Retail Trade; Car and Motorcycle Repair and Maintenance	16,670,708	17,992	1,030,860	83,861	7,878	464,967	126,718
8	Transportation and Warehousing	1,567,221	-	61,614	15,565	704	14,079	76
9	Hotel and Food & Beverage	1,477,314	-	48,254	9,203	190,770	35,808	5,245
10	Information and Communication	1,712,462	-	4,732	8,903	2,731	15,551	2,063
11	Financial and Insurance Activities	76,391,753	-	129,050	41,884	1,195	2,879	-
12	Real Estate	4,696,215	-	-	25,145	10,538	22,171	-
13	Professional, Scientific, and Technical Activities	719,493	-	-	2,569	311	7,958	9,955
14	Leasing and Leasing Without Option Right, Employment, Travel Agencies, and Other Business Support Activities	1,593,582	-	-	13,274	-	4,334	1,784
15	Public Administration, Defense and Compulsory Social Security	8,634	-	23,461	44	-	-	-
16	Education Services	35,960	-	-	93	49	-	1,376
17	Human Health and Social Work Activities	232,444	-	-	1,817	-	-	-
18	Art, Entertainment, and Leisure Activities	129,919	-	-	360	-	2,966	2,091
19	Other Service Activities	66,678	-	2	145	-	1,783	-
20	Household Activities as Employer; Activities which Generate Products or Services by Household, Use for Fulfilling Self-Needs	-	-	-	-	-	-	-
21	International institution and Other Extra International Agency Activities	-	-	-	-	-	-	-
22	Household Activities	31,870,890	-	794,645	237,291	108,194	138,836	289,979
23	Non-Business Field	13,928,840	-	162,605	137,655	45,783	81,152	416,957
24	Others	1,071,613	-	-	-	-	1	-
TOTAL		190,807,804	1,380,753	3,601,139	1,079,193	483,298	2,462,379	936,946

CRB (B6): MARKET RISK

Disclosure of Receivables by Due Date

1. Bank Only

(in million rupiah)

No.	Exposure Class	31 December 2025				31 December 2024			
		Receivables by Due Date				Receivables by Due Date			
		> 90 days to 120 days	> 120 days to 180 days	> 180 days	Total	> 90 days to 120 days	> 120 days to 180 days	> 180 days	Total
a	b	c	d	e	f	g	h	i	j
1	Credit include to Past Due Receivables	1,454,042	157,998	1,973,670	3,585,710	1,054,339	109,929	2,274,266	3,438,534
2	Securities include to Past Due Receivables	-	-	-	-	-	-	-	-
TOTAL		1,454,042	157,998	1,973,670	3,585,710	1,054,339	109,929	2,274,266	3,438,534

2. Banks Consolidated with Subsidiaries

(in million rupiah)

No.	Jenis Eksposur	31 December 2025				31 December 2024			
		Receivables by Due Date				Receivables by Due Date			
		> 90 days to 120 days	> 120 days to 180 days	> 180 days	Total	> 90 days to 120 days	> 120 days to 180 days	> 180 days	Total
a	b	c	d	e	f	g	h	i	j
1	Credit include to Past Due Receivables	1,509,687	247,155	2,015,159	3,772,001	1,112,864	181,322	2,306,953	3,601,139
2	Securities include to Past Due Receivables	-	-	-	-	-	-	-	-
TOTAL		1,509,687	247,155	2,015,159	3,772,001	1,112,864	181,322	2,306,953	3,601,139

CRB-A (A): MARKET RISK

Additional Disclosure Related to Treatment of Non-Performing Assets

The Bank defines a past due receivable as a bank receivable where the debtor is unable to meet the contractual payment requirements. Meanwhile, a receivable is impaired when a receivable experiences a significant increase in credit risk, resulting in objective evidence of impairment, including contractual payment arrears exceeding 90 days, an internal default rating, collectibility that has reached non-performing loans (NPL), and restructuring due to increased credit risk.

The Bank defines credit restructuring as including modifications to credit terms, conversion of credit into shares or other financial instruments, and/or a combination of both.

Gains/losses arising from credit restructuring related to modifications to credit terms are only recognized if the present value of future cash receipts specified in the new credit terms, including receipts designated as interest or principal, is greater or less than the recorded value of the credit granted prior to the restructuring.

CRB-A (B-1): MARKET RISK**Disclosure of Performing and Non Performing Asset****1. Bank Only**

(in million rupiah)

		Performing (Current and Special Mention Quality)		Non Performing (Substandard, Doubtful, and Loss Quality)					
				Impaired Loss Receivables		Unimpaired Loss Receivables			
		Gross Carrying Value	Allowance for impairment losses	Gross Carrying Value	Allowance for impairment losses	Due date > 90 days		Due date ≤ 90 days	
						Gross Carrying Value	Allowance for impairment losses	Gross Carrying Value	Allowance for impairment losses
		a	b	c	d	e	f	g	h
1	Securities	44,204,755	4,509	-	-	-	-	-	-
2	Credit								
	a. Corporate	73,761,862	1,690,021	1,697,545	773,827	-	-	-	-
	b. Retail	32,427,383	330,798	739,123	173,728	-	-	-	-
3	Other Off- Balance Sheet	48,945,883	124,783	18	142	-	-	-	-
	TOTAL	199,339,883	2,150,111	2,436,686	947,697	-	-	-	-

2. Banks Consolidated with Subsidiaries

(in million rupiah)

		Performing (Kualitas L dan DPK)		Non Performing (Kualitas KL, D, M)					
				Impaired Loss Receivables		Unimpaired Loss Receivables			
		Gross Carrying Value	Allowance for impairment losses	Gross Carrying Value	Allowance for impairment losses	Due date > 90 days		Due date ≤ 90 days	
						Gross Carrying Value	Allowance for impairment losses	Gross Carrying Value	Allowance for impairment losses
		a	b	c	d	e	f	g	h
1	Securities	44,204,755	4,509	-	-	-	-	-	-
2	Credit								
	a. Corporate	73,560,068	1,690,021	1,697,545	773,827	-	-	-	-
	b. Retail	47,463,573	579,629	916,035	265,351	-	-	-	-
3	Other Off- Balance Sheet	48,945,883	124,783	18	142	-	-	-	-
	TOTAL	214,174,279	2,398,942	2,613,598	1,039,320	-	-	-	-

CRB-A (B-2): MARKET RISK

Disclosure of Performing and Non Performing Asset

1. Bank only

		Performing (Current and Special Mention Quality)		Non Performing (Substandard, Doubtful, and Loss Quality)	
		Gross Carrying Value	Allowance for impairment losses	Gross Carrying Value	Allowance for impairment losses
		a	b	c	d
1	Securities	44,204,755	4,509	-	-
2	Credit				
	a. Corporate	73,761,862	1,690,021	1,697,545	773,827
	b. Retail	32,427,383	330,798	739,123	173,728
3	Other Off-Balance Sheet	48,945,883	124,783	18	142
TOTAL		199,339,883	2,150,111	2,436,686	947,697

2. Banks Consolidated with Subsidiaries

		Performing (Current and Special Mention Quality)		Non Performing (Substandard, Doubtful, and Loss Quality)	
		Gross Carrying Value	Allowance for impairment losses	Gross Carrying Value	Allowance for impairment losses
		a	b	c	d
1	Securities	44,204,755	4,509	-	-
2	Credit				
	a. Corporate	73,560,068	1,690,021	1,697,545	773,827
	b. Retail	47,463,573	579,629	916,035	265,351
3	Other Off-Balance Sheet	48,945,883	124,783	18	142
TOTAL		214,174,279	2,398,942	2,613,598	1,039,320

CRC: MARKET RISK

Qualitative Disclosure related to Risk Management Techniques

In terms of Credit Risk Mitigation, the Bank applies Credit Risk Mitigation Techniques according to the Guidelines for calculating Risk-Weighted Assets under the Standard Approach, which includes Credit Risk Mitigation in the form of Collateral, Guarantees, and Guarantees. The types of eligible financial collateral in the Standard Approach Credit Risk Mitigation Technique are Cash, Gold, Securities issued by the Government of the Republic of Indonesia, Securities rated by Rating Agencies recognised by Bank Indonesia.

Meanwhile, the Recognised Guarantee Issuers include the Government of Indonesia, Governments of other Countries, Commercial Banks, and Guarantee or Insurance Financial Institutions with criteria established by the Financial Services Authority in the Guidelines for calculating Risk-Weighted Assets under the Standard Approach.

(in million rupiah)

	Stage 1		Stage 2		Stage 3	
	Gross Carrying Value	Allowance for impairment losses	Gross Carrying Value	Allowance for impairment losses	Gross Carrying Value	Allowance for impairment losses
	e	f	g	h	i	j
	-	-	-	-	-	-
	68,517,743	338,625	3,108,941	191,694	3,832,723	1,933,529
	31,721,997	234,829	675,164	93,126	769,345	176,571
	48,480,464	124,783	465,167	-	269	-
	148,720,204	698,237	4,249,272	284,820	4,602,337	2,110,100

(in million rupiah)

	Stage 1		Stage 2		Stage 3	
	Gross Carrying Value	Allowance for impairment losses	Gross Carrying Value	Allowance for impairment losses	Gross Carrying Value	Allowance for impairment losses
	e	f	g	h	i	j
	-	-	-	-	-	-
	68,315,949	338,625	3,108,941	191,694	3,832,723	1,933,529
	46,363,978	417,093	1,058,436	154,214	957,195	273,673
	48,480,464	124,783	465,167	-	269	-
	163,160,391	880,501	4,632,544	345,908	4,790,187	2,207,202

CRD: MARKET RISK

Disclosure on the Use of External Credit Ratings

In accordance with the Guidelines for Calculating Risk-Weighted Assets for Credit Risk using the Standardized Approach, the Bank applies risk weighting for each asset classification or specific portfolio category based on external ratings obtained from external Rating Agencies. The Bank has internal policies that regulate the Rating Agencies and External Ratings recognized by the Financial Services Authority (OJK) as well as the procedures for using such ratings. The Bank uses external ratings obtained from the following external Rating Agency namely PT Pemeringkat Efek Indonesia (Pefindo).

Portfolio categories that use ratings include, among others: Claims on Governments of Other Countries, Claims on Public Sector Entities, Claims on Banks, Claims on Securities Companies and Other Financial Services Institutions, and Claims on Corporations.

CR3: MARKET RISK

Disclosure of Quantitative Related to Credit Risk Mitigation Techniques

1. Bank Only

(in million rupiah)

		December 2025				
		Unsecured Receivables	Secured Receivables by Credit Risk Mitigation Techniques	Secured Receivables by Collateral	Secured Receivables by Warranty, Guarantee, and/or Credit Insurance	Secured Receivables by Credit Derivatives
		a	b	c	d	e
1	Credit	96,479,583	8,742,596	8,690,103	52,493	
2	Securities	31,863,744	891	891	0	
3	TOTAL	128,343,327	8,743,487	8,690,994	52,493	
4	Past Due Credit and Securities	1,507,851	100	100	0	

		December 2024				
		Unsecured Receivables	Secured Receivables by Credit Risk Mitigation Techniques	Secured Receivables by Collateral	Secured Receivables by Warranty, Guarantee, and/or Credit Insurance	Secured Receivables by Credit Derivatives
		a	b	c	d	e
1	Credit	101,993,694	7,752,530	7,752,530	0	
2	Securities	25,985,800	183	183	0	
3	TOTAL	127,979,494	7,752,713	7,752,713	0	
4	Past Due Credit and Securities	1,648,083	100	100	0	

2. Bank Consolidated with Subsidiaries

(in million rupiah)

		December 2025				
		Unsecured Receivables	Secured Receivables by Credit Risk Mitigation Techniques	Secured Receivables by Collateral	Secured Receivables by Warranty, Guarantee, and/or Credit Insurance	Secured Receivables by Credit Derivatives
		a	b	c	d	e
1	Credit	111,249,602	8,742,596	8,690,103	52,493	
2	Securities	31,792,692	891	891	0	
3	TOTAL	143,042,294	8,743,487	8,690,994	52,493	
4	Past Due Credit and Securities	1,593,139	100	100	0	

		December 2024				
		Unsecured Receivables	Secured Receivables by Credit Risk Mitigation Techniques	Secured Receivables by Collateral	Secured Receivables by Warranty, Guarantee, and/or Credit Insurance	Secured Receivables by Credit Derivatives
		a	b	c	d	e
1	Credit	115,716,761	7,752,530	7,752,530	0	
2	Securities	25,860,606	183	183	0	
3	TOTAL	141,577,367	7,752,713	7,752,713	0	
4	Past Due Credit and Securities	1,724,698	100	100	0	

3. Additional Disclosure

Regarding the use of Credit Risk Mitigation (CRM) Techniques, the Bank has implemented Collateral CRM Techniques using a simple approach for credit exposures and securities. There have been changes to Guaranteed Receivables with Guarantees, Sureties and/or Credit Insurance in asset position exposures in financial statements and an increase in receivables secured by collateral.

CR4: MARKET RISK

Disclosure of Credit Risk Exposure and Credit Risk Mitigation Techniques Impact

1. Bank Only

(in million rupiah)

	Portfolio Category	December 2025					
		Net Receivable before Credit Conversion Factor and Credit Risk Mitigation Techniques		Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques		RWA and Risk Weight Average	
		Balance Sheet	Off-Balance Sheet	Balance Sheet	Off-Balance Sheet	RWA	Risk Weight Average (e/(c+d))
		a	b	c	d	e	f
1	Receivables on Sovereigns	43,359,463	0	43,359,463	0	98,945	0,23%
2	Receivables to Public Sector Entities	8,691,859	4,010,830	8,691,859	965,633	2,998,688	31,05%
3	Receivables to Multilateral Development Banks and International Institutions	0	0	0	0	0	
4	Receivables on Banks	9,519,822	2,994,101	9,167,828	1,082,683	3,310,865	32,30%
	Receivables to Securities Companies and Other Financial Services Institutions	9,417,249	4,220,216	9,417,249	456,022	2,883,348	29,20%
5	Receivables by Covered Bond	0	0	0	0	0	
6	Receivables to Corporates – General Corporates Exposure	25,780,353	19,206,920	20,246,656	4,256,253	22,266,211	90,87%
	Receivables to Securities Companies and Other Financial Services Institutions	0	0	0	0	0	
	Special Financing Exposure	253,529	80,993	253,529	8,099	340,116	130,00%
7	Receivables in the Form of Subordinated Securities, Equity, and Other Capital Instruments	36,939	0	36,939	0	50,495	136,70%
8	Receivables on Micro Business, Small Business and Retail Portfolio	17,189,404	6,051,277	14,612,255	742,494	11,361,696	73,99%
9	Loans Secured by Residential Property						
	Loans Secured by Residential Property which is Not Materially Dependent on Property Cash Flow	19,577,782	1,575,856	19,552,568	161,250	10,586,671	53,70%
	Loans Secured by Residential Property which is Materially Dependent on Property Cash Flow	319,884	18,059	319,884	1,806	404,698	125,80%
	Loans Secured by Commercial Real Estate which is Not Materially Dependent on Property Cash Flow	24,352,802	10,458,690	24,273,268	1,051,654	22,064,294	87,12%
	Loans Secured by Commercial Real Estate which is Materially Dependent on Property Cash Flow	1,965,564	314,117	1,770,231	37,376	1,817,825	100,57%
10	Past Due Receivables	1,529,517	15	1,529,417	2	1,530,776	100,09%
11	Other Assets	8,597,280	0	8,597,280	0	7,163,372	83,32%
	TOTAL	170,591,447	48,931,074	161,828,426	8,763,271	86,878,000	50,93%

(in million rupiah)

	Portfolio Category	December 2024					
		Net Receivable before Credit Conversion Factor and Credit Risk Mitigation Techniques		Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques		RWA and Risk Weight Average	
		Balance Sheet	Off-Balance Sheet	Balance Sheet	Off-Balance Sheet	RWA	Risk Weight Average (e/(c+d))
		a	b	c	d	e	f
1	Receivables on Sovereigns	47,552,724	0	47,552,724	0	111,044	0.23%
2	Receivables to Public Sector Entities	8,954,785	4,981,292	8,954,785	935,353	3,345,798	33.83%
3	Receivables to Multilateral Development Banks and International Institutions	0	0	0	0	0	0.00%
4	Receivables on Banks	10,961,943	1,029,547	10,650,240	139,540	3,789,521	35.12%
	Receivables to Securities Companies and Other Financial Services Institutions	12,254,297	7,203,414	12,247,297	810,341	3,235,050	24.78%
5	Receivables by Covered Bond	0	0	0	0	0	0.00%
6	Receivables to Corporates - General Corporates Exposure	26,391,755	18,941,078	21,199,080	3,218,310	22,242,889	91.09%
	Receivables to Securities Companies and Other Financial Services Institutions	0	0	0	0	0	0.00%
	Special Financing Exposure	0	0	0	0	0	0.00%
7	Receivables in the Form of Subordinated Securities, Equity, and Other Capital Instruments	35,677	0	35,677	0	48,486	135.90%
8	Receivables on Micro Business, Small Business and Retail Portfolio	15,635,418	6,461,940	13,457,317	736,451	10,285,223	72.46%
9	Loans Secured by Residential Property						
	Loans Secured by Residential Property which is Not Materially Dependent on Property Cash Flow	19,667,792	1,937,466	19,650,714	198,325	11,288,870	56.87%
	Loans Secured by Residential Property which is Materially Dependent on Property Cash Flow	348,729	26,161	348,729	2,616	430,411	122.50%
	Loans Secured by Commercial Real Estate which is Not Materially Dependent on Property Cash Flow	23,177,195	10,455,723	23,087,229	1,046,710	20,799,533	86.18%
	Loans Secured by Commercial Real Estate which is Materially Dependent on Property Cash Flow	3,202,754	437,122	3,202,754	45,302	3,193,887	98.33%
10	Past Due Receivables	1,668,897	191	1,668,797	19	1,715,839	102.82%
11	Other Assets	8,750,004	0	8,750,004	0	7,250,291	82.86%
	TOTAL	178,601,970	51,473,934	170,805,347	7,132,967	87,736,841	49.31%

2. Bank Consolidated with Subsidiaries

(in million rupiah)

	Portfolio Category	December 2025					
		Net Receivable before Credit Conversion Factor and Credit Risk Mitigation Techniques		Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques		RWA and Risk Weight Average	
		Balance Sheet	Off-Balance Sheet	Balance Sheet	Off-Balance Sheet	RWA	Risk Weight Average (e/(c+d))
		a	b	c	d	e	f
1	Receivables on Sovereigns	43,359,463	0	43,359,463	0	98,945	0.23%
2	Receivables to Public Sector Entities	8,691,859	4,010,830	8,691,859	965,633	2,998,688	31.05%
3	Receivables to Multilateral Development Banks and International Institutions	0	0	0	0	0	
4	Receivables on Banks	9,685,321	2,994,101	9,333,327	1,082,683	3,348,479	32.15%
	Receivables to Securities Companies and Other Financial Services Institutions	9,143,067	4,220,216	9,143,067	456,022	2,717,793	28.31%
5	Receivables by Covered Bond	0	0	0	0	0	
6	Receivables to Corporates - General Corporates Exposure	29,966,929	19,206,920	24,433,232	4,256,253	26,452,787	92.20%
	Receivables to Securities Companies and Other Financial Services Institutions	0	0	0	0	0	
	Special Financing Exposure	253,529	80,993	253,529	8,099	340,116	130.00%
7	Receivables in the Form of Subordinated Securities, Equity, and Other Capital Instruments	196,443	0	196,443	0	289,751	147.50%
8	Receivables on Micro Business, Small Business and Retail Portfolio	27,984,255	6,051,277	25,407,106	742,494	19,519,196	74.64%
9	Loans Secured by Residential Property						
	Loans Secured by Residential Property which is Not Materially Dependent on Property Cash Flow	19,577,782	1,575,856	19,552,568	161,250	10,586,671	53.70%
	Loans Secured by Residential Property which is Materially Dependent on Property Cash Flow	319,884	18,059	319,884	1,806	404,698	125.80%
	Loans Secured by Commercial Real Estate which is Not Materially Dependent on Property Cash Flow	24,352,802	10,458,690	24,273,268	1,051,654	22,064,294	87.12%
	Loans Secured by Commercial Real Estate which is Materially Dependent on Property Cash Flow	1,965,564	314,117	1,770,231	37,376	1,817,825	100.57%
10	Past Due Receivables	1,605,904	15	1,605,804	2	1,598,105	99.52%
11	Other Assets	9,065,280	0	9,065,280	0	7,651,474	84.40%
TOTAL		186,168,082	48,931,074	177,405,061	8,763,271	99,888,822	53.66%

3. Additional Disclosure

In accordance with OJK Regulation No. 24/SEOJK.03/2021 regarding the calculation of Risk-Weighted Assets for Credit Risk using the Standard Approach, in terms of TRA exposure converted into equivalent credit exposure using FKK as follows:

- FKK 10%, Commitments that the Bank can cancel without notice, or can automatically cancel commitments if there is a deterioration in the borrower's quality.
- FKK 20%, Commitment obligations in the form of L/C (except SBLC).
- FKK 40%, Commitments regardless of the underlying facility's term.
- FKK 50%, Contingent liabilities in the form of guarantees issued not in connection with credit granting such as bid bonds, performance bonds, or advance payment bonds.

(in million rupiah)

	Portfolio Category	December 2024					
		Net Receivable before Credit Conversion Factor and Credit Risk Mitigation Techniques		Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques		RWA and Risk Weight Average	
		Balance Sheet	Off-Balance Sheet	Balance Sheet	Off-Balance Sheet	RWA	Risk Weight Average (e/(c+d))
		a	b	c	d	e	f
1	Receivables on Sovereigns	47,552,724	0	47,552,724	0	111,044	0.23%
2	Receivables to Public Sector Entities	8,954,785	4,981,292	8,954,785	935,353	3,345,798	33.83%
3	Receivables to Multilateral Development Banks and International Institutions	0	0	0	0	0	0.00%
4	Receivables on Banks	11,143,578	1,029,547	10,831,875	139,540	3,826,093	34.87%
	Receivables to Securities Companies and Other Financial Services Institutions	11,925,369	7,203,414	11,918,369	810,341	3,169,099	24.90%
5	Receivables by Covered Bond	0	0	0	0	0	0.00%
6	Receivables to Corporates - General Corporates Exposure	29,947,710	18,941,078	24,755,035	3,218,310	25,798,844	92.23%
	Receivables to Securities Companies and Other Financial Services Institutions	0	0	0	0	0	0.00%
	Special Financing Exposure	0	0	0	0	0	0.00%
7	Receivables in the Form of Subordinated Securities, Equity, and Other Capital Instruments	195,181	0	195,181	0	287,742	147.42%
8	Receivables on Micro Business, Small Business and Retail Portfolio	26,005,821	6,461,940	23,827,720	736,451	18,148,744	73.88%
9	Loans Secured by Residential Property						
	Loans Secured by Residential Property which is Not Materially Dependent on Property Cash Flow	19,667,792	1,937,466	19,650,714	198,325	11,288,870	56.87%
	Loans Secured by Residential Property which is Materially Dependent on Property Cash Flow	348,729	26,161	348,729	2,616	430,411	122.50%
	Loans Secured by Commercial Real Estate which is Not Materially Dependent on Property Cash Flow	23,177,195	10,455,723	23,087,229	1,046,710	20,799,533	86.18%
	Loans Secured by Commercial Real Estate which is Materially Dependent on Property Cash Flow	3,202,754	437,122	3,202,754	45,302	3,193,887	98.33%
10	Past Due Receivables	1,745,512	191	1,745,412	19	1,782,985	102.15%
11	Other Assets	9,236,277	0	9,236,277	0	7,753,719	83.95%
	TOTAL	193,103,427	51,473,934	185,306,804	7,132,967	99,936,768	51.93%

- FKK 100%, Guarantees issued in connection with credit granting or takeover of default risk, guarantees, SBLC, acceptances, or TRA which are credit substitutes.

The CKPN considered for the calculation of net billings as referred to, is CKPN for assets identified as experiencing impairment, namely CKPN in stage 2 (fair assets) and stage 3 (poor assets) in accordance with financial accounting standards regarding financial instruments.

Regarding the use of CRM Techniques, the Bank has implemented Collateral CRM Techniques with a simple approach, for the asset position exposure in the financial statements as well as commitment obligations or contingent liabilities on TRA.

CR5: MARKET RISK

Disclosure of Exposure Based On Asset Class and Weight Risk

1. Bank Only

Portfolio Category		0%			20%														
1	Receivables on Sovereigns	43,161,573			0														
Portfolio Category		20%			50%														
2	Receivables on Public Sector Entities	8,209,168			4,493,522														
Portfolio Category		0%		20%															
3	Receivables on Multilateral Development Banks and International Institutions	0		0															
Portfolio Category		20%		30%		40%		50%											
4	Receivables on Banks	7,177,388		1,264,894		8,142		1,975,798											
	Receivables to Securities Companies and Other Financial Services Institutions	9,243,383		1,266,001		0		310,771											
Portfolio Category		10%		15%		20%		25%											
5	Receivables by Covered Bond	0		0		0		0											
Portfolio Category		20%		50%		75%		80%											
6	Receivables on Corporate – General Corporate Exposure	3,307,397		2,326,347		2,742,658		0											
	Receivables to Securities Companies and Other Financial Services Institutions	0		0		0													
	Special Financing Exposure	0		0		0													
Portfolio Category		100%																	
7	Receivables in the Form of Subordinated Securities, Equity, and Other Capital Instruments	27,902																	
Portfolio Category		45%				75%													
8	Receivables on Micro, Small Business & Retail Portfolio	3,241,131				17,349,632													
Portfolio Category		20%		25%		30%		35%		40%		45%		50%		60%			
9	Loans Secured by Residential Property																		
	Loans Secured by Residential Property which is Not Materially Dependent on Property Cash Flow	1,811,967	1,304,197	4,460,176		1,075,195		955,602											
	Loans Secured by Commercial Real Estate which is Not Materially Dependent on Property Cash Flow			46,546	0		11,050		4,012										
	Loans Secured by Residential Property which is Materially Dependent on Property Cash Flow	0		0		0		0	3,168,902										
	Loans Secured by Commercial Real Estate which is Materially Dependent on Property Cash Flow																		
	Special Financing Exposure																		

(in million rupiah)

(in million Rupiah)											
50%		100%			150%				Others	Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques	
197,890		0			0				0	43,359,463	
	100%				150%				Others	Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques	
		0			0				0	9,657,492	
30%		50%	100%	150%				Others	Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques		
0		0	0	0				0	0		
	75%	100%			150%				Others	Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques	
2,080,480		7,221			0				0	10,250,511	
2,817,310		0			0				0	9,873,271	
	35%	50%	100%				Others	Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques			
0		0	0				0	0			
	85%	100%	130%	150%	Others	Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques					
4,905,013		31,705,858			0				24,502,909		
0		0					0	0			
		679,874	0				0	0	617,157		
	150%	250%						Others	Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques		
0		9,037						0	36,939		
	85%				100%				Others	Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques	
		127,647				2,522,272				0	15,354,749
	70%	75%	85%	90%	100%	105%	110%	150%	Others	Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques	
4,245,045		6,941,269	251,913		108,275			0	0	19,713,818	
		0				38,571		237,764	0	321,690	
		5,676,068	11,536,643		14,429,879			0	0	25,324,922	
940,638				156,700			786,019	396,322	0	1,807,607	
					0			0	0		

Portfolio Category		50%		
10	Past Due Receivables		220,176	
Portfolio Category		0%	20%	
11	Other Assets	1,760,046		0

No	Weight Risk	On Balance Sheet Net Receivable		
1	< 40%		73,594,247	
2	40% – 70%		14,111,409	
3	75%		30,324,773	
4	85%		11,110,808	
5	90% – 100%		39,116,574	
6	105% – 130%		879,507	
7	150%		1,445,087	
8	250%		9,037	
9	400%			
10	1.250%			
11	TOTAL NET RECEIVABLE		170,591,442	

2. Bank Consolidated with Subsidiaries

Portfolio Category		0%	20%		
1	Receivables on Sovereigns	43,161,573		0	
Portfolio Category		20%	50%		
2	Receivables on Public Sector Entities	8,209,168		4,493,522	
Portfolio Category		0%	20%		
3	Receivables on Multilateral Development Banks and International Institutions	0		0	
Portfolio Category		20%	30%	40%	50%
4	Receivables on Banks	7,328,358	1,264,894	8,142	1,989,704
	Receivables to Securities Companies and Other Financial Services Institutions	9,170,507	1,266,001	0	310,771
Portfolio Category		10%	15%	20%	25%
5	Receivables by Covered Bond	0	0	0	0
Portfolio Category		20%	50%	75%	80%
6	Receivables on Corporate – General Corporate Exposure	3,307,397	2,326,347	2,742,658	0
	Receivables to Securities Companies and Other Financial Services Institutions	0	0	0	
	Special Financing Exposure	0	0	0	0
Portfolio Category		100%			
7	Receivables in the Form of Subordinated Securities, Equity, and Other Capital Instruments			27,902	

	100%	150%	Others	Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques
	1,086,491	222,865	0	1,529,419

	100%	150%	Others	Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques
	6,184,958	652,276	0	8,597,280

	Off Balance Sheet Net Receivable (before Credit Conversion Factor)	Credit Conversion Factor Average	Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques
	9,418,488	21,17%	75,559,538
	9,062,811	17,37%	15,257,738
	7,282,644	11,79%	30,347,526
	5,710,407	28,54%	10,189,348
	17,112,979	20,55%	36,863,574
	279,605	10,00%	907,468
	64,140	19,30%	1,457,465
	0	0,00%	9,037
	0	0,00%	0
	0	0,00%	0
	48,931,074		170,591,694

(in million rupiah)

	50%	100%	150%	Others	Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques
	197,890	0	0	0	43,359,463

	100%	150%	Others	Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques
	0	0	0	9,657,492

	30%	50%	100%	150%	Others	Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques
	0	0	0	0	0	0

	75%	100%	150%	Others	Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques
	2,081,103	0	0	0	10,416,010
	2,616,004	0	0	0	9,599,089

	35%	50%	100%	Others	Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques
	0	0	0	0	0

	85%	100%	130%	150%	Others	Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques
	4,905,013	35,892,434	0	0	0	28,689,485

	0	0		0	0	0
		0	334,522	0	0	261,628

	150%	250%	Others	Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques
	159,504	9,037	0	196,443

Portfolio Category		45%				75%				
8	Receivables on Micro, Small Business & Retail Portfolio	3,241,131				27,899,038				
Portfolio Category		20%	25%	30%	35%	40%	45%	50%	60%	
9	Loans Secured by Residential Property									
	Loans Secured by Residential Property which is Not Materially Dependent on Property Cash Flow	1,811,967	1,304,197	4,460,176		1,075,195		955,602		
	Loans Secured by Commercial Real Estate which is Not Materially Dependent on Property Cash Flow			46,546	0		11,050		4,012	
	Loans Secured by Residential Property which is Materially Dependent on Property Cash Flow	0		0		0		0	3,168,902	
	Loans Secured by Commercial Real Estate which is Materially Dependent on Property Cash Flow									
	Special Financing Exposure									
Portfolio Category		50%								
10	Past Due Receivables	238,292								
Portfolio Category		0%				20%				
11	Other Assets	1,766,085				0				
No	Weight Risk	On Balance Sheet Net Receivable								
1	< 40%	73,678,380								
2	40% – 70%	14,143,431								
3	75%	40,673,495								
4	85%	11,110,808								
5	90% – 100%	44,016,544								
6	105% – 130%	879,507								
7	150%	1,656,873								
8	250%	9,037								
9	400%	0								
10	1.250%	0								
11	TOTAL NET RECEIVABLE	186,168,075								

3. Additional Disclosure

In accordance with OJK Regulation No. 24/SEOJK.03/2021 regarding the calculation of Risk-Weighted Assets for Credit Risk using the Standard Approach, in terms of TRA exposure converted into equivalent credit exposure using FKK as follows:

- FKK 10%, Commitments that the Bank can cancel without notice, or can automatically cancel commitments if there is a deterioration in the borrower's quality.
- FKK 20%, Commitment obligations in the form of L/C (except SBLC).
- FKK 40%, Commitments regardless of the underlying facility's term.
- FKK 50%, Contingent liabilities in the form of guarantees issued not in connection with credit granting such as bid bonds, performance bonds, or advance payment bonds.
- FKK 100%, Guarantees issued in connection with credit granting or takeover of default risk, guarantees, SBLC, acceptances, or TRA which are credit substitutes.

The CKPN considered for the calculation of net billings as referred to, is CKPN for assets identified as experiencing impairment, namely CKPN in stage 2 (fair assets) and stage 3 (poor assets) in accordance with financial accounting standards regarding financial instruments.

Regarding the use of CRM Techniques, the Bank has implemented Collateral CRM Techniques with a simple approach, for the asset position exposure in the financial statements as well as commitment obligations or contingent liabilities on TRA

	85%				100%				Others	Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques
127,647					2,767,717				0	26,149,600
	70%	75%	85%	90%	100%	105%	110%	150%	Others	Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques
	4,245,045	6,941,269	251,913		108,275			0	0	19,713,818
		0				38,571		237,764	0	321,690
		5,676,068	11,536,643		14,429,879			0	0	25,324,922
	940,638			156,700			786,019	396,322	0	1,807,607
					0			0	0	0
	100%		150%					Others	Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques	
1,144,762			222,865					0	1,605,806	
	100%				150%			Others	Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques	
6,594,637				704,558			0	9,065,280		
	Off Balance Sheet Net Receivable (before Credit Conversion Factor)							Credit Conversion Factor Average	Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques	
	9,418,488							21,17%	75,643,671	
	9,062,811							17,37%	15,289,760	
	7,282,644							11,79%	40,696,248	
	5,710,407							28,54%	10,189,348	
	17,112,979							20,55%	41,763,544	
	279,605							10,00%	907,468	
	64,140							19,30%	1,669,251	
	0							0,00%	9,037	
	0							0,00%	0	
	0							0,00%	0	
	48,931,074								186,168,327	

CCP: EXPOSURE REPORT RELATED TO TRANSACTION WITH CCP

(in million rupiah)

	December 2025		December 2024	
	Net Receivable	RWA	Net Receivable	RWA
1 Total Exposure to QCCP	49,387	633	12,068	112
2 Transaction involving exposure with QCCP (excluding initial margin and default fund contribution)	3,102	62	532	11
(i) OTC derivative	3,102	62	532	11
(ii) Derivative transactions through market	0	0	0	0
(iii) securities financing transactions	0	0	0	0
(iv) netting set (regarding netting of cross-product is allowed)	0	0	0	0
3 Segregated initial margin	17,717		6,504	
4 Nonsegregated initial margin	0	0	0	0
5 Prefunded default fund contribution	28,568	571	5,032	101
6 Unfunded default fund contribution	0	0	0	0
7 Total Exposure to Non-QCCP	0	0	0	0
8 Transaction involving exposure through nonQCCP (excluding initial margin and default fund contribution)	0	0	0	0
(i) OTC derivative	0	0	0	0
(ii) Derivative transactions through market	0	0	0	0
(iii) securities financing transactions	0	0	0	0
(iv) netting set (regarding netting of cross-product is allowed)	0	0	0	0
9 Segregated initial margin	0		0	
10 Nonsegregated initial margin	0	0	0	0
11 Prefunded default fund contribution	0	0	0	0
12 Unfunded default fund contribution	0	0	0	0
13 Total Exposure to QCCP and Non-QCCP	49,387	633	12,068	112

MRA: Market risk

Qualitative Disclosure related to Market Risk in General (MRA)

RISK MANAGEMENT IMPLEMENTATION REPORT FOR MARKET RISK

In general, the Bank defines market risk as the risk to balance sheet positions and off-balance-sheet accounts, including derivative transactions, arising from changes in market conditions, including changes in option prices. Risks included in the scope of market risk include at least:

- Default risk, interest rate risk, credit spread risk, equity risk, exchange rate risk, and commodity risk for Trading Book instruments; and
- Exchange rate risk and commodity risk for Banking Book instruments.

Currently, the Bank does not have equity risk or commodity risk, either individually or on a consolidated basis with its subsidiaries.

The Bank's Trading Book comprises all financial instrument positions on the balance sheet and off-balance sheet accounts, including derivative transactions, held by the Bank for:

- Trading purposes and freely transferable or fully hedged, whether for proprietary transactions, at the request of clients, or through brokerage activities, and for market-making purposes, including:
 - positions held for short-term resale;
 - positions held for the purpose of obtaining actual and/or potential short-term profits from price movements; or

- 3) positions held for the purpose of locking in arbitrage profits;
- b. Hedging other positions in the Trading Book.

All trading activities are conducted by the Bank to generate income or profit.

Market risk management in the Trading Book begins with establishing governance structures appropriate to the Bank's characteristics and complexity. Centrally, the authority to manage market activities and risks in the Trading Book falls under the supervision of the Assets & Liabilities Committee (ALCO), which is implemented daily by the Global Market work unit. To support the ALCO function, the unit specifically responsible for managing market risk in the Trading Book is the Market, Liquidity & Treasury Credit Risk Management (MLTCRM) work unit. It is responsible for developing policies, procedures, measurement methodologies, and monitoring and reporting market risk exposures in the Trading Book, as well as monitoring the implementation and compliance with established policies. To complement governance, the Internal Audit unit periodically assesses the adequacy of the overall market risk management process in the Trading Book. The Bank has a policy governing the scope of trading activities, which includes all positions in financial instruments held in accordance with the trading objectives and strategies of the business unit, or including the following instruments assumed to be held for trading purposes, unless legally prohibited or included in the Banking Book:

- a. Instruments held as assets or liabilities are treated as trading under accounting standards.
- b. Instruments derived from market-making activities.
- c. Equity investments in funds that meet the requirements.
- d. Equity listed on an exchange.
- e. Repo transactions related to trading.
- f. Option rights, including embedded derivatives, of instruments issued from the Banking Book and related to credit risk or equity risk.

In addition, each of the following instruments, unless legally impeded or included in instruments categorized as Banking Book, is deemed to be held for at least one of the Trading Book purposes and therefore must be categorized in the Trading Book:

- a. Instruments in the correlation trading portfolio.
- b. Instruments that would create a net short position in credit or equity in the Banking Book.

- c. Instruments resulting from underwriting commitments, where underwriting commitments refer only to the underwriting of securities and relate only to securities expected to be actually purchased by the Bank on the settlement date.

Any instrument not held for trading purposes at the inception of the transaction, or not included in the instruments referred to above, is considered to be part of the Banking Book.

The Bank also has a policy governing the separation of the Trading Book and Banking Book, whereby each transaction must be clearly recognized as either the Trading Book or the Banking Book from the moment it is recorded in accordance with PSAK 71. Reclassification of Trading Book positions from or to the Banking Book may be performed if, and only if, there is a change in the business model for managing financial assets. Such changes are expected to be very rare and, if they occur, must be determined by the Bank's senior management, be significant to its operations, and be demonstrable to external parties. The Bank will ensure that, if there is a change in its business model for managing its financial assets, it will reclassify the affected financial assets from/to the Trading Book.

To manage market risk in the Trading Book, the Bank adopts several measurement techniques to accurately quantify market risk exposure in the Trading Book, namely: Value at Risk (VaR), Present Value of One Basis Point (PV01), Year-to-Date (YtD) and Month-to-Date (MtD) Stop Loss, Foreign Exchange Net Open Position (FX NOP), Greeks (such as Delta, Gamma, and Vega), Back Testing, Jump to Default (JTD), Credit Spread of One Basis Point (CS01), Fixed Income Holding Period, and Stress Testing. In its day-to-day management, the Bank has also established various limits to be periodically monitored and reported to management, including the VaR limit, YtD Stop Loss Limit, MtD Stop Loss Limit, FX NOP Limit, PV01 Limit, IR and FX Vega Limit, JTD Limit, CS01 Limit, and Maximum Fixed Income Holding Period Limit. The risk exposure measurement process is conducted through the front-office system, Kondor+, and the middle-office system, Fusion Risk (FR). Regarding the calculation of the minimum capital requirement, taking into account market risk, both individually and consolidated with subsidiaries, the Bank uses the standard method as stipulated in the Financial Services Authority Circular Letter concerning the Calculation of Risk-Weighted Assets for Market Risk for Commercial Banks, which is conducted using the Sensitivity-Based, Default Risk Capital (DRC), and Credit Valuation Adjustment (CVA) methods.

MRI: DISCLOSURE OF ATMR FOR MARKET RISK USING THE STANDARDIZED APPROACH (MRI)

1. Bank as Individual

Risk	Standard Approach Capital Expense December 2025 Position	Standard Approach Capital Charges December 2024 Position
GIRR Risk	55,062	36,355
Non securitisation CSR Risk	18,767	14,953
Non-CTP securitisation CSR Risk	-	-
CTP securitisation CSR Risk	-	-
Equity Risk	-	-
Commodity Risk	-	-
Forex Risk	89,834	123,670
DRC - non-securitisation	-	-
DRC - non-CTP securitisation	-	-
DRC - CTP securitisation	-	-
RRAO	-	-
TOTAL	163,663	174,977

*) Note: Calculation of capital expense using the standard approach (based on OJK Circular Letter No. 23/SEOJK.03/2022) has been in effect since January 1, 2024.

2. Bank consolidated with subsidiary entities

Risk	Standard Approach Capital Expense December 2025 Position	Standard Approach Capital Charges December 2024 Position
GIRR Risk	55,062	36,355
Non securitisation CSR Risk	18,767	14,953
Non-CTP securitisation CSR Risk	-	-
CTP securitisation CSR Risk	-	-
Equity Risk	-	-
Commodity Risk	-	-
Forex Risk	90,032	122,121
DRC - non-securitisation	-	-
DRC - non-CTP securitisation	-	-
DRC - CTP securitisation	-	-
RRAO	-	-
TOTAL	163,861	173,429

*) Note: Calculation of capital expense using the standard approach (based on OJK Circular Letter No. 23/SEOJK.03/2022) has been in effect since January 1, 2024.

3. Additional disclosure

The calculation of capital charges using the standardized approach refers to SEOJK NUMBER 23/SEOJK.03/2022 concerning the Calculation of Risk-Weighted Assets for Market Risk for Commercial Banks. The Bank's Market Risk RWA decreased, primarily driven by foreign exchange risk exposure due to a reduction in the Net Open Position (NOP), despite increases in GIRR (General Interest Rate Risk) and CSR (Credit Spread Risk) exposures caused by higher positions in securities and derivative transactions (CCS and IRS).

CVAA: QUALITATIVE INFORMATION RELATED TO CREDIT VALUATION ADJUSTMENT (CVAA)

CVA risk is the risk of loss arising from changes in CVA value due to changes in counterparty credit spreads and Market Risk factors that affect derivative transaction prices and securities financing transactions (SFT). In managing CVA risk, the Bank has identified, measured, monitored, and controlled CVA risk well. The Bank periodically monitors CVA risk and submits CVA risk reports to management and regulators.

Currently, the Bank uses a simplified BA-CVA method to determine the amount of CVA. CVA calculations include all derivative transactions except those made directly with qualified central counterparties (QCCPs), or derivative transactions that are made indirectly with QCCPs but the Bank is a clearing member customer or a lower level client in a multi-level client structure and all SFTs (including repo and reverse repo) that are fairly valued by the Bank for accounting purposes. The Bank now also has an information system in the CVA measurement process.

CVAT: SIMPLIFIED BA-CVA

1. Bank as Individual

	Component	RWA BA-CVA
	a	b
Aggregation of systematic components of CVA risk	393,480	
Aggregation of idiosyncratic components of CVA risk	186,722	
TOTAL		2,069,173

2. Bank consolidated with subsidiary entities

	Component	RWA BA-CVA
	a	b
Aggregation of systematic components of CVA risk	393,480	
Aggregation of idiosyncratic components of CVA risk	186,722	
TOTAL		2,069,173

3. Additional disclosure

The CVA Disclosure Report uses the simplified BA-CVA (Basic Approach for Credit Valuation Adjustment) in accordance with SEOJK NUMBER 23/SEOJK.03/2022 concerning the Calculation of Risk-Weighted Assets for Market Risk for Commercial Banks. The Bank's BA-CVA as of the December 2025 position primarily originates from derivative transactions with companies in the basic materials, energy, industrials, agriculture, manufacturing, mining, and quarrying sectors.

JJ.1: RISK MANAGEMENT IMPLEMENTATION REPORT FOR INTEREST RATE RISK IN BANKING BOOK

(INTEREST RATE RISK IN THE BANKING BOOK/IRRBB)

Name : PT Bank Maybank Indonesia. Tbk. (Individual)

Report Position : December 2024

QUALITATIVE ANALYSIS

1. Definition of Interest Rate Risk in the Banking Book (IRRBB) for risk measurement and control.

Generally, the Bank defines IRRBB as the risk resulting from changes in interest rates in the market that are contrary to the positions in the Banking Book, which potentially impact the capital and earnings of the Bank both currently and in the future

The Banking Book positions are the positions held by the Bank outside of the Trading Book, where the Trading Book itself consists of financial instruments on the balance sheet and administrative accounts, including derivatives transactions, held by the Bank for trading and can be freely transferred or hedged in their entirety, whether for proprietary purposes, customer requests, brokerage activities, market making, and hedging against other positions in the Trading Book. Examples of Banking Book positions include placements in other banks, financial instruments measured at Fair Value through Other Comprehensive Income (FVOCI) or at Amortised Cost (AC), loans, customer deposits, loans, and other assets and liabilities.

The impact of market interest rate movements on capital is measured using the Economic Value of Equity (EVE) approach, which represents the economic value change of the Bank's capital obtained from the net present value (NPV) difference of all cash flows of assets, liabilities, and administrative account transactions before and after the interest rate movement. Meanwhile, the impact of market interest rate movements on earnings is measured by comparing the net interest income (NII) in a specific period before and after the interest rate movement

2. Risk management strategy and risk mitigation for IRRBB.

IRRBB risk management begins with the establishment of governance tailored to the Bank's characteristics and complexity. Centrally, the authority to manage activities and risks in the Banking Book lies with the Assets & Liabilities Committee (ALCO), which is daily overseen by the Global Market & Corporate Treasury unit. To support ALCO's functions, the unit specifically responsible for managing IRRBB risk processes is the Market, Liquidity & Treasury Credit Risk Management (MLTCRM) unit, which is responsible for creating policies, procedures, measurement methodologies, and monitoring and reporting on IRRBB risk exposure, as well as monitoring the implementation and compliance with established policies. To complement governance, the Internal Audit unit periodically assesses the adequacy of the overall IRRBB risk management process.

Regarding risks arising from new products/activities, all new products/activities or variations of any products/activities that may affect IRRBB risk exposure must be approved by management. Material sources and types of risks to be identified and assessed include repricing attributes, repricing periods, cash flow profiles, and embedded options. By conducting appropriate identification and assessment, IRRBB risk control can be effectively implemented.

In managing IRRBB, the Bank establishes measurement methodologies, monitors through various reports submitted periodically, sets limits, and periodically reviews all measurement methodologies, models, and existing limits.

IRRBB risk mitigation is comprehensive and involves business units from both asset and liability sides, coordinated by the Global Market & Corporate Treasury unit. The Bank will fund assets using funding with appropriate characteristics, including repricing attributes, repricing periods, cash flow profiles, and embedded options (natural hedging) as much as possible. If residual risk still exists, the Bank can use various financial instruments for hedging, where each hedging instrument used must be approved by ALCO.

3. Periodicity of IRRBB calculation and specific measurements used to measure sensitivity to IRRBB.

The Bank conducts calculations, measurements, monitoring, and reporting of IRRBB regularly every month, and can also be conducted ad hoc if there are special events/plans that may affect IRBBB exposure, such as plans for large loan disbursements, long-term funding issuances, or changes in market interest rates.

Calculations and measurements are made to capture several main sources of IRRBB, namely:

Gap risk:

This risk can cause a decrease in NII or relative changes in the economic value of Bank assets and liabilities caused by differences in repricing risk from assets and liabilities or changes in interest rates at each time period along the yield curve.

Basis risk:

This risk arises from changes in the reference interest rate of a financial instrument that has the same tenor but with different reference interest rates, has different tenors but with the same reference interest rate, or has the same tenor and reference interest rate but with different currencies.

Option risk:

This risk arises from derivative position option features or embedded option components on most assets, liabilities, and administrative account transactions that can change the level and timing of cash flows.

To calculate and measure the above main sources of IRRBB, the Bank uses several methods/approaches:

EVE:

Measurement based on changes in EVE is a method that measures the impact of interest rate changes on the economic value of the Bank's equity. EVE calculates the change in NPV of all cash flows from assets, liabilities, and administrative account transactions owned by the Bank until maturity, due to specific interest rate changes. EVE is longterm interest

rate risk management and provides information on the capital requirements to support/absorb IRRBB losses in the long term.

Net Interest Income (NII) Change/Earning at Risk (EaR):

Measurement based on changes in NII is a method that measures the impact of interest rate changes on the Bank's earnings in the short to medium term, generally up to 1 (one) year ahead.

Yield Spread Analysis:

This method is used to analyze the movement of yield levels from assets and liabilities that are sensitive to interest rate changes (rate-sensitive assets/rate-sensitive liabilities), and the magnitude of the yield spread generated by the Bank."

4. Interest rate shock and stress scenarios used in the IRRBB calculation using the Economic Value of Equity (EVE) and Net Interest Income (NII) methods.

Standard approach IRRBB calculations using the EVE and NII methods are performed for significant currency exposures in the banking book (5% of total assets or liabilities), in this case in IDR and USD. For the EVE method, 6 (six) interest rate change scenarios are used: parallel up, parallel down, steepener, flattener, short rate up, and short rate down. Meanwhile, the NII method uses 2 (two) interest rate change scenarios: parallel up and parallel down. The basis point interest rate changes used are as follows:

Scenario	Currency	
	Rp	USD
Parallel	400	200
Short	500	300
Long	350	150

In addition to the above scenarios, to comprehensively capture IRRBB risk, especially in stressful market conditions, the Bank also calculates IRRBB using the EVE and NII methods with stress scenarios determined by management according to the assumptions of existing stress conditions.

5. Assumptions for modeling in the Internal Measurement System (IMS) used by the Bank.

The calculation of IRRBB as of December 2025 has utilised a system for calculating and reporting IRRBB, which has been adjusted to the standard approach as stipulated.

6. Hedging against IRRBB and related accounting treatment.

As outlined in point 2 above, the Bank will fund assets using funding with appropriate characteristics, including repricing attributes, repricing periods, cash flow profiles, and embedded options (natural hedging) as much as possible. If residual risk still exists, the Bank can use various financial instruments for hedging, where each hedging instrument used must be approved by ALCO.

7. Main assumptions of modeling and parametrics in the calculation of ΔEVE and ΔNII .

a. The use of commercial margins and spread components in cash flow calculations and the discount interest rate used in EVE method calculations.

The bank, in measuring IRRBB exposure, especially in the December 2025 position reporting, has not yet considered the commercial margin and spread components in its cash flow calculations.

b. Determining the average reassessment maturity (repricing maturities) of Non Maturity Deposits (NMD), including unique product characteristics that influence repricing behavior assessment.

In assessing the repricing behavior of NMD products, such as checking and savings accounts, the Bank categorises customers into three (3) categories: transactional retail, non-transactional retail, and wholesale. This categorisation aligns with the characteristics stipulated in the Financial Services Authority (OJK) regulations concerning Liquidity Coverage Ratio (LCR). Based on these three categories, the Bank conducts a pass-through-test (PTT) per account to identify the sensitivity of each account to changes in market interest rates. Accounts that pass the PTT are considered to have interest rates sensitive to market movements and are categorised as non-core deposits placed in an overnight (O/N) time frame

For accounts that do not pass the PTT, further assessment is conducted to identify stable funding and less-stable funding using percentiles from the last 10 years of historical data. Less-stable funding is categorised as non-core deposits placed in an overnight (O/N) time frame, while stable funding is categorised as core deposits mapped to time frames ranging from O/N to 1 month up to 9 - 10 years, using a volatility rate model, while adhering to time frame limitations and core deposit proportions as stipulated by OJK regulations

c. The methodology used to estimate the Conditional Prepayment Rate (CPR) of loans and/or the Time Deposit Redemption Rate (TDRR) of term deposits

The Bank estimates the Conditional Prepayment Rate (CPR) for loans and/or Time Deposit Redemption rates (TDRR) for fixed-term deposits using a non-parametric method. The CPR estimation utilises the single monthly mortality (SMM) rate measured over the past year. The SMM estimation is derived from the historical average prepayment per account for auto loans and housing loans each month. The prepayment rate is the ratio of total accelerated payments to the total outstanding loan amount.

Regarding the analysis of fixed-term deposit behavior (TDRR), the bank also employs a non-parametric method, namely vintage analysis, using the past year's historical data. TDRR analysis is conducted for each fixed-term deposit period, derived from the historical average of prematurely withdrawn fixed-term deposits divided by the total outstanding fixed-term deposits. However, in this standard approach to IRRBB calculation, TDRR is not considered because the bank has imposed penalties on customers who withdraw their deposits prematurely, which can offset the economic losses resulting from early redemption.

d. Other assumptions, including instruments with behavioral options

In this standard approach calculation of IRRBB, the Bank has not yet calculated and included additional (add-on) for products that have automatic interest rate options, either explicitly or implicitly. This is due to limitations in historical data and methodologies used,

e. The methodology for aggregating between currencies and the correlation of interest rates between significant currencies

The Bank aggregates EVE exposure for each scenario of interest rate shock between currencies using a methodology consistent with the standard approach to IRRBB calculation guidelines. In the same interest rate shock scenario, only the EVE loss value from each currency is considered. The bank also aggregates EVE exposure for each scenario of interest rate shock between currencies by considering the correlation of interest rate movements and generating the maximum smaller Δ EVE.

8. Additional information.

From the calculation of IRRBB for the December 2025 period, the largest impact on IRRBB for the IDR currency occurred in the scenario of a 400 bps parallel increase in IDR interest rates, and for the USD currency, it occurred in the scenario of a 200 bps parallel decrease in USD interest rates. For total IRRBB, the greatest impact occurred in the scenario of a parallel increase in interest rates (parallel up). Untuk IRRBB secara total, pengaruh terbesar terjadi pada skenario kenaikan paralel suku bunga (parallel up).

QUANTITATIVE ANALYSIS**The average and longest adjustment period for interest rate adjustments applied to NMD.**

In accordance with the qualitative explanation and analysis in point 7.b., the average and longest adjustment periods for interest rate adjustments for NMD are 2.26 (two point two six) years and 10 (ten) years, respectively.

JJ.2: RISK MANAGEMENT IMPLEMENTATION REPORT FOR INTEREST RATE RISK IN BANKING BOOK

(INTEREST RATE RISK IN THE BANKING BOOK/IRRBB)

Name : PT Bank Maybank Indonesia. Tbk. (Consolidated)

Report Position : December 2025

QUALITATIVE ANALYSIS

1. Definition of Interest Rate Risk in the Banking Book (IRRBB) for risk measurement and control.

Generally, the Bank defines IRRBB as the risk resulting from interest rate movements in the market that are contrary to the Banking Book positions, potentially impacting the capital and earnings of the Bank both currently and in the future.

The Banking Book positions are those held by the Bank outside of the Trading Book positions, where the Trading Book positions themselves consist of financial instruments on the balance sheet and administrative accounts, including derivatives transactions, held by the Bank for trading purposes and can be freely transferred or hedged in full, whether for proprietary positions, customer requests, brokering activities, and market making, as well as hedging other positions in the Trading Book. Examples of Banking Book positions include placements with other banks, securities measured at Fair Value through Other Comprehensive Income (FVOCI) or at Amortised Cost (AC), loans, customer deposits, loans, and other assets and liabilities.

The impact of market interest rate movements on capital is measured using the Economic Value of Equity (EVE) approach, which is the economic value change of the Bank's capital obtained from the net present value (NPV) difference of all cash flows of assets, liabilities, and administrative account transactions before and after interest rate movements. Meanwhile, the impact of market interest rate movements on earnings is measured by comparing net interest income (NII) in a certain period before and after interest rate movements.

2. Risk management strategy and risk mitigation for IRRBB.

IRRBB risk management starts with establishing governance appropriate to the Bank's characteristics and complexity. Centrally, the authority for managing activities and risks in the Banking Book lies with the Assets & Liabilities Committee (ALCO), which is daily managed by the Global Market & Corporate Treasury unit. To support ALCO's function, the Market, Liquidity & Treasury Credit Risk Management (MLTCRM) unit, specifically responsible for creating policies, procedures, measurement methodologies,

and monitoring and reporting IRRBB risk exposure, also monitors the implementation and compliance with established policies. To complement governance, the Internal Audit unit periodically assesses the adequacy of the overall IRRBB risk management process.

Regarding risks arising from new products/activities, all new products/activities or variations of existing products/ activities that may affect IRRBB exposure must be approved by management. Identified and assessed material sources and types of risk include repricing attributes, interest rate adjustment periods, cash flow profiles, and embedded options. By conducting appropriate identification and assessment, IRRBB risk control can be effectively carried out.

In managing IRRBB, the Bank establishes measurement methodologies, monitors through various reports submitted periodically, sets limits, and periodically reviews all existing measurement methodologies, models, and limits.

IRRBB risk mitigation is comprehensive and involves business units from both asset and liability sides, in coordination with the Global Market & Corporate Treasury unit. The Bank will endeavor to fund assets using funding that has appropriate characteristics, both in terms of repricing attributes, interest rate adjustment periods, cash flow profiles, and embedded options (natural hedging). If residual risks still exist, the Bank can use various financial instruments for hedging, where each hedging instrument used must be approved by ALCO.

3. Periodicity of IRRBB calculation and specific measurements used to measure sensitivity to IRRBB.

The Bank performs calculation, measurement, monitoring, and reporting of IRRBB periodically every month and can also be done as needed if there are specific events/plans that can affect IRRBB exposure, such as plans for large loan disbursements, issuance of long-term funding, or changes in market interest rates.

Calculations and measurements are carried out to capture several primary sources of IRRBB, namely:

Gap risk:

the risk that may cause a decrease in NII or relative changes in the economic value of the Bank's assets and liabilities due to differences in repricing timing (repricing risk) of assets and liabilities or due to changes in interest rates at each tenor of the yield curve.

Basis risk:

the risk arising from changes in the reference interest rate of a financial instrument with the same tenor but with different reference interest rates, different tenors but with the same reference interest rate, or the same tenor and reference interest rate but with different currencies.

Option risk:

the risk arising from the option features of derivative positions or option components inherent in most assets, liabilities, and administrative account transactions that can change the level and timing of cash flows."

To calculate and measure the above primary sources of IRRBB, the Bank uses several methods/approaches:

EVE:

Measurement based on changes in EVE is a method that measures the impact of interest rate changes on the economic value of the Bank's equity. EVE calculates the change in NPV of all cash flows from assets, liabilities, and administrative account transactions owned by the Bank until maturity due to certain interest rate changes. EVE is longterm interest rate risk management and provides information about the capital needs to support/absorb IRRBB losses in the long term.

NII Change / Earnings at Risk (EaR):

Measurement based on changes in NII is a method that measures the impact of interest rate changes on the Bank's earnings in the short/medium term, generally up to the next 1 (one) year.

Yield Spread Analysis:

This method is used to analyze the movement of yield rates from assets and liabilities that are sensitive to changes in interest rates (rate-sensitive assets/rate-sensitive liabilities) and the spread of yields generated by the Bank.

4. Interest rate shock scenarios and stress scenarios in IRRBB calculations using the Economic Value of Equity (EVE) and Net Interest Income (NII) methods.

Standard approach IRRBB calculations using EVE and NII methods are performed for banking book exposures in significant currencies (5% of total assets or liabilities), in this case, in IDR and USD. For the EVE method, 6 (six) scenarios of interest rate changes are used: parallel up, parallel down, steepener, flatterner, short rate up, and short rate down. Meanwhile, the NII method uses 2 (two) scenarios of interest rate changes: parallel up and parallel down. The basis point changes in interest rates used are as follows:

Scenario	Currency	
	Rp	USD
Parallel	400	200
Short	500	300
Long	350	150

Apart from the above scenarios, to comprehensively capture IRRBB risks, especially in stressful market conditions, the Bank also calculates IRRBB using EVE and NII methods using stress scenarios set by management according to the assumptions of existing stress conditions.

5. Modeling assumptions in the Internal Measurement System (IMS) used by the Bank.

The calculation of IRRBB as of December 2025 has utilised a system for IRRBB calculation and reporting, which has been adjusted to the standard approach as per regulations.

6. Hedging against IRRBB and related accounting treatment.

As outlined in point 2 above, the Bank will endeavor to fund assets using funding that has appropriate characteristics, including repricing attributes, interest rate adjustment periods, cash flow profiles, and embedded options (natural hedging). If residual risk persists, the Bank may use various financial instruments for hedging, where each hedging instrument used must be approved by ALCO.

7. Key modeling assumptions and parameters in calculating Δ EVE and Δ NII

a. Use of commercial margins and spread components in cash flow calculations and discount interest rates used in EVE calculations.

In measuring IRRBB exposure, particularly in reporting the December 2025 position, the Bank has not been able to consider commercial margin components and spread components in its cash flow calculations.

b. Determination of the average repricing maturities for Non-Maturity Deposits (NMD), including unique product characteristics influencing repricing behavior.

In assessing repricing behavior for NMD products, such as current accounts and savings accounts, the Bank categorises customers into 3 (three) categories: transactional retail, non-transactional retail, and wholesale, in accordance with characteristics specified in OJK regulations related to Liquidity Coverage Ratio (LCR). Based on these 3 categories, the bank conducts a pass-through-test (PTT) per account to identify the sensitivity of the account to changes in market interest rates. The bank's PTT uses a parametric method to assess the extent of co-movement of interest rate movements per account with market interest rate movements.

Accounts that pass the PTT signify that they have interest rates sensitive to market interest rate movements and are categorised as non-core deposits and placed on an overnight (O/N) time scale. For accounts that do not pass the PTT, further assessment is conducted to identify stable funding and less-stable funding portions using percentiles from historical data for the last 10 years. The less-stable funding portion is categorised as non-core deposits and placed on an overnight (O/N) time scale. Meanwhile, the stable funding portion is categorised as core deposits and mapped to time scales ranging from O/N to 1 month up to 9 – 10 years using a volatility rate model while adhering to time scale limitations and core deposit portion restrictions as per OJK regulations

c. Methodology used to estimate Conditional Prepayment Rate (CPR) for loans and/or Time Deposit Redemption Rate (TDRR) for fixed-term deposits.

The Bank estimates CPR value using a non-parametric method, namely by measuring the single monthly mortality (SMM) rate with historical data for the last 1 (one) year. The SMM estimation is obtained from the average actual prepayment per account historically from auto loan and housing loan products for each month. The prepayment rate value is the ratio between the total accelerated payment nominal and the total remaining outstanding nominal loan.

Regarding the analysis of fixed-term deposit behavior (TDRR), the Bank also uses a non-parametric method, namely vintage analysis, with historical data from the last 1 (one) year. TDRR analysis is performed for each fixed-term deposit period and is obtained from the average actual premature withdrawals divided by the total outstanding fixed-term deposits. However, in this standard approach IRRBB calculation, TDRR is not considered because the Bank has imposed a penalty on customers who withdraw their deposits prematurely, which can compensate for the economic losses due to early redemption.

d. Other assumptions, including instruments with behavioral options

In this standard approach IRRBB calculation, the Bank has not yet calculated and included add-ons for products with automatic interest rate options, whether explicit or embedded, due to limitations in historical data and methodology used.

e. Methodology for currency aggregation and significant inter-currency interest rate correlations

The Bank aggregates Δ EVE exposure for each intercurrency interest rate shock scenario using the methodology specified in the standard approach IRRBB calculation guidelines, where for the same interest rate scenario, only the EVE loss value from each currency is considered. The Bank also aggregates Δ EVE exposure for each inter-currency interest rate shock scenario by considering interest rate movement correlations and produces the smallest maximum Δ EVE.

8. Other additional information

From the IRRBB calculation results for the December 2025 period, the largest impact on IRRBB for IDR currency occurred in the parallel interest rate increase (parallel up) scenario of IDR by 400 bps, and for USD currency, the largest impact occurred in the parallel interest rate decrease (parallel down) scenario of USD by 200 bps. For total IRRBB, the largest impact occurred in the parallel interest rate increase scenario (parallel up).

QUANTITATIVE ANALYSIS

The average and longest adjustment period for interest rate adjustments applied to NMD.

In accordance with the qualitative explanation and analysis in point 7.b., the average and longest adjustment periods for interest rate adjustments for NMD are 2.26 (two point two six) years and 10 (ten) years, respectively.

KK: MARKET RISK**IRRBB Calculation**

Bank Name : PT Bank Maybank Indonesia, Tbk. (Individual)

Position of Report : December 2025

Currency : Rp and USD

(in million rupiah)

Period	ΔEVE		ΔNII	
	T	T-1	T	T-1
Parallel up	1,636,356	2,078,604	1,510,084	1,331,403
Parallel down	65,151	287,074	-	-
Steepener	-	-		
Flattener	944,714	1,175,541		
Short rate up	1,421,181	1,815,306		
Short rate down	-	93,797		
Absolute Negative Maximum Value	1,636,356	2,078,604	1,510,084	1,331,403
Tier 1 Capital (for Δ EVE) or Projected Income (for Δ NII)	25,325,724	24,709,917	5,822,386	5,822,386
Maximum amount divided by Tier 1 capital (for Δ EVE) or Projected Income (for Δ NII)	6.46%	8.41%	25.94%	22.87%

Bank Name : PT Bank Maybank Indonesia, Tbk. (Consolidated)

Position of Report : December 2025

Currency : Rp and USD

(in million rupiah)

Period	ΔEVE		ΔNII	
	T	T-1	T	T-1
Parallel up	1,692,229	2,388,830	1,323,514	1,222,347
Parallel down	65,151	287,074	-	-
Steepener	-	-		
Flattener	1,012,082	1,300,376		
Short rate up	1,501,545	2,054,020		
Short rate down	-	93,797		
Absolute Negative Maximum Value	1,692,229	2,388,830	1,323,514	1,222,347
Tier 1 Capital (for Δ EVE) or Projected Income (for Δ NII)	30,882,115	30,111,954	8,363,913	8,363,913
Maximum amount divided by Tier 1 capital (for Δ EVE) or Projected Income (for Δ NII)	5.48%	7.93%	15.82%	14.61%

LL.1: LIQUIDITY RISK

Report on Calculation for Quarterly Liquidity Coverage Ratio (LCR)

Bank Name : PT Bank Maybank Indonesia Tbk.

Position of Report : December 2025

No	Components	December 2025		INDIV
		Outstanding commitment and liabilities / contractual receivables	HQLA after haircut, outstanding commitment and liabilities times run-off rate or contractual receivables times inflow rate	
1	Total Data Used in LCR Calculation		64 days	
HIGH QUALITY LIQUID ASSET (HQLA)				
2	Total High Quality Liquid Asset (HQLA)		44,887,047	
CASH OUTFLOW				
3	Retail deposits and deposits from Micro and Small Business customers, consist of:	31,591,629	2,843,746	
	a. Stable deposit/funding	6,308,331	315,417	
	b. Less stable deposit/funding	25,283,298	2,528,330	
4	Wholesale Funding, consist of:	45,561,286	14,038,861	
	a. Operational deposit	26,199,676	6,364,673	
	b. Non operational deposit and/or Other Non Operational liabilities	19,358,766	7,671,344	
	c. Marketable securities issued by bank	2,843	2,843	
5	Secured funding		-	
6	Other cash outflow (additional requirement), consist of:	92,655,969	41,275,955	
	a. cash outflow from derivative transaction	28,851,739	28,851,739	
	b. cash outflow from additional liquidity requirement	-	-	
	c. cash outflow from liquidation of funding	-	-	
	d. cash outflow from disbursement of loan commitment and liquidity facilities	1,754,670	170,236	
	e. cash outflow from other contractual liabilities related to placement of funds	1,906	1,62	
	f. cash outflow from other funding related contingencies liabilities	49,926,495	132,819	
	g. other contractual cash outflow	12,121,159	12,121,159	
7	TOTAL CASH OUTFLOW		58,158,562	
CASH INFLOW				
8	Secured lending	-	96,543	
9	Inflows from fully performing exposures	-	3,725,684	
10	Other Cash Inflow	-	28,807,703	
11	TOTAL CASH INFLOW	-	32,629,931	
			TOTAL ADJUSTED VALUE¹	
12	TOTAL HQLA		44,887,047	
13	TOTAL NET CASH OUTFLOWS		25,528,631	
14	LCR (%)		175.83%	

Note:

¹ Adjusted value is calculated after haircut, run-off rate, inflow rate, and HQLA components maximum limit, for example, the maximum limit of HQLA is Level 2B, HQLA is Level 2, and the determined maximum limit of cash inflow that can be calculated in LCR.

(in million rupiah)

INDIVIDUAL	CONSOLIDATED					
	September 2024		December 2025		September 2024	
	Outstanding commitment and liabilities / contractual receivables	HQLA after haircut, outstanding commitment and liabilities times run-off rate or contractual receivables times inflow rate	Outstanding commitment and liabilities / contractual receivables	HQLA after haircut, outstanding commitment and liabilities times run-off rate or contractual receivables times inflow rate	Outstanding commitment and liabilities / contractual receivables	HQLA after haircut, outstanding commitment and liabilities times run-off rate or contractual receivables times inflow rate
		64 days		64 days		64 days
		41,415,843		44,892,263		41,421,388
	31,812,509	2,859,047	31,591,629	2,843,746	31,812,509	2,859,047
	6,444,088	322,204	6,308,331	315,417	6,444,088	322,204
	25,368,421	2,536,842	25,283,298	2,528,330	25,368,421	2,536,842
	44,652,710	13,835,868	45,574,230	14,051,805	44,788,067	13,971,224
	25,187,313	6,104,634	26,199,676	6,364,673	25,187,313	6,104,634
	19,440,279	7,706,116	19,358,766	7,671,344	19,440,279	7,706,116
	25,118	25,118	15,788	15,788	160,474	160,474
		-		-		-
	95,247,063	42,313,585	95,804,483	41,683,169	97,847,462	42,716,724
	30,156,204	30,156,204	28,851,739	28,851,739	30,156,204	30,156,204
	-	-	-	-	-	-
	-	-	-	-	-	-
	1,622,366	158,467	1,754,670	170,236	1,622,366	158,467
	1,777	1,28	59,092	1,62	46,964	1,28
	51,593,428	125,625	52,751,954	274,164	53,858,782	238,906
	11,873,288	11,873,288	12,387,028	12,387,028	12,163,145	12,163,145
		59,008,500		58,578,720		59,546,995
	-	85,362	-	96,543	-	85,362
	-	3,444,995	-	4,197,176	-	3,877,234
	-	30,162,336	-	28,807,703	-	30,162,336
	-	33,692,693	-	33,101,423	-	34,124,932
	TOTAL ADJUSTED VALUE ¹		TOTAL ADJUSTED VALUE ¹		TOTAL ADJUSTED VALUE ¹	
		41,415,843		44,892,263		41,421,388
		25,315,807		25,477,297		25,422,063
		163.60%		176.20%		162.93%

3 and

LL.2: LIQUIDITY RISK

Liquidity Adequacy Ratio Calculation Report (LCR)

Name of Bank : PT Bank Maybank Indonesia Tbk. (Consolidated)

Position of Report : December 2025

ANALYSIS

The average daily Liquidity Coverage Ratio (LCR) throughout the fourth quarter of 2025 stood at 175.83% (individual), remaining well above the regulatory requirements. The average LCR experienced an increase of 12.23% compared to the third quarter of 2025, which was 163.60%, primarily driven by an increase in average High-Quality Liquid Assets (HQLA) of IDR3.47 trillion, mostly originating from level 1 securities held by the bank. Meanwhile, on the other hand, the average Net Cash Outflow also increased by IDR212.82 billion, due to an increase in other contractual cash outflows and Corporate customer funding.

In Q4 2025, the composition of High Quality Liquid Assets (HQLA) consisted of 97.55% level 1 assets, 0.54% level 2A assets, and the remainder consisted of level 2B assets. For the composition of HQLA level 1, 17.61% originated from current accounts with Bank Indonesia and placements with Bank Indonesia, 79.32% of the composition came from the purchase of government or Bank Indonesia securities, while the rest was in the form of cash.

In managing its liquidity, the Bank's main source of funding currently originates from Third-Party Funds (DPK) and, if necessary, also from money market instruments for day-to-day liquidity management. In addition, to maintain a more stable funding structure, the Bank continues to strive to increase funding from retail customers/funding used for customer operational activities, and has also conducted and will conduct funding sourced from the issuance of securities and loans, both medium and long-term, as needed to support the Bank's overall growth.

Bank Liquidity Management:

Liquidity risk is actively managed by several working units. The Bank's strategic liquidity management is performed centrally by the Corporate Treasury (CT) unit and supported operationally by other business/support units, such as the Global Market (GM) Rates business unit that performs daily liquidity management, as well as units in credit, funding, operations, information technology, corporate communications, and risk management. Thus, the funding needs/availability arising from the Bank's daily operational activities can be managed effectively to maximize the Bank's performance. Furthermore, with effective cooperation between working units, liquidity risk triggered by other risk events (credit risk, market risk, operational risk, legal risk, compliance risk, reputation risk, and strategic risk) can be detected and mitigated properly and in a timely manner. New products/transactions/activities resulting in additional assets and liabilities always undergo a thorough review and approval process before implementation.

In addition, the unit specifically responsible for the liquidity risk management process is the Market, Liquidity & Treasury Credit Risk Management (MLTCRM) unit, which is responsible for developing policies, procedures, measurement methodologies, and monitoring and reporting liquidity risk exposures, as well as monitoring the implementation of and compliance with these policies to support the functions of the Assets and Liabilities Committee (ALCO).

To measure liquidity risk, the Bank establishes several parameters such as various liquidity ratios, liquidity gap analysis, and stress testing, along with their respective limits. The types of ratios established include: Liquidity Coverage Ratio (LCR), Net Stable Funding Ratio (NSFR), Operating Cash Flow (OCF), Interbank Taking, FX Swap Funding, Secondary Reserve, and Top 50 Depositors, all of which aim to control liquidity risk in accordance with the established risk appetite.

In strengthening the implementation of liquidity risk management, the Bank establishes and periodically tests the Recovery Plan (RCP) and Liquidity Contingency Plan (LCP), and conducts liquidity stress testing to ensure the Bank's readiness in facing a liquidity crisis, including the daily monitoring of various Early Warning Indicators (EWI).

Furthermore, several strategic steps taken to mitigate liquidity and funding risks include restructuring funding sources and tenors through the issuance of securities (NCD, MTN, Bonds) in IDR. On the other hand, the Bank continuously seeks potential medium and/or long-term bilateral loans to support liquidity needs in USD.

CONSOLIDATION ANALYSIS

PT WOM Finance, Tbk and PT Maybank Indonesia Finance are subsidiaries of PT Bank Maybank Indonesia Tbk, primarily engaged in automotive financing. In the consolidation calculation of the average daily Liquidity Coverage Ratio (LCR) throughout the fourth quarter of 2025, the compliance level was 176.20%. The consolidated LCR experienced an increase of 13.27% compared to the consolidated LCR position in the third quarter of 2025, which was 162.93%. The increase in consolidated LCR is mainly due to an increase in the average High Quality Liquid Assets (HQLA) of IDR3.47 trillion, primarily from level 1 securities held by the Bank. Meanwhile, on the other hand, the average Net Cash Outflow also increased by IDR55.23 billion, caused by an increase in other contractual cash outflows.

MM: LIQUIDITY RISK

Net Stable Funding Ratio Calculation (NSFR)

Bank Name : PT Bank Maybank Indonesia Tbk. (individual)

Position of Report : December 2025

A. NSFR Calculation

	ASF Component	September 2024				Weighted Value	
		Carrying Value By Residual Maturity (In million Rupiah)					
		No Specified Maturity ¹	< 6 Months	≥ 6 Months – < 1 year	≥ 1 year		
1	Capital:	27,013,423	-	-	100,000	27,113,423	
2	Regulatory Capital as per POJK KPMM	27,013,423	-	-	100,000	27,113,423	
3	Other capital instruments	-	-	-	-	-	
4	Retail deposits and deposits from micro and small business customers:	31,395,055	15,028,531	3,187,194	1,031,528	46,045,745	
5	Stable Deposits	6,840,775	337,040	112,500	112,670	7,038,470	
6	Less Stable Deposits	24,554,280	14,691,491	3,074,693	918,858	39,007,275	
7	Wholesale Funding:	29,694,962	52,656,720	4,472,519	4,925,030	39,401,254	
8	Operational deposits	26,318,860	-	-	-	13,159,430	
9	Other wholesale funding	3,376,101	52,656,720	4,472,519	4,925,030	26,241,823	
10	Liabilities with matching interdependent assets	-	-	-	-	-	
11	Other liabilities and equity:						
12	NSFR derivative liabilities				-		
13	All other liabilities and equity not included in the above categories	5,383,464	6,364,632	-	410,894	543,354	
14	TOTAL ASF					113,103,776	
15	Total NSFR HQLA					1,558,812	
16	Deposits held at other financial institutions for operational purposes	3,985,276	-	-	-	1,992,638	
17	Performing loans and securities	68,631	43,804,077	24,422,753	58,641,165	72,257,523	
18	to financial institutions secured by Level 1 HQLA	-	77,743	-	-	7,774	

¹ Components that shall be reported under termless category are components that do not have a contractual period, including: Perpetual capital instruments, short position, open maturity position, current accounts, and equities that do not fall under HQLA and commodity categories

	December 2024					Reference no of NSFR worksheet
	Carrying Value By Residual Maturity (In million Rupiah)				Weighted Value	
	No Specified Maturity¹	< 6 Months	≥ 6 Months – < 1 year	≥ 1 year		
	27,604,220	-	-	100,000	27,704,220	
	27,604,220	-	-	100,000	27,704,220	"1.1 1.2"
	-	-	-	-	-	1,3
	29,502,064	13,655,862	2,195,261	1,180,539	42,362,990	"2 3"
	6,868,425	316,925	106,303	99,961	7,027,031	"2.1 3.1"
	22,633,639	13,338,937	2,088,958	1,080,578	35,335,958	"2.2 3.2"
	30,832,785	46,643,202	3,435,834	5,363,457	34,560,777	4
	27,291,579	-	-	-	13,645,790	4,1
	3,541,206	46,643,202	3,435,834	5,363,457	20,914,987	4,2
	-	-	-	-	-	5
						6
				-		6,1
	5,764,622	9,236,167	-	410,759	662,999	6.2 to 6.5
					105,290,986	7
					1,526,075	1
	3,005,038	-	-	-	1,502,519	2
	70,518	44,565,523	21,489,132	57,932,244	72,873,978	3
	-	423,303	-	-	42,330	3.1.1

ASF Component		September 2025				Weighted Value	
		Carrying Value By Residual Maturity (In million Rupiah)					
		No Specified Maturity ¹	< 6 Months	≥ 6 Months – < 1 year	≥ 1 year		
19	to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	68,631	1,799,903	1,824,564	2,148,483	3,341,045	
20	to non- financial corporate clients, retail and small business customers, government of Indonesia, other sovereigns, Bank Indonesia, other central banks and pubic service entities, of which:	-	38,951,793	18,857,410	33,735,927	48,401,038	
21	meet a risk weight of less than or equal to 35% under SE OJK ATMR for credit risk	-	1,832,132	1,414,756	5,575,761	5,247,688	
22	Unpledged residential mortgages, of which:	-	500,690	1,036,733	8,166,905	7,710,581	
23	meet a risk weight of less than or equal to 35% under SE OJK ATMR for credit risk	-	337,661	696,914	5,390,662	4,021,217	
24	Securities that are unpledged, not in default and do not qualify as HQLA, including exchange-traded equities	-	304,155	592,376	3,623,428	3,528,179	
25	Assets with matching interdependent liabilities	-	-	-	-	-	
26	Other assets:	17,166,319	4,399,499	27,675	134,424	19,273,406	
27	Physical traded commodities, including gold	-				-	
28	Cash, securities and other assets posted as initial margin for derivative contracts or contributions to default funds of central counterparty (CCPs)				7,653	6,505	
29	NSFR derivative assets				738,054	738,054	
30	20% NSFR derivative liabilities before deduction of variation margin posted				-	-	
31	All other assets not included in the above categories	17,166,319	3,653,791	27,675	134,424	18,528,846	
32	Off-balance sheet items				53,549,691	222,863	
33	Total RSF					95,305,242	
34	Net Stable Funding Ratio (%)					118.68%	

¹ Components that shall be reported under termless category are components that do not have a contractual period, including: Perpetual capital instruments, short position, open maturity position, current accounts, and equities that do not fall under HQLA and commodity categories

	December 2025					Reference no of NSFR worksheet
	Carrying Value By Residual Maturity (In million Rupiah)				Weighted Value	
	No Specified Maturity ¹	< 6 Months	≥ 6 Months – < 1 year	≥ 1 year		
	70,518	5,027,963	2,080,733	3,810,298	5,615,436	"3.1.2 3.1.3"
	-	36,762,938	16,694,112	32,053,319	47,943,230	"3.1.4.2 3.1.5 3.1.6"
	-	1,297,472	834,795	4,521,245	4,004,943	3.1.4.1
	-	486,202	1,003,737	7,984,066	7,531,426	3.1.7.2
	-	352,104	720,654	5,569,526	4,156,571	3.1.7.1
	-	215,540	155,101	3,993,791	3,580,042	3,2
	-	-	-	-	-	4
	15,435,835	3,164,118	10,415	98,181	17,503,541	5
	-				-	5,1
				46,285	39,342	5,2
				754,329	754,329	5,3
				-	-	5,4
	15,435,835	2,363,505	10,415	98,181	16,709,870	5.5 S.D. 5.12
				48,686,388	256,396	12
					93,662,508	13
					112.42%	14

MM: LIQUIDITY RISK

Net Stable Funding Ratio Calculation (NSFR)

Bank Name : PT Bank Maybank Indonesia Tbk. (Consolidated)

Position of Report : December 2025

A. NSFR Calculation

	ASF Component	September 2025				Weighted Value	
		Carrying Value By Residual Maturity (In million Rupiah)					
		No Specified Maturity ¹	< 6 Months	≥ 6 Months – < 1 year	≥ 1 year		
1	Capital:	32,083,316	-	-	100,000	32,183,316	
2	Regulatory Capital as per POJK KPMM	32,083,316	-	-	100,000	32,183,316	
3	Other capital instruments	-	-	-	-	-	
4	Retail deposits and deposits from micro and small business customers:	31,395,055	15,028,531	3,187,194	1,031,528	46,045,745	
5	Stable Deposits	6,840,775	337,040	112,500	112,670	7,038,470	
6	Less Stable Deposits	24,554,280	14,691,491	3,074,693	918,858	39,007,275	
7	Wholesale Funding:	29,148,232	54,427,713	5,165,296	8,118,343	42,940,956	
8	Operational deposits	26,318,860	-	-	-	13,159,430	
9	Other wholesale funding	2,829,372	54,427,713	5,165,296	8,118,343	29,781,525	
10	Liabilities with matching interdependent assets	-	-	-	-	-	
11	Other liabilities and equity:						
12	NSFR derivative liabilities				-		
13	All other liabilities and equity not included in the above categories	5,383,464	6,414,632	779,000	2,030,449	2,552,409	
14	TOTAL ASF					123,722,426	
15	Total NSFR HQLA					1,558,812	
16	Deposits held at other financial institutions for operational purposes	3,985,276	-	-	-	1,992,638	
17	Performing loans and securities	68,441	45,799,358	27,918,621	67,419,522	82,434,611	
18	to financial institutions secured by Level 1 HQLA	-	77,743	-	-	7,774	

¹ Components that shall be reported under termless category are components that do not have a contractual period, including: Perpetual capital instruments, short position, open maturity position, current accounts, and equities that do not fall under HQLA and commodity categories

	December 2025					Reference no of NSFR worksheet
	Carrying Value By Residual Maturity (In million Rupiah)				Weighted Value	
	No Specified Maturity ¹	< 6 Months	≥ 6 Months – < 1 year	≥ 1 year		
	32,838,924	-	-	100,000	32,938,924	
	32,838,924	-	-	100,000	32,938,924	"1.1 1.2"
	-	-	-	-	-	1,3
	29,502,064	13,655,862	2,195,261	1,180,539	42,362,990	"2 3"
	6,868,425	316,925	106,303	99,961	7,027,031	"2.1 3.1"
	22,633,639	13,338,937	2,088,958	1,080,578	35,335,958	"2.2 3.2"
	30,320,989	47,000,479	3,792,126	10,074,580	39,450,046	4
	27,291,579	-	-	-	13,645,790	4,1
	3,029,410	47,000,479	3,792,126	10,074,580	25,804,256	4,2
	-	-	-	-	-	5
						6
				-		6,1
	7,106,453	9,236,167	1,474,000	2,514,558	3,503,798	6.2 S.D. 6.5
					118,255,758	7
					1,526,075	1
	3,005,038	-	-	-	1,502,519	2
	69,913	46,669,460	25,242,690	66,500,396	83,055,538	3
	-	423,303	-	-	42,330	3.1.1

	ASF Component	September 2025					
		Carrying Value By Residual Maturity (In million Rupiah)				Weighted Value	
		No Specified Maturity¹	< 6 Months	≥ 6 Months – < 1 year	≥ 1 year		
19	to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	68,441	1,799,748	1,824,239	1,947,713	3,140,061	
20	to non- financial corporate clients, retail and small business customers, government of Indonesia, other sovereigns, Bank Indonesia, other central banks and public service entities, of which:	-	40,947,228	22,353,603	42,715,054	58,779,110	
21	meet a risk weight of less than or equal to 35% under SE OJK ATMR for credit risk	-	1,832,132	1,414,756	5,575,761	5,247,688	
22	Unpledged residential mortgages, of which:	-	500,690	1,036,733	8,166,905	7,710,581	
23	meet a risk weight of less than or equal to 35% under SE OJK ATMR for credit risk	-	337,661	696,914	5,390,662	4,021,217	
24	Securities that are unpledged, not in default and do not qualify as HQLA, including exchange-traded equities	-	304,155	592,376	3,623,428	3,528,179	
25	Assets with matching interdependent liabilities	-	-	-	-	-	
26	Other assets:	11,681,514	3,941,545	50,327	189,760	13,406,905	
27	Physical traded commodities, including gold	-				-	
28	Cash, securities and other assets posted as initial margin for derivative contracts or contributions to default funds of central counterparty (CCPs)				19,185	16,307	
29	NSFR derivative assets				738,054	738,054	
30	20% NSFR derivative liabilities before deduction of variation margin posted				-	-	
31	All other assets not included in the above categories	11,681,514	3,184,306	50,327	189,760	12,652,544	
32	Off-balance sheet items				55,948,246	342,790	
33	Total RSF					99,735,757	
34	Net Stable Funding Ratio (%)					124.05%	

¹ Components that shall be reported under termless category are components that do not have a contractual period, including: Perpetual capital instruments, short position, open maturity position, current accounts, and equities that do not fall under HQLA and commodity categories

	December 2025					Reference no of NSFR worksheet
	Carrying Value By Residual Maturity (In million Rupiah)				Weighted Value	
	No Specified Maturity ^a	< 6 Months	≥ 6 Months – < 1 year	≥ 1 year		
	69,913	5,027,819	2,080,430	3,609,786	5,414,661	"3.1.2 3.1.3"
	-	38,867,020	20,447,973	40,892,738	58,385,707	"3.1.4.2 3.1.5 3.1.6"
	-	1,297,472	834,795	4,521,245	4,004,943	3.1.4.1
	-	486,202	1,003,737	7,984,066	7,531,426	3.1.7.2
	-	352,104	720,654	5,569,526	4,156,571	3.1.7.1
	-	215,540	155,101	3,923,035	3,519,900	3.2
	-	-	-	-	-	4
	10,423,121	2,690,149	28,478	139,196	12,075,935	5
	-				-	5.1
				46,285	39,342	5.2
				754,329	754,329	5.3
				-	-	5.4
	10,423,121	1,889,536	28,478	139,196	11,282,265	5.5 S.D. 5.12
				52,334,943	438,824	12
					98,598,891	13
					119.94%	14

B. NSFR Development Analysis

INDIVIDUAL ANALYSIS

Individual NSFR for the position in December 2025 was 112.42%, where Available Stable Funding (ASF) was IDR105.29 trillion and Required Stable Funding (RSF) was IDR93.66 trillion.

The NSFR position decreased by 6.26% compared to the position in September 2025, primarily due to a decrease in ASF (after weighting) of IDR7.81 trillion, mostly originating from Corporate customer funding and individual customers. On the other hand, RSF (after weighting) also decreased by IDR1.64 trillion, primarily from other assets and deposits or placements with other financial institutions for operational activities.

The composition of ASF was mostly derived from deposits from retail customers and funding from corporate customers which in total (after weighting) reached IDR76.92 trillion or 73.06% of total ASF, while the rest came from capital and issued securities. Funding with a maturity of more than 1 (one) year amounted to IDR6.95 trillion.

For RSF, its composition is mostly dominated by loans with the category Current and Special Mention (performing) which reached IDR72.87 trillion (after weighting) or 77.80% of the total RSF. The amount of loans categorised as Current and Special Mention (performing) with maturities of more than 1 (one) year amounted to IDR57.93 trillion.

CONSOLIDATION ANALYSIS

PT WOM Finance, Tbk and PT Maybank Indonesia Finance are subsidiaries of PT Bank Maybank Indonesia Tbk, primarily engaged in automotive financing.

The consolidated NSFR with subsidiaries for the position in December 2025 was 119.94% (7.52% higher than the individual Bank NSFR), with a total Available Stable Funding (ASF) (after weighting) of IDR118.28 trillion and a total Required Stable Funding (RSF) (after weighting) of IDR98.60 trillion.

Compared to the Bank's individual ASF position, the consolidated ASF was IDR12.97 trillion higher, originating from Capital, securities issued by subsidiaries, and subsidiary loans. Meanwhile, the RSF was IDR4.94 trillion higher, primarily stemming from loans provided by the subsidiaries.

On a consolidated basis, total funding with a maturity of more than 1 (one) year amounted to IDR13.77 trillion, while the total loans classified as Current and Special Mention (performing) with a maturity of more than 1 (one) year reached IDR66.50 trillion.

NN: LIQUIDITY RISK

Encumbered Assets (ENC)

	a	b	c	d
	Encumbered Assets	Assets deposited or pledged with the central bank but not yet generating liquidity	Unencumbered Assets	Total
Assets in the balance sheets can be presented in details as needed.	8,522,739	3,955,366	35,567,544	48,045,649

QUALITATIVE ANALYSIS

- Encumbered assets are bank assets restricted for liquidity purposes, both legally and contractually, by the Bank during periods of stress. Encumbered assets do not include assets deposited or contracted with Bank Indonesia that have not yet been utilized to generate liquidity. As of the December 2025 position, the Bank held securities pledged as collateral for repo transactions amounting to IDR 8.52 trillion.
- The Bank currently holds assets deposited or contracted with Bank Indonesia that have not yet been utilized to generate liquidity, as regulated under OJK Regulation (POJK) Number 42/POJK.03/2015 concerning the Obligation to Fulfill the Liquidity Coverage Ratio for Commercial Banks, as amended by OJK Regulation (POJK) Number 19 of 2024 regarding amendments to POJK Number 42/POJK.03/2015 concerning the Obligation to Fulfill the Liquidity Coverage Ratio for Commercial Banks, namely in the form of securities meeting the criteria for the Macprudential Liquidity Buffer (PLM), amounting to IDR 3.96 trillion.
- Unrestricted assets are assets that meet the criteria for High-Quality Liquid Assets (HQLA) as regulated under OJK Regulation (POJK) Number 42/POJK.03/2015 concerning the Obligation to Fulfill the Liquidity Coverage Ratio for Commercial Banks, as amended by OJK Regulation (POJK) Number 19 of 2024 regarding amendments to POJK Number 42/POJK.03/2015 concerning the Obligation to Fulfill the Liquidity Coverage Ratio for Commercial Banks. The Bank holds IDR 35.57 trillion in unrestricted assets in the form of cash, current accounts with Bank Indonesia, placements with Bank Indonesia, government securities, corporate securities, and securities received as collateral from reverse repo transactions.

Notes: Figures are in million Rupiah unless otherwise stated

OO: LIQUIDITY RISK

Liquidity Risk Management (LIQA)

Liquidity risk can occur when a bank is unable to meet its financial obligations to customers or counterparties in a timely manner at a reasonable cost. Liquidity risk management is very important because it can have a significant impact on business continuity. The Bank always strives to ensure that any liquidity needs and current and future funding can be met in both normal market conditions and crisis conditions.

In managing its liquidity, the Bank's main source of funding comes from Third Party Funds (DPK) and if needed, also from money market instruments for day-to-day liquidity management. In addition, to maintain a more stable funding structure, the Bank can issue securities, make medium-term loans, or issue shares to strengthen capital.

The Bank's liquidity management is carried out centrally by the Treasury in collaboration with other business/supporting units, such as credit, funding, operations, information technology, corporate communications, and risk management business units. Thus, the need/availability of funding arising from The bank's daily operational activities can be managed properly to maximise the Bank's performance. Also, with good cooperation between work units, liquidity risk is triggered by other risk events (credit risk, market risk, operational risk, legal risk, financial risk). compliance, reputation risk and strategic risk) can be detected and mitigated correctly and in a timely manner. Furthermore, new products/transactions/activities that result in additional assets and liabilities, always go through a careful review and approval process before the product/ the new transaction/ activity is executed.

In addition, the unit that specifically carries out the liquidity risk management process is the Market, Liquidity & Treasury Credit Risk Management (MLTCRM) unit, which is responsible for making policies, procedures, measurement methodologies and monitoring and reporting liquidity risk exposures as well as monitor the implementation of and compliance with these policies to support the functioning of the Assets and Liabilities Committee (ALCO).

The Bank continues to review and periodically update all policies and guidelines to be adapted to the Bank's liquidity conditions as well as harmonise with the latest regulations from regulators and banking industry best practices both locally and internationally.

In addition, the Bank will ensure the implementation and alignment of related policies and guidelines regarding the management of liquidity risk in overseas subsidiaries and branches.

To measure liquidity risk, the Bank determines several parameters such as various liquidity ratios, liquidity gap analysis, and stress testing, along with their limits. The Bank will review at least once a year on all liquidity risk limits, to be adjusted to the risk appetite, strategy and budget set, and approved by the competent committee. The types of ratios determined in managing liquidity risk include: Liquidity Coverage Ratio (LCR), Net Stable Funding Ratio (NSFR), Operating Cash Flow (OCF), Interbank Taking, FX Swap Funding, Secondary Reserve, and the 50 Largest Depositors.

In strengthening the implementation of liquidity risk management, the Bank establishes and regularly tests the Recovery Plan (RCP) and Emergency Funding Plan (LCP) as well as makes liquidity stress testing, which aims to ensure the Bank's readiness to face liquidity crises, including is the process of monitoring various early warning indicators (EWI) of liquidity crises which is carried out on a daily basis.

In addition, several strategic steps were taken to mitigate liquidity and funding risks, among others by restructuring the sources and terms of funding through the issuance of securities (NCD, MTN, Bonds) denominated in rupiah. On the other hand, the Bank is always looking for potential medium and/or long term bilateral loans to support liquidity needs in USD.

PP: OPERATIONAL RISK

General Qualitative Disclosures

Based on OJK Regulation No. 18/POJK.03/2016, operational risk is defined as the risk caused by inadequacy or malfunction of internal processes, human errors, system failures, or external events impacting the Bank's operational activities.

The main objective of risk management for operational risk is to minimise the likelihood of negative impacts resulting from malfunctioning internal processes, human errors, system failures, and/or external events.

Operational risk management is consistently carried out within the framework and by determining strategies and mitigations to achieve an optimal balance between operational risk exposure, the effectiveness of control mechanisms, and risk appetite.

1. Bank's Operational Risk Governance Model

The bank's operational risk governance model is based on the Three Lines of Defense, which aligns with the Risk Management Framework and is regulated in operational risk policies and procedures to ensure effective operational risk management for all parts of the bank. This model also provides a formal, transparent, and effective governance structure that encourages active involvement of the Board of Directors and Commissioners through the Risk Management Committee (RMC) and Risk Oversight Committee (ROC), and Senior Management

This model establishes clear accountability and facilitates the three lines of defense, consisting of:

- The first line being the risk owner units managing day-to-day inherent operational risks in business and/or activities. This unit should be able to identify, assess, measure, control, mitigate, monitor, and report operational risk exposures.
- The second line being the risk oversight unit providing supervision and governance, assurance, monitoring, and reporting of operational risk exposures to the Board of Commissioners/Directors, committees, and senior management.
- The third line being the Internal Audit Unit (IAU) as the third line to formally and consistently execute responsibilities to ensure operational risks are effectively managed and in line with the risk appetite set by the Risk Management Committee (RMC).

2. Tools Used by the Bank to Identify and Measure Operational Risks

In order to implement effective Operational Risk Management, the bank is equipped with complementary operational risk management tools. Operational risk tools include

- Risk & Control Self-Assessment (RCSA), a tool to identify and measure forward-looking operational risks, essential for identifying potential risks from the execution of each end-to-end process that may result in material losses or adverse impacts on the Bank.
- Key Risk Indicators (KRI), measurement tools for monitoring operational risk exposure over time. Effective KRIs can serve as early warning signals of risk changes by providing an overview of the operational risk exposure status and control effectiveness in business operations.
- Incident Management and Data Collection (IMDC) used in identifying, measuring, monitoring, reporting, and managing consistent bank operational risk. This process also facilitates the formation of a centralised database of consistent and standardised operational risk incident information ready for analysis and reporting.

3. Mechanisms to Mitigate Operational Risks

- Adequate periodic analysis of actual losses, potential losses, and near misses regarding operational risk incidents is crucial to provide input to RMC and ROC on the operational risk exposures experienced and as a reference for management for more effective action recommendations.
- Risk mitigation tools can be used to reduce risk to an acceptable level as defined in the management's risk appetite. These tools can include, but are not limited to, procedures and systems with adequate controls, Business Continuity Management (BCM), insurance, and outsourcing.
- The Bank also enhances human resources through continuous education and training on operational risks. This aims to ensure employees' capabilities in performing tasks effectively and promptly identifying operational risks if encountered in daily work activities.
- Reviewing and/or revising existing policies and procedural systems within the company.

4. Operational Risk Disclosure

Regarding the implementation of ATMR calculation for Operational Risk using the Standard Approach since January 2023 in accordance with OJK Circular Letter No. 06/SEOJK.03/2020 on the Calculation of Risk-Weighted Assets for Operational Risk using the Standard Approach for Commercial Banks, the Bank provides information on the Implementation Report of Operational Risk Management and the ATMR Calculation Report for Operational Risk as of December 2025 data, which applies throughout 2025 and is considered in the 2026 KPMM.

1. Report on RWA Calculation for Operational Risk of the Bank (Individual)

1.1. Form D1 – Historical Loss Data Report

No	Business Indicator (BI) and component BI	T	T-1	T-2
Minimum limit of an operational loss event of Rp300,000,000.00 (three hundred million Rupiahs) or more				
1	Total net operating loss after calculating the recovery value (without exception)	12,273.47	10,620.16	1,272.00
2	Total occurrence of operational risk loss	13,00	11,00	4,00
3	Total excluded operational risk loss	.00	.00	.00
4	Total occurrence of excluded operational risk loss	.00	.00	.00
5	Total net operating loss after calculating the recovery value and excluded operational risk losses	12,273.47	10,620.16	1,272.00
Minimum limit of an operational loss event of Rp1,500,000,000.00 (one billion Rupiahs) or more				
6	Total net operating loss after calculating the recovery value (without exception)			
7	Total occurrence of operational risk loss			
8	Total excluded operational risk loss			
9	Total occurrence of excluded operational risk loss			
10	Total net operating loss after calculating the recovery value and excluded operational risk losses			
Details of capital calculation for operational risks				
11	Are losses used in calculating the Internal Loss Multiplier (ILM)? (Yes/No)	T		
12	If line 11 answer is 'No', is the internal loss data not use because of a discrepancy of the minimum standards for loss data? (Yes/No)	Y		
13	Threshold used in calculating capital for operational risks (in Rupiah full amount)	300,000,000.00		
14	Other information (if any)	Optional		

1.2. Form D3 – Business Indicator Detailed Report

No	Business Indicator (BI) and component BI	Column Validation T	Column Validation T-1	Column Validation T-2
1	Interest, Rent, and Dividend Components	4,187,858.66		
1a.	Interest Income	16,350,880.92	16,436,863.39	14,868,503.36
1b.	Interest Expense	11,580,103.34	11,832,039.64	10,020,692.03
1c.	Earning Assets	181,514,578.82	186,404,472.39	161,295,151.18
1d.	Dividend Income	212,991.48	226,018.31	217,246.64
2	Services Components	1,467,320.98		
2a.	Fees and Commission Income	967,061.42	763,892.51	726,900.39
2b.	Fees and Commission Expenses	.00	.00	.00
2c.	Other Operating Income	180,864.90	1,045,249.76	717,993.96
2d.	Other Operating Expenses	332,096.19	283,875.98	254,947.87
3	Financial Components	1,594,514.06		
3a.	Net Profit Loss Trading Book	.00	.00	.00
3b.	Net Profit Loss Banking Book	1,679,419.44	1,648,854.98	1,455,267.75
4	IB	7,249,693.70		
5	Business Indicator Components (BIC)	869,963.24		
Business Indicator Disclosure				
6a.	Total BI including divested activities	7,249,693.70		
6b.	BI reduction due to the exclusion of divested activities	.00		
7	Additional information	Optional		

1.3. Form D5 – RWA Calculation Report for Operational Risk using Standard Approach

PT BANK MAYBANK INDONESIA TBK LAPORAN TAHUNAN 2025 419

2. Report on RWA Calculation for Operational Risk of the Bank (Consolidated)

2.1. Form D1 – Historical Loss Data Report

No	Business Indicator (BI) and component BI	T	T-1	T-2
Minimum limit of an operational loss event of Rp300,000,000.00 (three hundred million Rupiahs) or more				
1	Total net operating loss after calculating the recovery value (without exception)	12,998.14	10,983.16	1,678.16
2	Total occurrence of operational risk loss	14.00	12.00	4.00
3	Total excluded operational risk loss	0.00	0.00	0.00
4	Total occurrence of excluded operational risk loss	0.00	0.00	0.00
5	Total net operating loss after calculating the recovery value and excluded operational risk losses	12,998.14	10,983.16	1,678.16
Minimum limit of an operational loss event of Rp1,500,000,000.00 (one billion Rupiahs) or more				
6	Total net operating loss after calculating the recovery value (without exception)			
7	Total occurrence of operational risk loss			
8	Total excluded operational risk loss			
9	Total occurrence of excluded operational risk loss			
10	Total net operating loss after calculating the recovery value and excluded operational risk losses			
Details of capital calculation for operational risks				
11	Are losses used in calculating the Internal Loss Multiplier (ILM)? (Yes/No)	T		
12	If line 11 answer is 'No', is the internal loss data not use because of a discrepancy of the minimum standards for loss data? (Yes/No)	Y		
13	Threshold used in calculating capital for operational risks (in Rupiah full amount)	300,000,000.00		
14	Other information (if any)	Optional		

2.2. Form D3 – Business Indicator Detailed Report

No	Business Indicator (BI) and component BI	Column Validation T	Column Validation T-1	Column Validation T-2
1	Interest, Rent, and Dividend Components	4,379,426.21		
1a.	Interest Income	19,194,721.07	19,216,199.11	17,509,984.96
1b.	Interest Expense	12,245,640.42	12,481,377.30	10,631,725.26
1c.	Earning Assets	197,069,599.26	200,821,516.42	175,193,965.78
1d.	Dividend Income	660.37	14,947.32	228,256.60
2	Services Components	1,824,059.03		
2a.	Fees and Commission Income	1,007,119.70	801,279.13	768,184.55
2b.	Fees and Commission Expenses	00.00	00.00	00.00
2c.	Other Operating Income	592,030.58	1,444,224.43	859,338.70
2d.	Other Operating Expenses	444,151.00	368,957.83	325,509.98
3	Financial Components	1,594,836.00		
3a.	Net Profit Loss Trading Book	00.00	00.00	00.00
3b.	Net Profit Loss Banking Book	1,679,825.06	1,649,281.20	1,455,401.74
4	IB	7,798,321.24		
5	Business Indicator Components (BIC)	935,798.55		
Business Indicator Disclosure				
6a.	Total BI including divested activities	7,798,321.24		
6b.	BI reduction due to the exclusion of divested activities	00.00		
7	Additional information	Optional		

2.3. RWA Calculation Report for Operational Risk using Standard Approach

PT BANK MAYBANK INDONESIA TBK LAPORAN TAHUNAN 2025 421

RR: LEGAL RISK

General Qualitative Disclosures

Definition:

Legal risk is the risk arising from lawsuits and/or weaknesses in juridical aspects. Weaknesses in juridical aspects are caused, among other things, by the absence of supporting legislation or weaknesses in engagements, such as the non-fulfillment of the conditions for the validity of a contract and incomplete documentation of binding agreements. Legal risk may also arise from changes in applicable laws and regulations, as well as the enforcement of court decisions that may result in financial losses for the Bank.

As a company established within the legal jurisdiction of the Republic of Indonesia, the Bank must strictly comply with all Indonesian legal regulations, including those issued by relevant regulators, such as the Financial Services Authority (OJK) and Bank Indonesia. Furthermore, the Bank must adhere to all applicable laws and regulations within the community that are either directly or indirectly related to the Bank's business activities. Failure by the Bank to comply with applicable legal regulations may result in the emergence of lawsuits directed against the Bank. If such lawsuits filed against the Bank involve material values, they may have a direct impact on the Bank's financial performance..

Risk Mitigation Strategy:

To mitigate legal risks that may arise as a result of lawsuits or juridical weaknesses, the Bank has a Corporate Legal & Litigation work unit. The Corporate Legal & Litigation work unit has the following roles:

Corporate Legal

- 1) Provide analysis, legal advice/studies to the Board of Directors, Board of Commissioners and all work units at every level of the organisation;
- 2) Conduct legal analysis/advice on the initiative of preparing products, services and services/activities of the Bank, new projects and creating policies and standard legal documents related to these products, services, services and activities;
- 3) Provide legal advice/studies related to legal risk exposure for a transaction both at the corporate level, credit/ financing transactions and transactions that occur as a result of a cooperation agreement with Debtors/Customers or cooperation partners;
- 4) Conduct periodic reviews of agreements and/or standard documents that have been made;
- 5) Conduct analysis and monitoring of legal risk management;
- 6) Give periodic trainings on legal materials to relevant work units and/or Bank employees;
- 7) Disseminate legal policies;

Litigation

- 1) Prepare strategies for handling civil, criminal, bankruptcy cases and other matters related to handling cases and ensure that the interests of the Bank, management and employees of the Bank are legally protected;
- 2) Represent and act as a defender, advisor and/or legal representative for the company, management and employees of the Bank in providing assistance in interactions with law enforcement officers, courts and/or related agencies;
- 3) Provide/make legal studies related to the implementation or creation of a policy, product, service and Bank services;
- 4) Coordinate with legal consultants, authorities or law enforcement agencies or institutions at the central, regional and branch government levels related to handling and resolving cases.

With the existence of the Corporate Legal & Litigation work unit, all policies and legal document standards related to banking products, services and/or facilities offered by the Bank to the public, where the legal policies and legal document standards shall be made with reference to the provisions of applicable laws and regulations with due consideration of the interests of the Bank's legal aspects. In addition, one of the functions of the Corporate Legal & Litigation work unit is to handle every legal issue related to litigation to ensure that the legal risks that may arise can be minimised to the greatest extent possible. The unit runs legal risk management by monitoring the development of legal cases that occur and taking lessons learnt from these cases. The handling of legal cases carried out at the Bank always takes into account the potential for losses, both for resolving cases peacefully or through the courts. The Bank also pays special heed to handling legal cases that have the potential to cause significant losses.

SS: REPUTATIONAL RISK

General Qualitative Disclosures

In the Q4-2025, the Reputation Risk composite rating is Low (inherent risk rating = Low and KPMR rating = Satisfactory).

Overall, several components of the risk profile, especially the frequency, materiality and exposure to negative news, show an improving level of risk.

The assessment factors are as follows:

1. Effect of Reputation of Bank Owners and Related Companies Overall, several components of the risk profile in the owner of the Bank and related companies reputation influence factor show that the level of risk is still suitable with the limits set by the Bank.
2. Business Ethics Violation Overall, several components of the risk profile in business ethics violations indicate a level of risk that is still suitable with the limits set by the Bank.
3. Product Complexity and Bank Business Cooperation Overall, several components of the risk profile for the product complexity factor and the Bank's business cooperation show a level of risk that is still suitable with the limits set by the Bank.
4. Frequency, Materiality and Exposure to Negative Bank News Overall, several components of the risk profile for the factors of frequency, materiality and exposure to negative news of the Bank show a low level of risk, although there is still negative news about the Bank, this is still suitable with the limits set by the Bank.
5. Frequency and Materiality of Customer Complaints Overall, several components of the risk profile for the frequency and materiality factor of customer complaints show a low level of risk, although there are still customer complaints against the Bank, these are still suitable with the limits set by the Bank.

Reputational risk is maintained by managing all risks with the potential to affect the Bank's reputation through good corporate governance and effective risk management processes. In managing reputation risk, especially in dealing with what happened in Q4-2025, the Bank has provided responses and clarifications so that reputation risk can be mitigated very well.

In order to further strengthen the quality of Reputation Risk management implementation, the Bank has formulated a Reputation Risk Management Policy and has communicated it to all work units/divisions/branches of the Bank so that it can run optimally.

TT: STRATEGIC RISK

General Qualitative Disclosures

Definition:

Strategic risk is the risk resulting from making inappropriate strategic decisions, failure to anticipate changes in the business environment, inability to implement a strategic decision, or a combination of these. This risk also includes the Bank's ability to create a competitive advantage in the midst of increasingly intense banking competition. Inability to face these business challenges, which continue to change from time to time, will result in failure to achieve the vision that has been set.

Risk Mitigation Strategy:

The Bank formulates risk mitigation for strategic initiatives and service development plans by considering competitiveness and competitive advantage factors, market conditions, regulations and business environment. Implementation of the bank's strategic programs is carried out with supervision and governance to facilitate acceleration, risk mitigation and escalation needs and direction in strategic decision making. The bank also continues to evaluate the long-term strategic plan that has been prepared, by looking at developments that occur as well as market conditions after the pandemic, competition and current bank performance. As restrictions on community activities and mobilisation are eased, the Bank is again actively conducting customer visits to obtain feedback on banking and transactional needs, as well as becoming a strategic partner to provide solutions for each customer's needs

With the aim of supporting the achievement of business goals and long-term objectives, the Bank has undertaken various strategic initiatives throughout 2025 in line with the 5 pillars of the "Uplift Indonesia" strategy, namely:

1. Global Banking

Throughout 2025, the Bank strengthened its Global Banking business by providing increasingly relevant and integrated solutions for corporate clients, including:

- Enhancing the service approach to clients through the client coverage team to build deeper relationships.
- Streamlining the supplier financing process to improve service speed and customer experience.
- Launching a new trade platform equipped with services such as Bank Guarantees, Letters of Credit (L/C), and trade financing facilities.

2. MSME (Micro, Small, and Medium Enterprises)

The Bank continues to expand its support for the MSME segment through digital innovation and strategic collaboration, including:

- Increasing MSME financing disbursement by strengthening digital-based financing solutions.
- Launching an integrated MSME microsite as a hub for product information, services, and various digital tools for customers.
- Expanding dealer financing through collaboration with Maybank Finance.

3. Retail

To strengthen the Bank's position in the Indonesian retail market, various customer-focused initiatives have been implemented, including:

- Launching a customized customer journey program for new customers to improve financial literacy
- Strengthening wealth solutions through regional product offerings and synergies with Maybank Securities Indonesia and Maybank Asset Management Indonesia for affluent customers
- Expanding digital partnership channels through the development of Open API capabilities
- Developing the Home Ownership Loan (KPR) process to enhance the retail customer experience.

4. Accelerating Sharia

In order to strengthen its leadership in Sharia banking solutions, the Bank recorded several strategic initiatives throughout 2025, including:

- Expanding partnerships with Islamic organizations and communities.
- Launching a Sharia inheritance calculator and Sharia inheritance consultation services to support customers' financial planning.
- Strengthening marketing activities for Sharia Wealth Management services.
- Developing community-based financing initiatives through collaboration with mosques and digital donation platforms.
- Launching a Hajj financing program in collaboration with WOM Finance.
- Executing the inaugural Sharia Restricted Investment Account (SRIA) transaction in Indonesia to strengthen the Bank's position in corporate Sharia solutions.

5. Enablers

To support business growth and improve the quality of the customer experience, the Bank continues to strengthen internal capabilities through:

- Implementing a branch transformation program to improve service quality and customer comfort.
- Enhancing workforce productivity through the utilization of digital sales tools and the strengthening of digital-based marketing.

UU: COMPLIANCE RISK

General Qualitative Disclosures

Along with the increasing risks in the management of Indonesian banking, the Compliance Directorate always emphasises the implementation of Compliance Culture at all levels of the organisation and business activities of the Bank. This is because the management of Compliance Risk is the responsibility of all business and support units in the Bank

In accordance with the provisions of the Financial Services Authority Regulation No. 46/POJK.03/2017 dated July 12, 2017 concerning the Implementation of the Compliance Function of Commercial Banks, Compliance Risk is defined as the risk arising from the Bank's failure to comply with and/or not implement the provisions of laws and regulations, including Sharia Principles for Sharia Commercial Banks and Sharia Business Units. Meanwhile, the Basel Committee defines Compliance Risk as the risk of legal and regulatory sanctions, financial loss or reputational damage that may be suffered by the Bank as a result of non-compliance with applicable laws, regulations and internal policies as well as codes of ethics and codes of conduct applicable to its business activities.

The Bank's Compliance Organisation Structure is led by a Director in charge of the Compliance Function. In order to create a Compliance Culture, the Bank has a Compliance Working Unit, which is formed separately, independent of the operational working unit and free from the influence of other working units, and has direct access to the Director in charge of the Compliance Function. The Compliance Working Unit is tasked with effectively managing Compliance Risks faced by the Bank, realising the implementation of Compliance Culture at all levels of the organisation and business activities of the Bank and monitoring the fulfillment of commitments that have been made to the competent authorities as well as assessing and/or evaluating the adequacy and suitability of policies, systems and procedures owned by the Bank against the provisions of Bank Indonesia (BI), the Financial Services Authority (OJK) and other applicable laws and regulations, as well as recommending updates and improvements to policies, systems and procedures based on regulatory developments. In relation to the implementation of Anti-Money Laundering and Countering the Financing of Terrorism (AML/CFT) principles, the Bank also has a Financial Crime Compliance Unit that functions to implement AML/CFT programs bankwide by referring to laws and regulations related to AML/CFT.

Compliance Risk Management is the responsibility of every employee at different levels of the hierarchy. The Bank's Compliance Risk governance structure emphasises

the Board of Directors, Senior Management, business/operational units and control and reporting functions

The Business & Support Unit, which is the first line of defense, is responsible for managing compliance risks inherent in day-to-day business/operational activities. Its primary responsibility is to manage compliance risk in the Bank's lines of business.

The Compliance Unit, which is the second line of defense, must supervise the implementation of the Compliance Function, including in overseas branches. Supervision of subsidiaries and sister companies is conducted within the corridor of the implementation of OJK Regulation on Integrated Governance. The Compliance Unit is responsible for overseeing and supporting compliance with regulations issued by the Regulators (OJK & BI), particularly in high-risk areas. The Compliance Unit is also required to independently supervise the operational activities and procedures established to comply with the regulations issued by the Regulators and mitigate compliance risks and violations.

Furthermore, the activities of the Compliance Function are also the scope for the Internal Audit Unit (SKAI) as the Bank's third line of defense in conducting periodic reviews.

"In order to manage the Bank's Compliance Risk, the Compliance Working Unit carries out a number of activities in order to support and improve the Compliance Culture at all levels of the organisation, including the following:

1. Establishment of compliance strategies and programs (Compliance Program)
2. Identify, measure, monitor, and control Compliance Risk through:
 - a. Self-assessment of Compliance Risk profile.
 - b. Self-assessment of the implementation of good corporate governance both individually and on a consolidated basis with subsidiaries.
 - c. Monitor follow-up on Compliance Risks incurred for compliance status report.
3. Monitoring the fulfillment of prudential banking ratios.
4. Keeping effective communication with the Sharia Supervisory Board (DPS) regarding the implementation of the compliance function of the Bank's Sharia Business Unit (UUS).
5. Conducting studies/reviews related to the submission and reporting of new products and activities in order to obtain approval from the Regulator and ensuring that the new products and activities comply with the Regulator's regulations.

6. Conducting studies and/or recommending updates and improvements to Bank policies, provisions, systems and procedures, based on gap analysis of new provisions issued by OJK, BI, and other regulatory bodies and to see the possibility of making it simpler as long as it does not conflict with applicable provisions.
7. Conducting assessments and evaluations of the effectiveness, adequacy, and suitability of Bank policies/ procedures and exerting efforts to ensure that policies, provisions, systems, procedures, and their implementation in the Bank comply with applicable Regulatory provisions; this should be achieved by conducting studies and providing input in the form of, among others, Compliance Review Sheets, electronic mail (e-mail), memorandums or in the form of discussions or meetings.
8. Monitoring the work unit's action plan for new provisions issued by OJK, BI, and other laws and regulations.
9. Providing training/socialisation to employees in work units and/or branch offices regarding Compliance Awareness and/ or Banking Regulations in order to improve understanding and awareness of the Compliance Culture which is part of the corporate culture.
10. Submitting reports related to the Compliance Function periodically to the Regulator.
11. Acting as a Liaison Officer in coordinating inspection and supervision activities by the Regulator towards the Bank.
12. Monitoring the follow-up of the result of audit performed by the Regulator on the Bank's commitment and submitting follow-up reports to the Regulator periodically.
13. Conducting continuous coordination and communication with related work units and members of the Bank's Financial Conglomerate regarding the implementation of the integrated Compliance Function and other related reports.
14. Monitoring regulatory fines received by the Bank including the follow-up improvement commitments (action plan) from work units/branch offices.
15. Ensuring compliance of work units/branch offices with regulations relevant to the Bank's business and operations issued by the Regulator (especially OJK and BI) through:
 - a. The implementation of periodic compliance testing in accordance with the Compliance Testing Plan in order to ensure compliance of work units/branch offices with regulations issued by the Regulator (especially OJK and BI).
 - b. The implementation of the Compliance Plan SelfAssessment (CPSA) which is a self-assessment media for work units and branch offices to measure the level of compliance with Regulator regulations that are relevant to the Bank's business and operations; it is also one of the control tools in conducting compliance tests on work units and branch offices.

VV–YY: GOVERNANCE

Remuneration Policy

Explanation of the Remuneration Policy refers to the discussion in the Corporate Governance chapter of this Annual Report.

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MENJAGA HARTA & AMANAH KELUARGA

Rencanakan waris bersama
Maybank Syariah Wealth
Management.



Humanising
Financial Services

GOOD CORPORATE GOVERNANCE

In line with the Company's values and aspirations in advancing Humanising Financial Services, Maybank Indonesia is committed to establishing and strengthening the implementation of Good Corporate Governance (GCG) as the primary foundation for creating sustainable value for all Stakeholders.

Effective implementation of Corporate Governance is a key determinant in strengthening the Bank's performance, creating sustainable added value for stakeholders, and ensuring sound business practices with integrity to support long-term business sustainability.

Maybank Indonesia implements Good Corporate Governance (GCG) as a manifestation of its commitment to protecting the interests of Shareholders and all Stakeholders, while strengthening compliance with laws and regulations and ethical standards applicable in the banking industry. At Maybank Indonesia, GCG is not merely a compliance obligation, but a strategic foundation for building competitive advantage and creating sustainable value, both in the short and long term.

GCG implementation is carried out consistently by integrating all key principles: transparency, accountability, responsibility, independence, fairness, and equality (TARIF). These principles are internalized into a comprehensive governance framework encompassing three main pillars: Governance Structure, Governance Process, and Governance Outcome.

In line with this commitment, Maybank Indonesia also prioritizes sustainability aspects in all business activities, through the synergistic integration of environmental, social, economic, and governance dimensions.

Maybank Indonesia integrates sustainability principles into all business processes, from strategic planning and risk management to product and service development. In response to changes in the economic, social, and environmental business environment, the Bank consistently maintains quality growth through disciplined risk management, strengthening its capital structure, and diversifying revenue sources to increase resilience to market volatility. On the social side, the Bank encourages responsible business practices through customer protection, improving financial literacy, and supporting financing for MSMEs and priority sectors. Meanwhile, on the environmental side, financing policies are selectively directed, taking environmental risks into account, and enhancing the sustainable financing portfolio in line with ESG (Environmental, Social, and Governance) principles. All of these implementations are based on the corporate governance pillars, ETAK (Ethics, Transparency, Accountability, and Sustainability), which serve as the foundation for every business decision-making process.

As one of Indonesia's leading private banks, Maybank Indonesia consistently strengthens and improves its GCG practices, aligned with business dynamics and adhering to applicable national and international regulations, guidelines, and governance standards. Regular evaluations of GCG implementation are conducted to ensure compliance and effectiveness across all levels of the organization. Recommendations resulting from these evaluations serve as strategic elements in improving governance quality and optimizing the implementation of best practices within the Bank.

BASIS FOR CORPORATE GOVERNANCE POLICY

The implementation of Good Corporate Governance (GCG) in the Bank is based on a comprehensive regulatory framework and best practices, which include, but are not limited to, the following provisions:

1. Laws of the Republic of Indonesia governing the Capital Market, Limited Liability Companies, and Banking;
2. Financial Services Authority Regulations (POJK) and OJK Circular Letters (SEOJK), specifically those relating to Governance, Annual Reports, Risk Management, Internal Control Systems, and Financial Conglomerates, along with all other related regulations;
3. The Indonesian Corporate Governance Roadmap as announced by the OJK in a press release dated February 4, 2014;
4. The General Guidelines for Indonesian Corporate Governance (PUGKI) 2021 issued by the National Committee for Governance Policy (KNKG);
5. The ASEAN Corporate Governance Scorecard (ACGS) issued by the ASEAN Capital Market Forum (ACMF);
6. The Company's Articles of Association and all amendments thereto, as well as Resolutions of the General Meeting of Shareholders (GMS); and
7. The Bank's internal Governance policies and guidelines.

In addition to compliance with the regulatory framework, Maybank Indonesia periodically reviews and evaluates the adequacy and updates of its internal GCG policies. This step is taken to ensure that the Bank's GCG structure remains relevant, adaptable to organizational dynamics and business strategies, and aligned with developments in applicable laws and regulations.

YEAR-ON-YEAR FOCUS OF GOVERNANCE IMPLEMENTATION

In maintaining and enhancing the quality of GCG implementation, Maybank Indonesia continues to make necessary improvements and refinements. At the same time, Maybank Indonesia also continuously develops GCG in line with best practices to provide adequate protection and fair treatment for all shareholders and other stakeholders. From year to year, the implementation of Bank GCG is consistently directed towards maximising shareholder value for the Bank. The information regarding the development of Bank GCG implementation over the past 5 years is as follows:

2021

- Conducted the Annual General Meeting of Shareholders, Maybank Indonesia was among the first banks to hold virtual AGMs and utilised e-proxy facilities as mandated by OJK Regulation No. 16/POJK.04/2020 regarding the Implementation of Electronic Annual General Meetings of Public Companies;
- Changed the composition of Maybank Indonesia's Board of Commissioners with the appointment of Mr. Putut Eko Bayuseno, thus exceeding the number of Independent Commissioners stipulated by OJK Regulation 55/POJK.03/2016 regarding the Governance of Commercial Banks.
- Established the formation of the Board-level Whistleblowing Governance Committee, as part of Maybank Indonesia's strategic initiative to ensure adequate implementation of whistleblowing governance;
- Appointed changes in the membership composition of the Audit Committee, Risk Monitoring Committee, and Nomination and Remuneration Committee in relation to the new composition of Maybank Indonesia's Board of Commissioners.
- Updated the Integrated Governance Guidelines, Integrated Compliance Guidelines, Integrated Internal Audit Guidelines, and Integrated Risk Management Framework
- Implemented the performance assessment policy of the Board of Commissioners and Committee Evaluation of the Board of Commissioners through the Board of Commissioners and Committee Effectiveness Evaluation (BEE) framework.
- Continued initiatives since 2019, the Bank consistently provided training/socialisation to employees in units and/or branch offices regarding Compliance Awareness to enhance understanding and awareness of compliance culture, which is part of the corporate culture.
- The Bank also provided socialisation and/or training on Compliance Culture Awareness to all Bank employees, conducting Compliance Safaris to various regions.
- Signing of Integrity Pacts by all Directors, Board of Commissioners, and Bank employees based on OJK Regulation No. 39/POJK.03/2019 Regarding the Implementation of Anti Fraud Strategies for Commercial Banks, with the Integrity Pacts renewed annually.
- Disclosed audit fees for public accounting firms for the fiscal year 2021.
- Maybank Indonesia disbursed dividends for the fiscal year 2021 in a timely manner, i.e., 30 days after approval by Shareholders at the 2021 Annual General Meeting of Shareholders.

2022

- Holding the Annual General Meeting of Shareholders, utilising e-proxy facilities as mandated by OJK Regulation No. 16/POJK.04/2020 regarding the Implementation of Electronic Annual General Meetings of Public Companies (e-RUPS) using the eASY.KSEI application (utilising e-Voting eASY.KSEI feature and live streaming webinar of the AGM).
- Changes in the composition of Maybank Indonesia's Board of Commissioners, with the appointment of Dato' Sri Khairussaleh Ramli as President Commissioner and Dato' Zulkiflee Abbas Abdul Hamid as Commissioner through the Annual General Meeting of Shareholders held on 25 March 2022. With the appointment of these Board of Commissioners members, the membership structure and composition of Maybank Indonesia's Board of Commissioners are in accordance with OJK Regulation 55/POJK.03/2016 regarding the Governance of Commercial Banks.
- Changes in the composition of Maybank Indonesia's Board of Directors, with the appointment of Bambang Andri Irawan as Director of Information and Technology through the Annual General Meeting of Shareholders held on 25 March 2022.
- In order to strengthen the active oversight function of the Board of Commissioners over Information Technology, Maybank Indonesia established the Information and Technology Oversight Committee.
- Changes in the composition of the Integrated Good Corporate Governance members in the Maybank Indonesia Financial Conglomeration, so that the Committee membership is represented by each Financial Conglomeration member LJK.
- Changes in the composition of the Audit Committee, Risk Monitoring Committee, and Nomination and Remuneration Committee related to the new composition of the Board of Commissioners.
- The Bank also provided socialisation and/or training on Compliance Culture Awareness to all Bank employees, conducting Compliance Safaris to various regions.
- Maybank Indonesia disbursed dividends for the fiscal year 2022 in a timely manner, i.e., 30 days after approval by Shareholders at the 2022 Annual General Meeting of Shareholders.
- Continuing initiatives since 2019, the Bank consistently provided training/socialisation to employees in units and/or branch offices regarding Compliance Awareness to enhance understanding and awareness of compliance culture, which is part of the corporate culture.
- Implementing the performance assessment policy of the Board of Commissioners and Committee Evaluation of the Board of Commissioners through the Board of Commissioners and Committee Effectiveness Evaluation (BEE) framework for the year 2022.
- Bestowal of "The Best Responsibility of the Board" award in the Largest Market Capitalisation Emitent category. The award was presented by the Indonesian Institute for Corporate Directorship (IICD) at the 13th IICD Corporate Governance Award 2022 event on 27 May 2022.
- Creating and conducting socialisation on Internal Regulation governance aimed at realising good Internal Regulation governance in the Bank.
- Ensuring that Internal Regulation governance is in accordance with the applicable hierarchy and avoiding overlaps between issued Internal Regulations.
- Enhancing the quality of training materials for new and existing employees as well as work references through internal regulation governance, thus improving the evaluation process of task implementation.
- Managing vital documents and company inactive documents bankwide in accordance with document governance standards referring to legislation and based on applicable best practices, thus creating good, safe, structured, and effective company document management in line with efforts to provide document usage support for business purposes and policy formulation.
- Updating charters for the Risk Monitoring Committee and Information and Technology Oversight Committee, in accordance with current regulations.

2023

- The Bank held the Annual General Meeting of Shareholders physically and electronically using the KSEI Electronic General Meeting System Application ("eASY.KSEI Application") provided by PT Kustodian Sentral Efek Indonesia ("KSEI"), in accordance with the provisions of the Financial Services Authority ("OJK") Regulation Number 15/POJK.04 /2020 regarding the Plan and Implementation of General Meeting of Shareholders of Public Companies, Financial Services Authority Regulation Number 16/POJK.04/2020 regarding the Implementation of Electronic General Meeting of Shareholders of Public Companies, KSEI Regulation Number XI-B regarding Procedures for Implementing Electronic General Meeting of Shareholders Accompanied by Voting through KSEI Electronic General Meeting System ("eASY. KSEI"), and Article 11 paragraph 1 of the Bank's Articles of Association. The Bank has also provided an alternative electronic proxy (e-Proxy) for shareholders to attend and vote at the Meeting through the eASY.KSEI application, as a fulfilment of the provisions of Article 27 OJK Regulation 15
- The Bank paid the 2022 Cash Dividend to Shareholders in a fair and timely manner. All Shareholders were treated equally and received the Cash Dividend in less than 30 days after it was approved by the Shareholders in the General Meeting of Shareholders. The Cash Dividend was paid to all Shareholders on 28 April 2023, following approval at the Annual General Meeting of Shareholders on 31 March 2023
- In accordance with the Regulation of the Financial Services Authority of the Republic of Indonesia Number 17 of 2023 concerning the Implementation of Governance for Commercial Banks and in order to improve the management of Shareholders' rights in the implementation of Dividend Distribution, the Bank has an Internal Policy regarding Dividend Distribution, which is contained in the Board of Directors Regulation No. PER.DIR.2024.001/DIR COMPLIANCE concerning "Guidelines for the Process and Mechanism of the Company's Dividend Payment to Shareholders", so that the Bank's Dividend Distribution to Shareholders can be implemented in accordance with applicable laws and regulations and guided by good governance for the Bank, while still taking into account the interests of the Bank. This Board of Directors Regulation contains instructions for the implementation of activities for work units related to the Bank's Dividend Distribution to Shareholders, so that it is expected that the implementation of these activities can be carried out more effectively, accountably, organised and timely, in compliance with applicable regulations. This Internal Policy has been communicated to Shareholders and is available on the Bank's website
- 2023, the Bank announces the results of the AGM, including each resolution and the voting results for each resolution, to the Public on the next business day
- Holding the Annual General Meeting of Shareholders, utilising e-proxy facilities as mandated by OJK Regulation No. 16/POJK.04/2020 regarding the Implementation of Electronic Annual General Meetings of Public Companies (e-RUPS) using the eASY.KSEI application (utilising e-Voting eASY.KSEI feature and live streaming webinar of the AGM).
- Changes in the composition of the Audit Committee, Risk Monitoring Committee, and Nomination and Remuneration Committee related to the new composition of the Board of Commissioners.
- The Bank also provided socialisation and/or training on Compliance Culture Awareness to all Bank employees, conducting Compliance Safaris to various regions.
- Maybank Indonesia disbursed dividends for the fiscal year 2023 in a timely manner, i.e., 30 days after approval by Shareholders at the 2023 Annual General Meeting of Shareholders.
- Continuing initiatives since 2019, the Bank consistently provided training/socialisation to employees in units and/or branch offices regarding Compliance Awareness to enhance understanding and awareness of compliance culture, which is part of the corporate culture.
- Implementing the performance assessment policy of the Board of Commissioners and Committee Evaluation of the Board of Commissioners through the Board of Commissioners and Committee Effectiveness Evaluation (BEE) framework for the year 2023. The performance assessment of the Board of Commissioners is also conducted by the Board of Directors.
- Receiving "The Best Responsibility of the Board" award in the Largest Market Capitalisation Emitent category. The award was presented by the Indonesian Institute for Corporate Directorship (IICD) at the 14th IICD Corporate Governance Award 2022 event on 18 September 2023.
- Creating and conducting socialisation on Internal Regulation governance aimed at realising good Internal Regulation governance in the Bank.
- Ensuring that Internal Regulation governance is in accordance with the applicable hierarchy and avoiding overlaps between issued Internal Regulations.

- Enhancing the quality of training materials for new and existing employees as well as work references through internal regulation governance, thus improving the evaluation process of task implementation.
- Managing vital documents and company inactive documents bankwide in accordance with document governance standards referring to legislation and based on applicable best practices, thus creating good, safe, structured, and effective company document management in line with efforts to provide document usage support for business purposes and policy formulation.
- In connection with the issuance of OJK Regulation No. 17 of 2023 regarding the Implementation of Governance for Commercial Banks, the Bank made comprehensive adjustments to Bank governance policies; among others, to the Board of Directors Guidelines, Board of Commissioners Guidelines, Committee Guidelines, and other internal policies.
- PT Bank Maybank Indonesia Tbk was one of the Winners of the Annual Report Award (ARA) 2022. ARA is organised by the National Committee on Governance Policy ("KNKG"). The Indonesia Stock Exchange consistently supports the ARA event from year to year, with the aim of encouraging companies to be more open and clearer in providing disclosures regarding corporate governance practices and sustainability, thereby increasing public trust, including investors and shareholders.
- To implement OJK Regulation No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks, which was passed in September 2023, Maybank Indonesia has made adjustments to its governance documents as a form of the Bank's regulatory compliance. The regulations that have been adjusted include the Corporate Governance Company Bylaws, the Charters of the Board of Directors and the Board of Commissioners, the Charter for all Committees at the Board of Directors Level and the Board of Commissioners Levels, and other related regulations.
- The Governance Framework for the Maybank Indonesia iB Unit refers to OJK Regulation No. 2 of 2024 concerning the Implementation of Sharia Governance for Sharia Commercial Banks and Sharia Business Units, which was passed in February 2024. As an internal implementing regulation for the governance, the Maybank Indonesia iB Unit has in place a Sharia Governance Policy that is made certain to align with the referred OJK Regulation.
- Received the "The Best Disclosure and Transparency" and "Top 50 Big Cap Issuers" awards, the award was given by the Indonesian Institute for Corporate Directorship (IICD) at the 15th IICD Corporate Governance Award 2024 on 25 November 2024.
- In connection with the issuance of OJK Regulation No. 30 of 2024 concerning Financial Conglomeration and Financial Conglomeration Holding Companies, which was passed in December 2024. Maybank Indonesia meets the criteria as a financial Conglomeration as specified in Article 2 paragraph (1) of the referred OJK regulation No. 30 of 2024, and thus, will submit an application for the establishment of a Financial Conglomeration Holding Company to the OJK, 6 (six) months since the issuance of OJK Regulation No. 30 of 2024.
- In connection with the issuance of OJK Regulation No. 15 of 2024 concerning the Integrity of Bank Financial Reports, which was enacted in October 2024, Maybank Indonesia has issued a Company Regulation concerning the Integrity of Financial Reporting. In addition, the Bank has also prepared a plan and framework to implement OJK Regulation No. 15 of 2024 at Maybank Indonesia.

2024

- In 2024, Maybank Indonesia made changes to the composition of its Board of Directors, Board of Commissioners, and Sharia Supervisory Board as a strategic step to strengthen leadership and encourage sustainable growth amidst increasingly complex industry dynamics. The changes in the composition of the Board of Directors, Board of Commissioners, and Sharia Supervisory Board aim to deliver on the Bank's commitment to adapting to market demands and ensuring more responsive and adaptive management to future challenges and opportunities.
- In line with the changes in the compositions of the Board of Directors, Board of Commissioners, and Sharia Supervisory Board, Maybank Indonesia also made some changes to the membership composition of Committees at both the Board of Directors and the Board of Commissioners levels, in addition to subsequent changes due to the changes to the compositions of the Board of Directors, Board of Commissioners, and Sharia Supervisory Board.

- As part of an effort to strengthen the implementation of the OJK Regulation No. 8 of 2023 Concerning the Implementation of Anti-Money Laundering, Prevention of Terrorism Financing, and Prevention of Proliferation of Weapons of Mass Destruction Funding Programs in the Financial Services Sector/PPSPM ("OJK Regulation 8/2023"), Maybank Indonesia is always committed to implementing a series of integrated strategic steps, including:
 1. Issuing Policies and Procedures
 2. Ensuring the Implementation of AML, PPT, and PPSPM Programs
 3. Setting up a Special Work Unit and/or Appointing a Responsible Official
 4. Ensuring Discussion of AML, PPT, and PPSPM Programs in Board of Directors Meetings
 5. Ensuring Effective Audit Functions
 6. Handling Issues Related to AML, PPT, and PPSPM
 7. Providing Approval for Fraud Follow-up Reports (LTKM)
 8. Organising training related to AML, PPT, and PPSPM Programs
- The Bank holds an Annual General Meeting of Shareholders physically and electronically using the KSEI Electronic General Meeting System Application ("Application eASY. KSEI") provided by PT Kustodian Sentral Efek Indonesia ("KSEI"), in accordance with the provisions of the Financial Services Authority ("OJK") Regulation Number 15/ POJK.04/2020 concerning the Planning and Convention of General Meetings of Shareholders of Public Companies, Financial Services Authority Regulation Number 16/ POJK.04/2020 concerning the Convention of General Meetings of Shareholders of Public Companies Electronically, KSEI Regulation Number XI-B concerning Convention Procedures for General Meetings of Shareholders Electronically Accompanied by Voting through the KSEI Electronic General Meeting System ("eASY.KSEI"), and Article 11 paragraph 1 of the Bank's Articles of Association. The Bank has also provided an alternative electronic power of attorney (e-Proxy) for shareholders to attend and vote at the Meeting through the eASY. KSEI application, in fulfilment of the provisions of Article 27 OJK Regulation 15.
- The Bank paid Cash Dividends for the 2023 Financial Year to Shareholders fairly and on time. All Shareholders were treated equally and received Cash Dividends within 30 days after being approved by Shareholders in the General Meeting of Shareholders. Cash Dividends were paid to all Shareholders on 30 April 2024, after being approved in the Annual GMS held on 31 March 2023.
- In 2024, the Bank announced the results of the Annual GMS and Extraordinary GMS, including each decision and voting results for each decision, to the Public on the following business day.
- Routinely disseminated information on Internal Regulation governance to all Work Units with the aim of realising effective Internal Regulation governance. Ensured that Internal Regulation governance remained compliant with the applicable hierarchy and avoided overlaps between issued Internal Regulations.
- Paid benchmark visits on archive management at other institutions, updated the Company's archive management policy, and socialised the policy to all branch offices and head offices, thereby increasing awareness of better company archive management.
- Based on OJK Regulation No. 8 of 2023 concerning the Implementation of Anti-Money Laundering, Prevention of Terrorism Financing, and Prevention of Proliferation of Weapons of Mass Destruction Funding Programs in the Financial Services Sector, the Board of Commissioners and the Board of Directors are mandated to provide active oversight of the Bank's AML/CFT Program implementation. To provide stronger oversight, the Board of Commissioners/ Board of Directors may consider attending AML/CFT Refreshment Training to update and enhance their understanding of the risks and dynamics of local AML/CFT/Sanctions and ABC (Anti-Bribery & Corruption) practices. Such refreshment training was conducted on 22 November 2024 to share insights on the expectations of OJK/PPATK, aimed at assisting MBI in improving our capabilities to mitigate AML/CFT risks.

2025

- The Bank holds the Annual General Meeting of Shareholders physically and electronically using the KSEI Electronic General Meeting System Application ("Application eASY.KSEI") provided by PT Kustodian Sentral Efek Indonesia ("KSEI"), in accordance with the provisions of Financial Services Authority ("OJK") Regulation Number 15/POJK.04/2020 concerning the Planning and Convention of General Meetings of Shareholders of Public Companies, Financial Services Authority Regulation Number 16/POJK.04/2020 concerning the Convention of General Meetings of Shareholders of Public Companies Electronically, KSEI Regulation Number XI-B concerning Convention Procedures for General Meetings of Shareholders Electronically Accompanied by Voting through the KSEI Electronic General Meeting System ("eASY.KSEI"), and Article 11 paragraph 1 of the Bank's Articles of Association. The Bank has also provided an alternative electronic power of attorney (e-Proxy) for shareholders to attend and vote at the Meeting through the eASY. KSEI application, in fulfilment of the provisions of Article 27 of OJK Regulation 15.
- The Bank paid Cash Dividends for the 2024 Financial Year to Shareholders fairly and on time. All Shareholders were treated equally and received Cash Dividends within 30 days after being approved by Shareholders in the General Meeting of Shareholders. Cash Dividends were paid to all Shareholders on 9 May 2025, after being approved in the Annual GMS held on 11 April 2025.
- Received the "The Best Disclosure and Transparency" and "Top 50 Big Cap Issuers" awards, the awards were presented by the Indonesian Institute for Corporate Directorship (IICD) at the 15th IICD Corporate Governance Award 2025 on 15 September 2025.
- Throughout 2025, the Bank issued 320 Internal Regulations consisting of 16 Company Regulations, 180 Board of Directors Regulations, and 124 Work Unit Regulations.
- Routinely updated and disseminated the Internal Regulation governance policy to all work units within the Bank with the aim of realising effective Internal Regulation governance.
- Ensured that Internal Regulation governance remained compliant with the applicable hierarchy and avoided overlaps between issued Internal Regulations.
- Managed the Bank's vital and inactive archives in accordance with document governance standards referring to laws and based on prevailing best practices, and routinely conducted archive management benchmark visits to other banks once a year.
- Developed a Record Management System application for archive management at the Cikupa Record Center and the management of vital archives managed by the Corporate Secretary.
- Conducted socialisation and review of the issuance of the latest provisions on the Implementation of Governance for Commercial Banks and ensured its implementation.
- Conducted socialisation of the External Regulation governance policy to work units within the Bank with the aim of realising effective external regulation governance.

CORPORATE GOVERNANCE ROADMAP

In line with the Company's values and aspirations to prioritize Humanising Financial Services, Maybank Indonesia is committed to building and strengthening the implementation of Good Corporate Governance (GCG) as the primary foundation for creating sustainable value for all stakeholders. This commitment is manifested through continuous improvement of governance quality, referencing best practices and prevailing GCG standards, to ensure robust compliance, transparency, and responsible decision-making. In support of achieving this vision, Maybank Indonesia has established and consistently implemented the Bank's GCG Roadmap, as follows:



In financial year 2026, the Bank's governance roadmap focuses on strengthening governance effectiveness across the financial conglomerate through the following key initiatives:

1. Strengthening the role as Financial Holding Company

- Enhancing the role and accountability of Maybank Indonesia as the Financial Holding Company in accordance with POJK OJK Regulation No. 30 year 2024 of Financial Conglomerate dan Holding Company of Financial Conglomeration;
- Strengthening oversight, coordination, and governance direction across sister companies within the financial conglomerate.

2. Integrated Governance Frameworks Across Sister Companies

- Aligning governance policies, codes of conduct, compliance standards, and internal control frameworks across merged and affiliated sister companies.

- Ensuring consistency in governance implementation while respecting business-specific characteristics.
- Strengthening integrated risk management, compliance, and internal audit functions at the conglomerate level.
- Enhancing risk identification, monitoring, and mitigation for intra-group transactions, strategic initiatives, and merger-related risks.

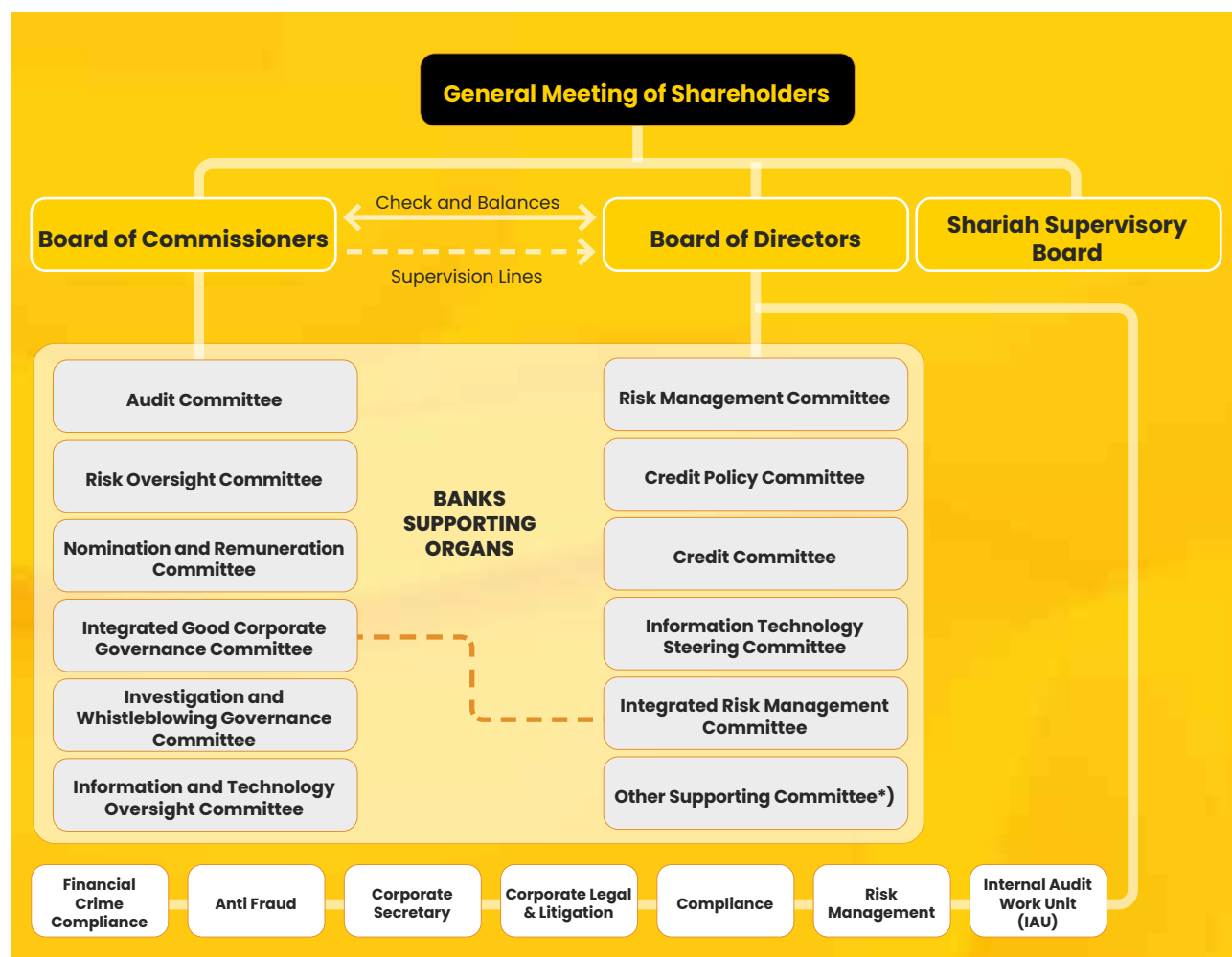
3. ESG and Sustainability Governance at Conglomerate Level

- Embedding Environmental, Social, and Governance (ESG) principles into conglomerate governance, strategy, and performance management.
- Strengthening sustainable finance governance and alignment with the Maybank Group's sustainability agenda.

4. Digital and Data-Driven Governance Oversight

Leveraging integrated information systems and data analytics to support governance reporting, compliance monitoring, and Board-level oversight across the financial conglomerate.

BANK'S GOVERNANCE STRUCTURE



*) Komite Pendukung lainnya yang dimaksud memiliki garis pelaporan dan garis koordinasi dengan Direksi serta sejumlah Satuan Kerja yang independen. Deskripsi mengenai Komite pendukung lainnya sebagaimana dijelaskan lebih lanjut dibawah ini. Komite pendukung lainnya yang dimaksud adalah Asset and Liabilities Management (ALM) dan Asset and Liabilities Management Committee (ALCO), Komite Restrukturisasi Kredit, Komite Audit Internal, Komite Sumber Daya Manusia, Komite Disiplin Human Capital, Komite Pengarah Transformasi, dan Komite Pengarah Bersama.

----- Garis Koordinasi

Maybank Indonesia has a comprehensive and clearly defined Corporate Governance structure, covering the positions, functions, division of duties and responsibilities, work mechanisms, decision-making processes, and reporting systems of each of its organs. This Governance structure has been devised and implemented pursuant to all applicable regulatory provisions, including Financial Services Authority (OJK) regulations and good governance practices. It is an adequate structure that lays the primary foundation for an effective, consistent, and sustainable implementation of Governance principles to meet Stakeholder expectations.

Maybank Indonesia's Governance structure consists of the General Meeting of Shareholders (GMS) as the highest organ, the Board of Commissioners, and the Board of Directors. This structure clearly separates supervisory and management functions, ensuring an effective balance between supervisory and management functions in strategic and operational decision-making.

The Board of Commissioners oversees the Bank's policies and management carried out by the Board of Directors and provides advice to ensure prudent management of the Bank, in accordance with laws and regulations and good governance principles.

In carrying out its duties, as mandated by the Financial Services Authority (OJK) Regulation on Governance for Commercial Banks, the Board of Commissioners has established the following committees:

1. Audit Committee;
2. Risk Monitoring Committee;
3. Nomination and Remuneration Committee;
4. Integrated Governance Committee;

In addition to the committees required by regulation, the Board of Commissioners has also established other supporting committees:

5. Governance Investigation and Whistleblowing Committee;
6. Information Technology Monitoring Committee.

The Board of Directors holds a representative and managerial mandate and is responsible for the day-to-day management of the Bank's operations, including the formulation and implementation of short-term and long-term strategies, policies, and initiatives while upholding the principle of prudence and compliance with applicable regulations. In carrying out these functions, as mandated by the Financial Services Authority (OJK) Regulation on Governance for Commercial Banks, the Board of Directors of Maybank Indonesia is supported by the following committees:

1. Risk Management Committee;
2. Credit Policy Committee;
3. Credit Committee;
4. Information Technology Steering Committee; and
5. Integrated Risk Management Committee, to ensure that decision-making processes are carried out in a measured, controlled manner, and in line with the Bank's risk profile.

In addition to the committees required by regulations, the Bank also establishes other committees according to business needs and complexity, as determined by a Board of Directors Decree. These include the Assets and Liabilities Committee (ALCO), the Credit Restructuring Committee, the Impairment Committee, the Internal Audit Committee, the Human Capital Committee, the Human Capital Discipline Committee, the Information and Technology Steering Committee, and the Transformation Steering Committee.

As mandated by OJK Regulations, Conventional Commercial Banks with Sharia Business Units (UUS) are required to have a Sharia Supervisory Board with oversight duties and functions oversight of the implementation of UUS activities in accordance with Sharia Principles. To ensure compliance with the Sharia Principles, the Bank is required to implement Sharia Governance.

The implementation of Sharia Governance can be supported by the membership of Sharia Supervisory Board members in committees supporting the implementation of the Board of Commissioners' duties. This is evident in the membership of the Maybank Indonesia Sharia Supervisory Board on the Audit Committee and the Risk Monitoring Committee.

In carrying out its duties, the Board of Directors is supported by the Corporate Secretary function and independent work units and controls, namely the Internal Audit Unit (SKAI), the Risk Management Directorate, the Compliance Unit, the Corporate Legal & Litigation Unit, and the Financial Crime Compliance (FCC) and Anti-Fraud Units.

The implementation of Good Corporate Governance is strengthened through a soft structure consisting of policies, guidelines, and charters that regulate the work procedures and the division of authority and responsibilities of the Board of Commissioners, the Board of Directors, and relevant committees. These documents serve as the foundation for ensuring the Bank's supervisory and management functions are carried out consistently, transparently, and accountably.

Furthermore, Maybank Indonesia continuously applies the principles of checks and balances, risk management, and an effective internal control system, in accordance with regulatory requirements and best practices for good corporate governance. The implementation of Good Corporate Governance in line with standards and best practices is a key factor in supporting the achievement of the Bank's vision, mission, and long-term goals, while creating sustainable added value for all stakeholders.

SELF-ASSESSMENT RESULTS OF GOOD CORPORATE GOVERNANCE IMPLEMENTATION IN 2025

Assessment Procedures and Criteria

The Bank conducted a self-assessment on the implementation of Good Corporate Governance within Maybank Indonesia based on the provisions of Financial Services Authority Regulation Number 17 of 2023 and Financial Services Authority Circular Letter No.13/SEOJK.03/2017 regarding the Implementation of Good Corporate Governance for Commercial Banks.

The Bank consistently implements the five basic principles of Good Governance, consisting of Transparency, Accountability, Responsibility, Independence, and Fairness, to produce a Governance Rating, which is a crucial factor in determining the Bank's Soundness Level in accordance with OJK Regulation No. 4/POJK.03/2016. To ensure the implementation of the five basic principles of Good Governance, the Bank conducts periodic self-assessments covering at least sixteen (16) governance implementation assessment factors, namely:

1. Implementation of the duties, responsibilities, and authority of the Board of Directors;
2. Implementation of the duties, responsibilities, and authority of the Board of Commissioners;
3. Completeness and implementation of Committee duties;
4. Handling 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. Provision of remuneration;
10. Provision of funds to related parties and the provision of large amounts of funds;
11. Integrity of reporting and information technology systems;
12. The Bank's strategic plan;
13. Shareholder aspects;
14. Implementation of anti-fraud strategies, including anti-bribery;
15. Implementation of sustainable finance, including the implementation of social and environmental responsibility; and
16. Implementation of Governance in KUB

In accordance with the provisions of Financial Services Authority Circular Letter No. 14/SEOJK.03/2025 concerning the Implementation of Governance for Commercial Banks, banks with UUSs, such as Maybank Indonesia, have another self-assessment factor in addition to the 16 (sixteen) assessment factors for the implementation of governance as mentioned previously, which is the implementation of the duties, responsibilities, and authorities of the Sharia Supervisory Board (SSB).

Method and Parties Conducting Assessment

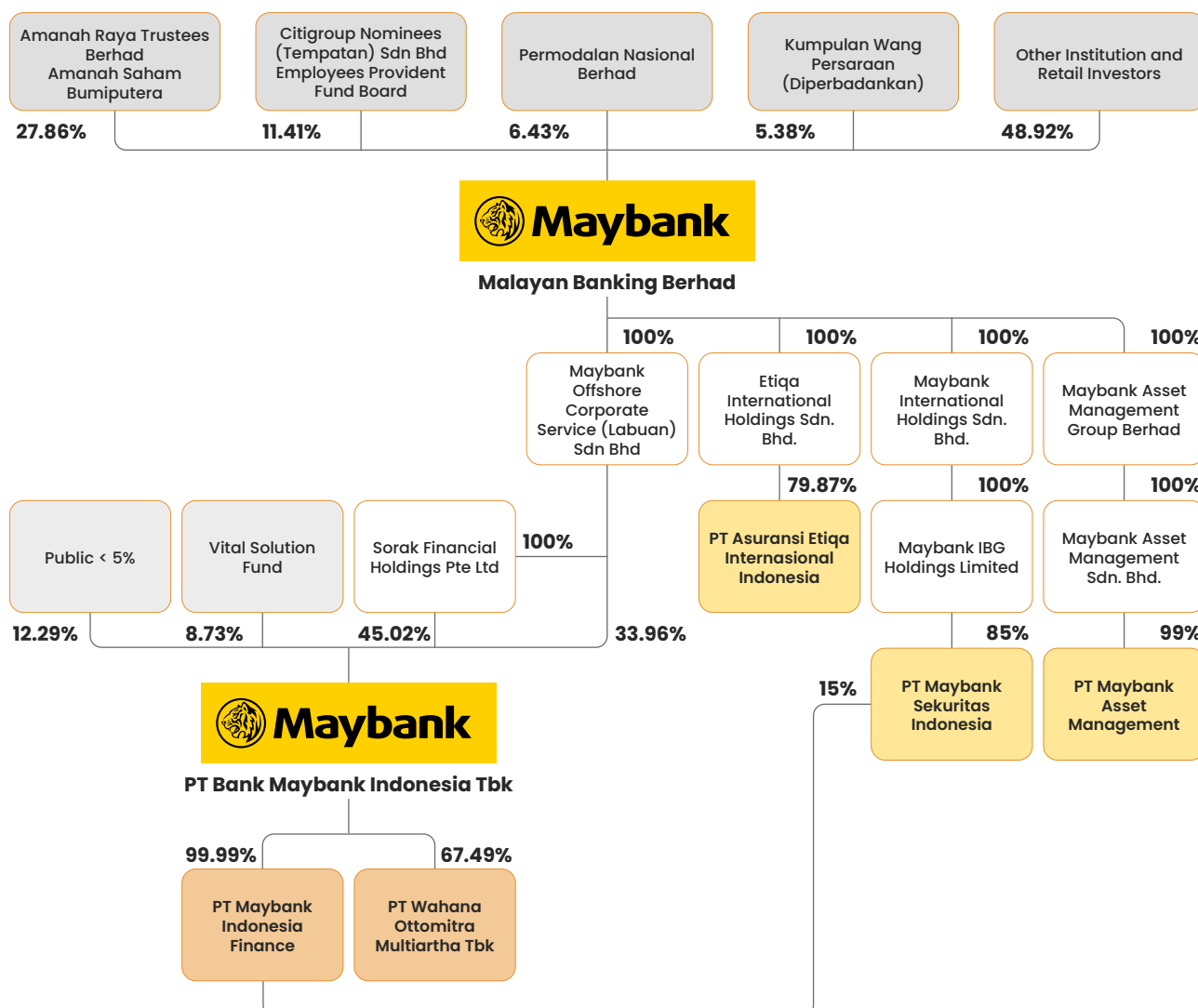
Assessment of the implementation of Governance is conducted using the self-assessment method. This assessment involves the Board of Commissioners, Board of Directors, Independent Parties, Executive Officers and independent units in order to produce a comprehensive and structured assessment of the effectiveness of the Governance system and the quality of the Bank's Governance results. This self-assessment also includes the implementation of Governance in subsidiaries in accordance with applicable regulations.

Results of Self-Assessment

The results of the self-assessment of the Bank's GCG implementation on a consolidated basis for the 2nd Semester of 2025 are as follows;

Factors of Assessment	Rating			Consolidation
	Bank Individuals	MIF	WOMF	
	Weight 91,88%	Weight 4,44%	Weight 3,68%	
Governance	2	1	2	2

INFORMATION ON MAJOR AND CONTROLLING SHAREHOLDERS



GENERAL MEETING OF SHAREHOLDERS

The General Meeting of Shareholders (GMS) is the highest organ in the Bank that has authority not granted to the Board of Commissioners or the Board of Directors, within the limits set forth in the Law on Limited Liability Companies and/or the Bank's Articles of Association. The GMS consists of: Annual GMS (AGMS) and Extraordinary GMS (EGMS).

The Annual GMS must be held no later than 6 (six) months after the financial year ends. While the Extraordinary GMS can be held at any time based on the need for the interests of the Company. In 2025, Maybank Indonesia held an Annual General Meeting of Shareholders on 11 April, 2025, which is 4 months after the end of the financial year.

LEGAL BASIS

The legal basis for the implementation of the Maybank Indonesia GMS held in 2025 refers to the following regulations:

1. Law No. 40 of 2007 concerning Limited Liability Companies.
2. OJK Regulation No. 15/POJK.04/2020 concerning the Plan and Implementation of General Meeting of Shareholders of Public Companies.
3. OJK Regulation No. 16/POJK.04/2020 concerning the Implementation of Electronic General Meetings of Shareholders for Public Companies.
4. Articles of Association of the Bank.

RIGHTS AND AUTHORITIES OF SHAREHOLDERS IN THE GMS

Shareholders have rights over their shares so that their rights are protected and can be exercised in accordance with laws and regulations and the Bank's Articles of Association. Shareholders have the right to attend the GMS, express their opinions and cast their votes in the decision-making process, and obtain various information related to the agenda of the Meeting. In the GMS forum, shareholders are entitled to obtain information relating to the Company from the Board of Directors and/or the Board of Commissioners, as long as it is related to the agenda of the meeting and does not conflict with the interests of the Company.

Regarding other agenda, the GMS is not entitled to make decisions, unless all shareholders are present, and/or represented, at the GMS and agree to the addition of meeting agenda items. The resolution on the added agenda must be approved unanimously.

The authority of GMS in Maybank Indonesia in line with Law No. 40 of 2007 on Limited Liability Companies are as follows:

- a. Decide on the deposit of shares in the form of money and/or in other forms, for example in the form of immovable objects
- b. Approve whether or not shareholders and other creditors who have claims against the Company can exercise their rights of collection as compensation for the obligation to deposit the price of the shares they have taken
- c. Approve the repurchase of shares that have been issued
- d. To approve the capital increase of the Company
- e. Decide on the reduction of the Company's capital
- f. Deciding the use of net profit including the determination of the amount of allowance for reserves
- g. Regulate the procedure for taking dividends that have been put into a special reserve
- h. Deciding on the merger, consolidation, acquisition, or separation, the filing of a petition for the Company to be declared bankrupt, the extension of the period of incorporation, and the dissolution of the Company
- i. Deciding on the division of duties and management authority among the Board of Directors in the event that the Board of Directors consists of 2 or more members of the Board of Directors
- j. Appoint members of the Board of Directors
- k. Determine the provisions on the amount of salary and/or other allowances of members of the Board of Directors
- l. Deciding on the authority of the Board of Directors to represent the Company in the event that the Board of Directors is more than 1 person
- m. Approve to transfer the Company's assets, or make debt collateral for the Company's assets, which constitute more than 50% of the total net assets of the Company in one or more transactions, whether related to each other or not
- n. Approve whether or not the Board of Directors can file a bankruptcy petition against the Company to the Commercial Court
- o. Dismiss any member of the Board of Directors at any time by stating the reasons thereof
- p. Revoke or uphold the decision of temporary dismissal of members of the Board of Directors that has been determined by the Board of Commissioners
- q. Appoint members of the Board of Commissioners
- r. Determine the provisions regarding the amount of honorarium and/or other allowances for members of the Board of Commissioners

FAIR TREATMENT OF SHAREHOLDERS

Maybank Indonesia upholds the principle of equality by ensuring fair treatment for all shareholders. This commitment is demonstrated, among others, through transparency regarding shareholders' rights to receive a portion of the Company's profits, including the disclosure of the target dividend payout ratio.

Maybank Indonesia is also committed to maintaining high standards of transparency and accountability to its shareholders. This commitment is reflected in the provision of information that is timely, adequate, clear, accurate, comparable, and easily accessible to stakeholders in accordance with their respective rights. Shareholders can access such information through the Bank's website, the Indonesia Stock Exchange website, and the PT Kustodian Sentral Efek Indonesia website.

MECHANISM FOR THE HOLDING OF ANNUAL GMS

The mechanism for holding the Company's AGMS in 2025 was in accordance with the Bank's Articles of Association and OJK Regulation No.15/POJK.04/2020 regarding the Plan and Implementation of the General Meeting of Shareholders of Public Companies, as well as OJK Regulation No.16/POJK.04/2020 regarding the Implementation of the Electronic General Meeting of Shareholders of Public Companies.

The Company's AGMS in 2025 was also held electronically, in accordance with the provisions in the OJK Regulation No. 16/POJK.04/2020 concerning the Implementation of Electronic General Meetings of Shareholders of Public Companies.

Stages of the Annual GMS on 11 April 2025

AGMS 11 APRIL 2025			
		Activities	Terms
Notice of AGM to Regulators		Notification Letter of AGMS Plan to the Financial Services Authority (OJK) and the Indonesia Stock Exchange (IDX) via e-Reporting on 25 February 2025.	Notification of the GMS plan shall be submitted to OJK at the latest 5 (five) business days prior to the date of the GMS announcement to the public. In the event that there is an amendment to the agenda of the meeting, the Public Listed Company must submit the amendment to OJK at the latest at the time of the invitation to the GMS.
AGMS Announcement	Publication	Announced through the Indonesia Stock Exchange website, PT Kustodian Sentral Efek Indonesia website and the Bank's website www.maybank.co.id on 5 March 2025.	The announcement of the GMS is made through the e-RUPS provider's website, the stock exchange website and the Public Company's website in Indonesian and foreign languages, at the latest 14 (fourteen) days before the date of the GMS Announcement.
	Report to Regulator	Proof of the AGMS Announcement on the Indonesia Stock Exchange website, PT Kustodian Sentral Efek Indonesia website and the Bank's website has been submitted to OJK and IDX by e-Reporting on 5 March 2025.	
Invitation to the AGMS and Explanation of the AGMS Agenda	Publication	Announced through the Indonesia Stock Exchange website, PT Kustodian Sentral Efek Indonesia website and the Bank's website www.maybank.co.id on 20 March 2025.	The invitation to the GMS shall be made through the e-RUPS provider's website, the stock exchange's website and the Public Company's website in Indonesian and foreign languages, at the latest 21 (twenty-one) days prior to the GMS.
	Report to Regulator	Evidence of the AGMS Invitation on the Indonesia Stock Exchange website, PT Kustodian Sentral Efek Indonesia website and the Bank's website has been submitted to OJK and IDX by e-Reporting on 20 March 2025.	
THE HOLDING OF AGMS ON 11 APRIL 2025			
Summary of AGMS Minutes (Results)	Publication	The Summary of AGMS Minutes was announced on the Indonesia Stock Exchange website, PT Kustodian Sentral Efek Indonesia website and the Bank's website www.maybank.co.id on 14 April 2025.	Announcement of the Summary of Minutes of the GMS is made on the e-RUPS provider's website, the stock exchange website and the Public Company's website in Indonesian and foreign languages, no later than 2 (two) working days after the GMS is held.
	Report to Regulator	Proof of announcement shall be submitted to OJK (Capital Market and Supervisor) and IDX (e-Reporting) on 14 April 2025.	Proof of announcement of the summary of the RUPS minutes must be submitted to OJK 2 (two) working days after the announcement.
Minutes of the AGMS		The minutes of the AGMS were submitted to OJK on 7 May 2025.	The minutes of the GMS must be submitted to OJK no later than 30 (thirty) days after the GMS is held.

Process of Holding AGMS on 11 April 2025

Date and Time	Friday, 11 April, 2025 at 14.11 – 15.24 WIB
Venue	Function Room, Sentral Senayan III, 28th Floor, Jalan Asia Afrika No. 8 Gelora Bung Karno, Senayan, Jakarta 10270. The Company's Annual General Meeting of Shareholders is held physically and electronically using the KSEI Electronic General Meeting System Application ("eASY.KSEI Application") provided by PT Kustodian Sentral Efek Indonesia ("KSEI"), in accordance with the provisions of the Financial Services Authority Regulation ("OJK") Number 15/POJK.04/2020 concerning the Planning and Implementation of General Meetings of Shareholders of Public Companies, Financial Services Authority Regulation Number 16/POJK.04/2020 concerning the Implementation of General Meetings of Shareholders of Public Companies Electronically, KSEI Regulation Number XI-B concerning Procedures for Implementing General Meetings of Shareholders Electronically Accompanied by Voting through the KSEI Electronic General Meeting System ("eASY.KSEI"), and Article 11 paragraph 1 of the Company's Articles of Association. In order to fulfill the provisions of Article 27 OJK Regulation 15, the Company has provided an alternative electronic power of attorney (e-Proxy) for shareholders to attend and vote at the Meeting through the eASY.KSEI application.
Quorum	60,226,880,733 SHARES (79.0221%) OF THE TOTAL 76,215,195,821 SHARES.
Chairman of the AGMS	Dato' Sri Khairussaleh Ramli as President Commissioner, based on the Circular Resolution of the Board of Commissioners dated 24 February 2025.
Attendance of members of the Board of Commissioners including the President Commissioner	Dato' Sri Khairussaleh Ramli as the Chairman of the AGMS along with all other members of the Board of Commissioners were physically present at the Meeting.
Attendance of the Chairman of the Audit Committee	Mr. Achjar Iljas as the Chairman of the Audit Committee was physically present at the Meeting.
Attendance of the Chairman of the Nomination and Remuneration Committee	Mr. Hendar as the Chairman of the Nomination and Remuneration Committee was physically present at the Meeting.
Attendance of the Chairman of the Risk Monitoring Committee	Mr. Hendar as the Chairman of the Risk Monitoring Committee was physically present at the Meeting.
Attendance of members of the Board of Directors including the President Director	Mr. Steffano Ridwan as the President Director along with Mr. Irvandi Ferizal, Mr. Effendi, Mr. Ricky Antariksa, Mr. Bambang Andri Irawan, Mr. Shaiful Adhli Yazid, Mrs. Yessika Effendi, Mr. Romy Hardiansyah and Mr. Bianto Surodjo as the Company's Director were physically present at the Meeting.
Attendance of Sharia Supervisory Board	Mr. M. Sa'ad Ih as the Chairman of the Sharia Supervisory Board, Mr. Sodikun and Mr. Ahmad Satori as a Member of the Sharia Supervisory Board were physically present at the Meeting.
Attendance of Compliance Director	Mrs. Yessika Effendi as the Compliance Director was physically present at the Meeting.
Independent Party to calculate the quorum and vote on the AGMS decision	Notaris Aulia Taufani, S.H.
Number of shareholders who raised questions and/or gave opinions	After completing the discussion on each Meeting Agenda, the Chairman of the Meeting provided an opportunity for shareholders/shareholder proxies to ask questions/express opinions. There were shareholders/shareholders' proxies who raised questions in the First and Fourth Agenda of the Meeting. The questions raised by shareholders/shareholders' proxies have been answered by the Company's Board of Directors in the Meeting. Details regarding the questions and the answers has been fully stated in the Minutes of the Meeting.

AGMS decision-making mechanism	Decision-making is done by voting verbally and electronically. All of the Agendas of the Meeting were approved by majority vote, where decision-making is done by voting verbally. In the First Agenda of the Meeting, there were shareholders and/or shareholder proxies who abstained, namely 5,432,300 shares, or 0.0090% of the total valid shares present at the Meeting and there were shareholders and/or shareholders' proxies who expressed their disagreement, namely 818,083 shares or 0.0014% of the total valid shares present at the Meeting. In the Second Agenda of the Meeting, there were shareholders and/or shareholder proxies who expressed their disagreement, namely 120,300 shares or 0.0002% of the total valid shares present at the Meeting. In the Third Agenda of the Meeting, there were shareholders and/or shareholder proxies who expressed their disagreement, namely 120,000 shares or 0.0002% of the total valid shares present at the Meeting. In the Fourth Agenda of the Meeting, there were shareholders and/or shareholder proxies who expressed their disagreement, namely 818,383 shares or 0.0014% of the total valid shares present at the Meeting. In the Fifth Agenda of the Meeting, there were shareholders and/or shareholder proxies who expressed their disagreement, namely 120,300 shares or 0.0002% of the total valid shares present at the Meeting. In the Sixth Agenda of the Meeting, there were shareholders and/or shareholder proxies who expressed their disagreement, namely 120,000 shares or 0.0002% of the total valid shares present at the Meeting. In the Seventh Agenda of the Meeting, there were shareholders and/or shareholder proxies who expressed their disagreement, namely 120,000 shares or 0.0002% of the total valid shares present at the Meeting. In the Eighth Agenda of the Meeting, there were shareholders and/or shareholder proxies who expressed their disagreement, namely 120,000 shares or 0.0002% of the total valid shares present at the Meeting. Vote counting and validation of votes at the Meeting were carried out by a Notary.

ANNUAL GMS VOTE COUNTING PROCESS

The vote count and voting procedures at the Annual GMS of Maybank Indonesia are described in the Annual GMS Rules distributed to shareholders and read out by the Master of Ceremonies (MC) before the Annual GMS begins.

The complete disclosure of voting calculation and procedures is set out in the AGMS Rules which are announced/ uploaded in the Indonesia Stock Exchange website, PT Kustodian Sentral Efek Indonesia website and the Bank's website together with the Invitation to the AGMS.

RESOLUTIONS AND REALISATION OF RESULTS OF THE AGMS 2025

The Bank held an AGMS on 11 April 2025 resulting in the following agenda and resolutions:

First Agenda: Approval on the Company's Annual Report and Ratification of the Company's Consolidated Financial Statements for Financial Year ended on 31 December 2024.			Realisation
The Resolution was done through voting - There were 2 (two) shareholders and/or their proxies who raised questions/opinions; - Shareholders and/or their proxies who declared blank vote, amounted 5,432,300 shares or 0.0090% of the total shares who attended the Meeting; - Shareholders and/or their proxies who declared disagree vote, amounted 818,083 shares or 0.0014% of the total shares who attended the Meeting; The shareholders who agreed amounted to 60,220,630,350 shares or 99.9896% of the total shares who attended the Meeting. In accordance with Article 12 paragraph (7) of the Company's Articles of Association ("AoA") and Article 47 of OJK Regulation Number 15/POJK.04/2020, a blank vote is considered declared as the same vote with majority votes, therefore the total of agree votes amounted 60,226,062,650 shares or 99.9986% of the total shares who attended the Meeting. Therefore Meeting with majority vote, amounted 60,226,062,650 shares (99.9986%) has approved the following resolution: 1. Accept and approve the Annual Report of the Company for the Financial Year ended on 31 December 2024. 2. Ratify the Company's Consolidated Financial Statements dated 31 December 2024 and for the Financial Year ended on 31 December 2024, which has been audited by the Public Accountant Firm of "Purwanto, Sungkoro & Surja" (a member firm of Ernst & Young Global Limited) as stipulated in its report Number 00075/2.1032/AU.1/07/0703-2/1/1/2025 dated 20 February 2025 with audit opinion: "present fairly, in all material respects". 3. Ratify the Supervisory Report of the Board of Commissioners and the Sharia Supervisory Board of the Company for the Financial Year ended on 31 December 2024. 4. Provide acquit and discharge ("acquit et décharge") to the members of the Board of Directors and the Board of Commissioners of the Company for the management and supervision performed in the Financial Year 2024, as long as the management and supervisory actions are reflected in the Company's Annual Report for the year ended on 31 December 2024, and not breach any prudent banking principles and not included in the category of criminal offenses.			Has been realised in 2025
Vote Calculation			
Agree	Against	Abstain	
60,220,630,350 SHARES (99.9896%)	818,083 shares (0.0014%)	5,432,300 shares (0.0090%)	
Second Agenda: Determination on the Utilisation of the Company's Net Profit for Financial Year ended on 31 December 2024.			Realisation
The Resolution was done through voting - There were no shareholders and/or their proxies who asked questions/opinions; - There were no shareholders and/or their proxies who declared blank vote; - Shareholders and/or their proxies who declared disagree vote, amounted 120,300 shares or 0.0002% of the total shares who attended the Meeting; The shareholders who agreed amounted to 60,226,760,433 shares or 99.9998% of the total shares who attended the Meeting. Therefore, Meeting with majority vote, amounted 60,226,760,433 shares (99.9998%) has approved the following resolution: 1. Approve the use of Company's Net Profit for Financial Year of 2024 which has been ratified in the First Agenda of the meeting, a total amount of Rp1,115,963,322,571,- to be used as follows: a) 40% or maximum Rp446,385,329,029,- will be distributed as Cash Dividend, or amounted Rp5,85691,- per share; b) The remaining 60% or Rp699,577,993,542,- will be set as Company's "Retained Profit". 2. Approve the distribution of cash dividend for Financial Year 2024 to be performed with the following provisions: a) Shareholders who have the rights to receive cash dividend of the Financial Year 2024 are the shareholders whose names are registered in the Company's Shareholders List dated 24 April 2025; b) Cash Dividend will be paid on 9 May 2025; c) The Board of Directors is granted with the authority to determine matters related to the implementation of cash dividend payment, including but not limited to set the procedures of the distribution of cash dividend and publish related disclosure according to prevailing stock exchange's regulations.			Has been realised in 2025
Vote Calculation			
Agree	Against	Abstain	
60,226,760,433 shares (99.9998%)	120,300 shares (0.0002%)	NIIL	

Third Agenda: Appointment of Public Accountant and Public Accountant Firm to audit the Company's Financial Statements for Financial Year of 2025 and Determination on the Honorarium and other requirements related to the appointment.		Realisasi
The Resolution was done through voting: - There were no shareholders and/or their proxies who asked questions/opinions; - There were no shareholders and/or their proxies who declared blank vote; - Shareholders and/or their proxies who declared disagree vote, amounted 120,000 shares or 0.0002% of the total shares who attended the Meeting; The shareholders who agreed amounted to 60,226,760,733 shares or 99.9998% of the total shares who attended the Meeting. Therefore, Meeting with majority vote, amounted 60,226,760,733 shares (99.9998%) has approved the following resolution: 1. Appoint "Yasir" and Public Accountant Firm "Purwantono, Sungkoro dan Surja (a member firm of Ernst & Young Global Limited) as Public Accountant and Public Accountant Firm to audit the Financial Statements of the Company for the Financial Year of 2025. 2. Approve the delegation of authority to the Board of Commissioners of the Company to determine the amount of the honorarium in relation with the appointment of Public Accountant Firm, with conditions which is considered good. 3. Delegate the authority to the Board of Commissioners and the Board of Directors of the Company to carry out the matters related to the appointment of Public Accountant Firm, including to appoint other Public Accountant and/or Public Accountant Firm, in the event that Public Accountant Firm "Purwantono, Sungkoro dan Surja", for whatever reason, could not finish its audit on the Company's Financial Statements for the Financial Year of 2025.		Has been realised in 2025
Vote Calculation		
Agree	Against	Abstain
60,226,760,733 shares (99.9998%)	120,000 shares (0.0002%)	Nil

Fourth Agenda: Determination on the Honorarium and/or Other Allowances for the Board of Commissioners for Financial Year of 2025		Realisation
The Resolution was done through voting - There were shareholders and/or their proxies who asked questions/opinions; - There were no shareholders and/or their proxies who declared blank vote; - Shareholders and/or their proxies who declared disagree vote, amounted 818,383 shares or 0.0014% of the total shares who attended the Meeting; The shareholders who agreed amounted to 60,226,062,350 shares or 99.9986% of the total shares who attended the Meeting. Therefore, Meeting with majority vote, amounted 60,226,062,350 shares (99.9986%) has approved the following resolution: • Approve the delegation of authority to the President Commissioner to determine the Honorarium and/or Other Allowances for the members of the Board of Commissioners for the Financial Year of 2025, by taking into consideration the suggestion and recommendation from the Company's Nomination and Remuneration Committee. The amount of the Honorarium and/or Other Allowances for the members of the Board of Commissioners will be included in the Annual Report for the Financial Year of 2025.		Has been realised in 2025
Vote Calculation		
Agree	Against	Abstain
60,226,062,350 shares (99.9986%)	818,383 shares (0.0014%)	NIIL

Fifth Agenda: The Resolution was done through voting - The Salary and/or Other Allowances for the members of the Board of Directors for Financial Year of 2025, and - The Honorarium and/or Other Allowances for the members of Sharia Supervisory Board for Financial Year of 2025		Realisation
Pengambilan keputusan dilakukan dengan pemungutan suara secara lisan, dimana: - There were no shareholders and/or their proxies who asked questions/opinions; - There were no shareholders and/or their proxies who declared blank vote; - Shareholders and/or their proxies who declared disagree vote, amounted 120,300 shares or 0.0002% of the total shares who attended the Meeting; The shareholders who agreed amounted to 60,226,760,433 shares or 99.9998% of the total shares who attended the Meeting. Therefore, Meeting with majority vote, amounted 60.226.760.433 shares (99.9998%) has approved the following resolution: - Determine the amount of the Bonus for the Board of Directors of the Company for Financial Year of 2024 amounted Rp27,701,900,000,- where the execution on the distribution, including the determination of bonus amount of each member of the Board of Directors as well as the determination of variable remuneration, shall be made in accordance with the recommendation from the Nomination and Remuneration Committee of the Company with due regard to the prevailing regulations regarding the Remuneration of the Board of Directors. The amount of the bonus for the Board of Directors will be included in the Annual Report for the Financial Year of 2025. - Approve the delegation of authority to the Board of Commissioners to determine the amount of the Salary and/or Other Allowances for the Board of Directors for Financial Year of 2025 by taking into consideration the suggestion and recommendation from the Company's Nomination and Remuneration Committee. The amount of the Salary and/or Other Allowances for the Board of Directors will be included in the Annual Report for the Financial Year of 2025. - Approve the delegation of authority to the Board of Commissioners to determine the Honorarium and/or Other Allowances for the members of Syariah Supervisory Board for Financial Year of 2025 by taking into consideration the suggestion and recommendation from the Company's Nomination and Remuneration Committee. The amount of the Honorarium and/or Other Allowances for the members of Syariah Supervisory Board will be included in the Annual Report for the Financial Year of 2025.		Has been realised in 2025
Vote Calculation		
Agree	Against	Abstain
60,226,760,433 shares (99.9998%)	120,300 shares (0.0002%)	NIIL
Sixth Agenda: The Changes in the Composition of the members of the Company's management		Realisation
The Resolution was done through voting: - There were no shareholders and/or their proxies who asked questions/opinions; - There were no shareholders and/or their proxies who declared blank vote; - Shareholders and/or their proxies who declared disagree vote, amounted 120,000 shares or 0.0002% of the total shares who attended the Meeting; The shareholders who agreed amounted to 60,226,760,733 shares or 99.9998% of the total shares who attended the Meeting. Therefore, Meeting with majority vote, amounted 60,226,760,733 shares (99.9998%) has approved the following resolution: - Approve the termination of the term of office of Dato' Sri Khairussaleh Ramli as the Company's President Commissioner, Dato' Zulkiflee Abbas Abdul Hamid as the Company's Commissioner and Achjar Iljas as the Company's Independent Commissioner, whose term of office will be expired since the closing of the Meeting. The Company hereby expresses its highest appreciation and thanks for the thoughts, hard work and services of Dato' Sri Khairussaleh Ramli, Dato' Zulkiflee Abbas Abdul Hamid and Mr. Achjar Iljas for the progress of the Company, by providing acquit et de charge for their term of office since the closing of this Meeting, will be given as long as it is reflected in the Company's Annual Report and Financial Statements which have been ratified at the Company's Annual General Meeting of Shareholders for the Financial Year of 2025. - Approve the termination of the term of office of Bambang Andri Irawan as the Company's Director, whose term of office will be expired since the closing of the Meeting. The Company hereby expresses its highest appreciation and thanks for the thoughts, hard work and services of Mr. Bambang Andri Irawan for the progress of the Company, by providing acquit et de charge for his term of office since the closing of this Meeting, will be given as long as it is reflected in the Company's Annual Report and Financial Statements which have been ratified at the Company's Annual General Meeting of Shareholders for the Financial Year of 2025. - Approve to reappoint Dato' Sri Khairussaleh Ramli as the Company's President Commissioner and Dato' Zulkiflee Abbas Abdul Hamid as the Company's Commissioner for the term of office commencing on the closing of the Meeting until the closing of the Company's Annual General Meeting of Shareholders ("AGMS") year 2028. - Approve to reappoint Bambang Andri Irawan as the Company's AGMS year 2028. - Determine that since the closing of this Meeting, the composition of the Board of Commissioners, Board of Directors and Sharia Supervisory Board of the Company is as follows:		Has been realised in 2025

The Board of Commissioners:

- Dato' Sri Khairussaleh Ramli as President Commissioner
- Edwin Gerungan as Commissioner
- Datuk Lim Hong Tat as Commissioner
- Dato' Zulkiflee Abbas Abdul Hamid as Commissioner
- Hendar as Independent Commissioner
- Putut Eko Bayuseno as Independent Commissioner
- Marina R. Tusin as Independent Commissioner
- Daniel James Rompas as Independent Commissioner

The Board of Directors:

- Steffano Ridwan as President Director
- Irvandi Ferizal as Director
- Effendi as Director
- Widya Permana as Director
- Ricky Antariksa as Director
- Bambang Andri Irawan as Director
- Shaiful Adhli Yazid as Director
- Yessika Effendi as Compliance Director
- Romy Hardiansyah as Sharia Business Unit Director
- Bianto Surodjo as Director

Dewan Pengawas Syariah:

- M. Sa'ad Ih as Chairman
- Sodikun as Member
- Ahmad Satori as Member

6. Approve the delegation of the authority to the Board of Directors of the Company to restate and/or reaffirm in a Notarial Deed (including to make an amendment and/or additional) in relation to the change of the members of the Board of Commissioners, Board of Directors and Sharia Supervisory Board of the Company and delegate the authority to the Board of Directors of the Company with the rights of substitution to the Notary to file the registration, obtain the receipt of the notice or apply the approval from the authorized institution; In brief to perform any other necessary actions in accordance with the provisions in the Company's Articles of Association and prevailing laws and regulations.

Vote Calculation		
Agree	Against	Abstain
60,226,760,733 shares (99.9998%)	120,000 shares (0.0002%)	NIIL

Seventh Agenda:

The Distribution of Duties and Authorities among the members of the Board of Directors.

Realisation

The Resolution was done through voting:

- There were no shareholders and/or their proxies who asked questions/opinions;
- There were no shareholders and/or their proxies who declared blank vote;
- Shareholders and/or their proxies who declared disagree vote, amounted 120,000 shares or 0.0002% of the total shares who attended the Meeting;

The shareholders who agreed amounted to 60,226,760,733 shares or 99.9998% of the total shares who attended the Meeting.

Therefore Meeting with majority vote, amounted 60,226,760,733 shares (99.9998%) has approved the following resolution:
 · The distribution of duties and authorities among the members of the Board of Directors for the Financial Year of 2025 will be determined by the Board of Directors through the Board of Directors' Resolution.

Has been realised in 2025

Vote Calculation		
Agree	Against	Abstain
60,226,760,733 shares (99.9998%)	120,000 shares (0.0002%)	NIIL

Eighth Agenda: Approval on the Update of the Company's Recovery Plan, to fulfill Article 43 of Indonesia Financial Services Authority Regulation Number 5 Year 2024		Realisation
The Resolution was done through voting - There were no shareholders and/or their proxies who asked questions/opinions; - There were no shareholders and/or their proxies who declared blank vote; - Shareholders and/or their proxies who declared disagree vote, amounted 120,000 shares or 0.0002% of the total shares who attended the Meeting; The shareholders who agreed amounted to 60,226,760,733 shares or 99.9998% of the total shares who attended the Meeting. Therefore Meeting with majority vote, amounted 60,226,760,733 shares (99.9998%) has approved the following resolution: 1. Approve the update of the Company's Recovery Plan, in line with the document regarding the update of the Company's Recovery Plan which has been submitted by the Board of Directors of the Company to OJK through its letters dated 29 November 2024, along with any further adjustments needed in line with OJK's evaluation, which have received approval from the Company's Board of Commissioners on 18 October 2024. 2. Delegate the Authority to the Company's Board of Commissioners and/or the Board of Directors to perform all necessary actions in implementing the Recovery Plan in accordance with the prevailing regulations.		Has been realised in 2025
Vote Calculation		
Agree	Against	Abstain
60,226,760,733 shares (99.9998%)	120,000 shares (0.0002%)	Nil

DECISIONS AND REALISATION OF THE RESULTS OF THE PREVIOUS YEAR'S AGMS AND EGMS

All decisions of the previous year's GMS, namely the AGMS on 1 April 2024 and EGMS on 27 September 2024 has been realised on 2024.

The information regarding the decisions and realisation of the AGMS and EGMS in 2024 is described below.

Decisions and Implementation of the 2024 AGM on April 1, 2024

First Agenda: Approval on the Company's Annual Report and Ratification of the Company's Consolidated Financial Statements for Financial Year ended on 31 December 2023.		Realisation
The Resolution was done through voting - There were no shareholders and/or their proxies who raised questions/opinions; - Shareholders and/or their proxies who declared blank vote, amounted 5,432,300 shares or 0.009019% of the total shares who attended the Meeting; - There were no shareholders and/or their proxies who declared disagree vote; The shareholders who agreed amounted to 60,228,388,126 shares or 99.990981% of the total shares who attended the Meeting. In accordance with Article 12 paragraph (7) of the Company's Articles of Association ("AoA") and Article 47 of OJK Regulation Number 15/POJK.04/2020, a blank vote is considered declared as the same vote with majority votes, therefore the total of agree votes amounted 60,233,820,426 shares or 100% of the total shares who attended the Meeting. Therefore, all of the shareholders who attended the Meeting or amounted 60,233,820,426 shares (100%) have approved the following resolutions: 1. Accept and approve the Annual Report of the Company for the Financial Year ended on 31 December 2023. 2. Ratify the Company's Consolidated Financial Statements dated 31 December 2023 and for the Financial Year ended on 31 December 2023, which has been audited by the Public Accountant Firm of "Purwantono, Sungkoro & Surja" (a member firm of Ernst & Young Global Limited) as stipulated in its report Number 00073/2.1032/AU.1/07/0703-1/1/II/2024 dated 23 February 2024 with audit opinion: "present fairly, in all material respects". 3. Ratify the Supervisory Report of the Board of Commissioners and the Sharia Supervisory Board of the Company for the Financial Year ended on 31 December 2023. 4. Provide acquit and discharge ("acquit et décharge") to the members of the Board of Directors and the Board of Commissioners of the Company for the management and supervision performed in the Financial Year 2023, as long as the management and supervisory actions are reflected in the Company's Annual Report for the year ended on 31 December 2023, and not breach any prudent banking principles and not included in the category of criminal offenses.		Has been realised in 2024
Vote Calculation		
Agree	Against	Abstain
60,228,388,126 (99.990981%)	Nil	5,432,300 shares (0.009019%)

Second Agenda: Determination on the Utilisation of the Company's Net Profit for Financial Year ended on 31 December 2023.		Realisation
The Resolution was done through voting - There were no shareholders and/or their proxies who asked questions/opinions; - Shareholders and/or their proxies who declared blank vote, amounted 100 shares or 0.000001% of the total shares who attended the Meeting; - There were no shareholders and/or their proxies who declared disagree vote; The shareholders who agreed amounted to 60,233,820,326 shares or 99.999999% of the total shares who attended the Meeting. In accordance with Article 12 paragraph (7) of the Company's Articles of Association ("AoA") and Article 47 of OJK Regulation Number 15/POJK.04/2020, a blank vote is considered declared as the same vote with majority votes, therefore the total of agree votes amounted 60,233,820,426 shares or 100% of the total shares who attended the Meeting. Therefore, all of the shareholders who attended the Meeting or amounted 60,233,820,426 shares (100%) have approved the following resolutions: 1. Approve the use of Company's Net Profit for Financial Year of 2023 which has been ratified in the First Agenda of the meeting, a total amount of Rp1,743,406,226,869,- to be used as follows: a) 45% or maximum Rp784,532,802,091,- will be distributed as Cash Dividend, or amounted Rp10.29365,- per share; b) The remaining 55% or Rp958,873,424,778,- will be set as Company's "Retained Profit". 2. Approve the distribution of cash dividend for Financial Year 2023 to be performed with the following provisions: a) Shareholders who have the rights to receive cash dividend of the Financial Year 2023 are the shareholders whose names are registered in the Company's Shareholders List dated 19 April 2024; b) Cash Dividend will be paid on 30 April 2024; c) The Board of Directors is granted with the authority to determine matters related to the implementation of cash dividend payment, including but not limited to set the procedures of the distribution of cash dividend and publish related disclosure according to prevailing stock exchange's regulations.		Has been realised in 2024
Vote Calculation		
Agree	Against	Abstain
60,233,820,326 saham (99,999999%)	Nil	100 shares (0,000001%)

Third Agenda: Appointment of Public Accountant and Public Accountant Firm to audit the Company's Financial Statements for Financial Year of 2024 and Determination on the Honorarium and other requirements related to the appointment.		Realisation
The Resolution was made based on deliberation to reach consensus - There were no shareholders and/or their proxies who asked questions/opinions; - There were no shareholders and/or their proxies who declared blank vote; - There were no shareholders and/or their proxies who declared disagree vote; Therefore, all of the shareholders who attended the Meeting or amounted 60,233,820,426 shares (100%) have approved the following resolutions: 1. Appoint "Yasir" and Public Accountant Firm "Purwantono, Sungkoro dan Surja (a member firm of Ernst & Young Global Limited) as Public Accountant and Public Accountant Firm to audit the Financial Statements of the Company for the Financial Year of 2024. 2. Approve the delegation of authority to the Board of Commissioners of the Company to determine the amount of the honorarium in relation with the appointment of Public Accountant Firm, with conditions which is considered good. 3. Delegate the authority to the Board of Commissioners and the Board of Directors of the Company to carry out the matters related to the appointment of Public Accountant Firm, including to appoint other Public Accountant and/or Public Accountant Firm, in the event that Public Accountant Firm "Purwantono, Sungkoro dan Surja", for whatever reason, could not finish its audit on the Company's Financial Statements for the Financial Year of 2024.		Has been realised in 2024
Vote Calculation		
Agree	Against	Abstain
60,233,820,426 shares (100%)	Nil	Nil

Fourth Agenda: Determination on the Honorarium and/or Other Allowances for the Board of Commissioners for Financial Year of 2024	Realisation
The Resolution was done through voting - There were no shareholders and/or their proxies who asked questions/opinions; - Shareholders and/or their proxies who declared blank vote, amounted 100 shares or 0.000001% of the total shares who attended the Meeting; - Shareholders and/or their proxies who declared disagree vote, amounted 13,400 shares or 0.000022% of the total shares who attended the Meeting; The shareholders who agreed amounted to 60,233,806,926 shares or 99.999978% of the total shares who attended the Meeting. In accordance with Article 12 paragraph (7) of the Company's Articles of Association ("AoA") and Article 47 of OJK Regulation Number 15/POJK.04/2020, a blank vote is considered declared as the same vote with majority votes, therefore the total of agree votes amounted 60,233,807,026 shares or 99.999978% of the total shares who attended the Meeting. Therefore, Meeting with majority vote, amounted 60,233,807,026 shares (99.999978%) has approved the following resolution: • Approve the delegation of authority to the President Commissioner to determine the Honorarium and/or Other Allowances for the members of the Board of Commissioners for the Financial Year of 2024, by taking into consideration the suggestion and recommendation from the Company's Nomination and Remuneration Committee. The amount of the Honorarium and/or Other Allowances for the members of the Board of Commissioners will be included in the Annual Report for the Financial Year of 2024.	Has been realised in 2024

Vote Calculation		
Vote Calculation	Against	Abstain
60,233,807,026 shares (99.999978%)	13,400 shares (0.000022%)	100 shares (0.000001%)

Fifth Agenda: Authorisation to the Board of Commissioners to determine: • The Salary and/or Other Allowances for the members of the Board of Directors for Financial Year of 2024, and • The Honorarium and/or Other Allowances for the members of Sharia Supervisory Board for Financial Year of 2024	Realisation
The Resolution was done through voting - There were no shareholders and/or their proxies who asked questions/opinions; - Shareholders and/or their proxies who declared blank vote, amounted 100 shares or 0.000001% of the total shares who attended the Meeting; - There were no shareholders and/or their proxies who declared disagree vote; The shareholders who agreed amounted to 60,233,820,326 shares or 99.999999% of the total shares who attended the Meeting. In accordance with Article 12 paragraph (7) of the Company's Articles of Association ("AoA") and Article 47 of OJK Regulation Number 15/POJK.04/2020, a blank vote is considered declared as the same vote with majority votes, therefore the total of agree votes amounted 60,233,820,426 shares or 100% of the total shares who attended the Meeting. Therefore, all of the shareholders who attended the Meeting or amounted 60,233,820,426 shares (100%) have approved the following resolutions: 1. Determine the amount of the Bonus for the Board of Directors of the Company for Financial Year of 2023 amounted Rp34,795,000,000,- where the execution on the distribution, including the determination of bonus amount of each member of the Board of Directors as well as the determination of variable remuneration, shall be made in accordance with the recommendation from the Nomination and Remuneration Committee of the Company with due regard to the prevailing regulations regarding the Remuneration of the Board of Directors. The amount of the bonus for the Board of Directors will be included in the Annual Report for the Financial Year of 2024. 2. Approve the delegation of authority to the Board of Commissioners to determine the amount of the Salary and/or Other Allowances for the Board of Directors for Financial Year of 2024 by taking into consideration the suggestion and recommendation from the Company's Nomination and Remuneration Committee. The amount of the Salary and/or Other Allowances for the Board of Directors will be included in the Annual Report for the Financial Year of 2024. 3. Approve the delegation of authority to the Board of Commissioners to determine the Honorarium and/or Other Allowances for the members of Syariah Supervisory Board for Financial Year of 2024 by taking into consideration the suggestion and recommendation from the Company's Nomination and Remuneration Committee. The amount of the Honorarium and/or Other Allowances for the members of Syariah Supervisory Board will be included in the Annual Report for the Financial Year of 2024.	Has been realised in 2024

Vote Calculation		
Vote Calculation	Against	Abstain
60,233,820,326 shares (99.999999%)	Nihil	100 shares (0.000001%)

Sixth Agenda: The Changes in the Composition of the members of the Board of Commissioners, Board of Directors and Sharia Supervisory Board of the Company	Realisation
The Resolution was made based on deliberation to reach consensus: - There were no shareholders and/or their proxies who asked questions/opinions; - There were no shareholders and/or their proxies who declared blank vote; - There were no shareholders and/or their proxies who declared disagree vote; Therefore, all of the shareholders who attended the Meeting or amounted 60,233,820,426 shares (100%) have approved the following resolutions: 1. Approve the termination of the term of office of Budhi Dyah Sitawati as the Company's Independent Commissioner, Datuk Lim Hong Tat as the Company's Commissioner and Putut Eko Bayuseno as the Company's Independent Commissioner, whose term of office will be expired since the closing of the Meeting. The Company hereby expresses its highest appreciation and thanks for the thoughts, hard work and services of Mrs. Budhi Dyah Sitawati, Mr. Datuk Lim Hong Tat and Mr. Putut Eko Bayuseno for the progress of the Company, by providing acquit et de charge for their term of office since the closing of this Meeting, will be given as long as it is reflected in the Company's Annual Report and Financial Statements which have been ratified at the Company's Annual General Meeting of Shareholders for the Financial Year of 2024. 2. Approve the termination of the term of office of Taswin Zakaria as the Company's President Director, Thilagavathy Nadason as the Company's Director, Muhamadian as the Company's Director, Irvandi Ferizal as the Company's Director and Widya Permana as the Company's Director, whose term of office will be expired since the closing of the Meeting. The Company hereby expresses its highest appreciation and thanks for the thoughts, hard work and services of Mr. Taswin Zakaria, Mrs. Thilagavathy Nadason, Mr. Muhamadian, Mr. Irvandi Ferizal and Mr. Widya Permana for the progress of the Company, by providing acquit et de charge for their term of office since the closing of this Meeting, will be given as long as it is reflected in the Company's Annual Report and Financial Statements which have been ratified at the Company's Annual General Meeting of Shareholders for the Financial Year of 2024. 3. Approve the termination of the term of office of Abdul Jabar Majid as Member of the Company's Sharia Supervisory Board, whose term of office will be expired since the closing of the Meeting. The Company hereby expresses its highest appreciation and thanks for the thoughts, hard work and services of Mr. Abdul Jabar Majid for the progress of the Company's Sharia Business Unit, by providing acquit et de charge for his term of office since the closing of this Meeting, will be given as long as it is reflected in the Company's Annual Report and Financial Statements which have been ratified at the Company's Annual General Meeting of Shareholders for the Financial Year of 2024. 4. Approve to reappoint Datuk Lim Hong Tat as the Company's Commissioner and Putut Eko Bayuseno as the Company's Independent Commissioner for the term of office commencing on the closing of the Meeting until the closing of the Company's Annual General Meeting of Shareholders ("AGMS") year 2027. 5. Approve to reappoint Irvandi Ferizal as the Company's Director and Widya Permana as the Company's Director for the term of office commencing on the closing of the Meeting until the closing of the Company's AGMS year 2027. 6. Approve that Muhammad Anwar Ibrahim can continue to carry out his position and authority as Chairman of the Company's Sharia Supervisory Board until his replacement is appointed and determined by the Company's General Meeting of Shareholders. 7. Approve that Mohammad Bagus Teguh Perwira can continue to carry out his position and authority as a Member of the Company's Sharia Supervisory Board, until the members of the Company's Sharia Supervisory Board who appointed in this General Meeting of Shareholders have effectively carried out their position and authority after fulfilling all requirements based on applicable laws and regulations 8. Approve to appoint: a. Marina R. Tusin as the Company's Independent Commissioner with effective term of office since the closing of the Meeting and after obtaining Financial Services Authority's approval until the closing of the Company's AGMS year 2027. b. Steffano Ridwan, who currently serves as the Company's Director to be appointed as the Company's President Director, with effective term of office since the closing of the Meeting and after obtaining Financial Services Authority's approval until the closing of the Company's AGMS year 2027. As long as approval from the Financial Services Authority has not been obtained, Steffano Ridwan will continue to serve as the Company's Director and will also serve as Acting President Director of the Company, and if his appointment as the Company's President Director is not approved by the Financial Services Authority, Steffano Ridwan will continue to serve as the Company's Director, with a term of office in accordance with his appointment as President Director of the Company, namely until the closing of the Company's AGMS year 2027. c. Shaiful Adhli Yazid as the Company's Director with effective term of office since the closing of the Meeting and after obtaining Financial Services Authority's approval until the closing of the Company's AGMS year 2027. d. Yessika Effendi as the Compliance Director of the Company with effective term of office the earliest on 3 June 2024 and after obtaining Financial Services Authority's approval until the closing of the Company's AGMS year 2027. As long as approval from the Financial Services Authority has not been obtained, Irvandi Ferizal, who currently serves as the Company's Director will also serve as Acting Compliance Director of the Company, until Financial Services Authority's approval for the appointment of Yesika Effendi as Compliance Director of the Company is obtained. e. Romy Hardiansyah as the Director of Sharia Business Unit of the Company, with effective term of office since the closing of the Meeting and after obtaining Financial Services Authority's approval until the closing of the Company's AGMS year 2027. f. Dr. K.H. Sodikun, M.Si, M.E. as Member of the Company's Sharia Supervisory Board, with effective term of office since the closing of the Meeting and after fulfilling all requirements based on applicable laws and regulations until the closing of the Company's AGMS year 2027.	Has been realised in 2024

9. Determine that since the closing of this Meeting, the composition of the Board of Commissioners, Board of Directors and Sharia Supervisory Board of the Company is as follows:

The Board of Commissioners:

- Dato' Sri Khairussaleh Ramli as President Commissioner
- Edwin Gerungan as Commissioner
- Datuk Lim Hong Tat as Commissioner
- Dato' Zulkiflee Abbas Abdul Hamid as Commissioner
- Achjar Ilias as Independent Commissioner
- Hendar as Independent Commissioner
- Putut Eko Bayuseno as Independent Commissioner
- Marina R. Tusin as Independent Commissioner^{*)}

The Board of Directors:

- Steffano Ridwan as President Director^{*)}
- Irvandi Ferizal as Director
- Effendi as Director
- Widya Permana as Director
- Ricky Antariksa as Director
- Bambang Andri Irawan as Director
- Shaiful Adhli Yazid as Director^{*)}
- Yessika Effendi as Compliance Director^{*)}
- Romy Hardiansyah as Sharia Business Unit Director^{*)}

Sharia Supervisory Board:

- Muhammad Anwar Ibrahim as Chairman^{**)}
- Mohammad Bagus Teguh Perwira as Member^{***)}
- Dr. K.H. Sodikun, M.Si., M.E. as Member^{****)}

Provided that:

- ^{*)} The appointment of Marina R. Tusin as Independent Commissioner of the Company, Steffano Ridwan as President Director of the Company, Shaiful Adhli Yazid as Director of the Company, Yessika Effendi as Compliance Director of the Company and Romy Hardiansyah as Sharia Business Unit Director of the Company will become effective after obtaining approval from the Financial Services Authority. Therefore, the appointment that will apply to them is in accordance with the decision of the Financial Services Authority.
- ^{**)} Muhammad Anwar Ibrahim can continue to carry out his position and authority as Chairman of the Company's Sharia Supervisory Board until his replacement is appointed and determined by the Company's General Meeting of Shareholders.
- ^{***)} Mohammad Bagus Teguh Perwira can still carry out his position and authority as Member of the Company's Sharia Supervisory Board, until Dr. K.H. Sodikun M.Si., M.E. who appointed in this General Meeting of Shareholders have effectively carried out their positions and authority as the Company's Sharia Supervisory Board after fulfilling all requirements based on applicable laws and regulations.
- ^{****)} Appointment of Dr. K.H. Sodikun, M.Si., M.E. as Member of the Company's Sharia Supervisory Board will become effective after fulfilling all requirements based on applicable laws and regulations. Thus, the appointment that will apply to him is after fulfilling all the requirements based on the applicable laws and regulations.

10. Approve the delegation of the authority to the Board of Directors of the Company to restate and/or reaffirm in a Notarial Deed (including to make an amendment and/or additional) in relation to the change of the members of the Board of Commissioners, Board of Directors and Sharia Supervisory Board of the Company and delegate the authority to the Board of Directors of the Company with the rights of substitution to the Notary to file the registration, obtain the receipt of the notice or apply the approval from the authorized institution; In brief to perform any other necessary actions in accordance with the provisions in the Company's Articles of Association and prevailing laws and regulations.

Vote Calculation		
Agree	Against	Abstain
60,233,820,426 shares (100%)	Nil	Nil

Seventh Agenda:

The Distribution of Duties and Authorities among the members of the Board of Directors.

The Resolution was made based on deliberation to reach consensus:

- There were no shareholders and/or their proxies who asked questions/opinions;
- There were no shareholders and/or their proxies who declared blank vote;
- There were no shareholders and/or their proxies who declared disagree vote;

Therefore, all of the shareholders who attended the Meeting or amounted 60,233,820,426 shares (100%) have approved the following resolutions:

- The distribution of duties and authorities among the members of the Board of Directors for the Financial Year of 2024 will be determined by the Board of Directors through the Board of Directors' Resolution.

Perhitungan Suara		
Agree	Vote Calculation	Abstain
60,233,820,426 shares (100%)	Nil	Nil

Realisation	
Has been realised in 2024	

Eighth Agenda: Approval on the Update of the Company's Recovery Plan to fulfill Article 31 of Indonesia Financial Services Authority Regulation Number 14/POJK.03/2017.		Realisation
The Resolution was made based on deliberation to reach consensus: - There were no shareholders and/or their proxies who asked questions/opinions; - There were no shareholders and/or their proxies who declared blank vote; - There were no shareholders and/or their proxies who declared disagree vote; Therefore, all of the shareholders who attended the Meeting or amounted 60,233,820,426 shares (100%) have approved the following resolutions: 1. Approve the update of the Company's Recovery Plan, in line with the document regarding the update of the Company's Recovery Plan which has been submitted by the Board of Directors of the Company to OJK through its letters dated 31 October 2023, along with further adjustments related to Trigger Levels which have received approval from the Company's Board of Commissioners on 23 February 2024. 2. Delegate the Authority to the Company's Board of Commissioners and/or the Board of Directors to perform all necessary actions in implementing the Recovery Plan in accordance with the prevailing regulations.		Has been realised in 2024
Vote Calculation		
Agree	Against	Abstain
60,233,820,426 shares (100%)	Nil	Nil

Ninth Agenda: Amendments on the Company's Articles of Association ("AoA").		Realisasi
The Resolution was done through voting: - There were no shareholders and/or their proxies who asked questions/opinions; - There were no shareholders and/or their proxies who declared blank vote; - Shareholders and/or their proxies who declared disagree vote, amounted 13,400 shares or 0.000022% of the total shares who attended the Meeting; The shareholders who agreed amounted to 60,233,807,026 shares or 99.999978% of the total shares who attended the Meeting. Therefore, Meeting with majority vote, amounted 60,233,807,026 shares (99.999978%) has approved the following resolution: 1. Approve the amendments on several articles in the Company's Articles of Association, as follows: • Article 15 regarding the Board of Directors • Article 16 regarding Duties, Liabilities and Authorities of the Board of Directors • Article 18 regarding the Board of Commissioners • Article 19 regarding Duties, Liabilities and Authorities of the Board of Commissioners • Article 20 regarding Meeting of the Board of Commissioners • Article 22 regarding Sharia Supervisory Board 2. Approve the delegation of the power and authority to the Board of Directors of the Company to restate and/or reaffirm the entire Articles of Association of the Company in a Notarial Deed (including to make an amendment and/or additional) in relation to the amendment of the Company's Articles of Association and delegate the authority to the Board of Directors of the Company with the rights of substitution to the Notary to file the registration, obtain the receipt of the notice or apply for approval from the authorized institution; In brief to perform any other necessary actions in accordance with the provisions in the Company's Articles of Association and prevailing laws and regulations.		Telah direalisasikan pada tahun 2024
Vote Calculation		
Agree	Against	Abstain
60,233,807,026 shares (99.999978%)	13,400 shares (0.000022%)	Nil

Decisions and Implementation of the 2024 Extraordinary General Meeting of Shareholders on September 27, 2024

Sole Agenda: The Changes in the Composition of the Company's management	Realisation
The Resolution was made based on deliberation to reach consensus: - There were no shareholders and/or their proxies who asked questions/opinions; - There were no shareholders and/or their proxies who declared blank vote; - There were no shareholders and/or their proxies who declared disagree vote; Therefore, all of the shareholders who attended the Meeting or amounted 74,181,837,878 shares (100%) have approved the following resolutions: 1. Approve to appoint: a. Daniel James Rompas as the Company's Independent Commissioner with effective term of office commencing upon the closing of the Meeting and after obtaining Financial Services Authority's approval until the closing of the Company's Annual General Meeting of Shareholders year 2027. b. Bianto Surodjo as the Company's Director, with effective term of office commencing upon the closing of the Meeting and after obtaining Financial Services Authority's approval until the closing of the Company's Annual General Meeting of Shareholders year 2027. c. M. Sa'ad Ih as Chairman of the Company's Sharia Supervisory Board, with effective term of office commencing upon the closing of the Meeting and after obtaining related Regulator's approval until the closing of the Company's Annual General Meeting of Shareholders year 2027. d. Ahmad Satori as Member of the Company's Sharia Supervisory Board, with effective term of office commencing upon the closing of the Meeting and after obtaining related Regulator's approval until the closing of the Company's Annual General Meeting of Shareholders year 2027. 2. Determine that upon the closing of this Meeting, the composition of the Board of Commissioners, Board of Directors and Sharia Supervisory Board of the Company is as follows: The Board of Commissioners: - Dato' Sri Khairussaleh Ramli as President Commissioner - Edwin Gerungan as Commissioner - Datuk Lim Hong Tat as Commissioner - Dato' Zulkiflee Abbas Abdul Hamid as Commissioner - Achjar Iljas as Independent Commissioner - Hendar as Independent Commissioner - Putut Eko Bayuseno as Independent Commissioner - Marina R. Tusin as Independent Commissioner - Daniel James Rompas as Independent Commissioner¹⁾ The Board of Directors: - Steffano Ridwan as President Director - Irvandi Ferizal as Director - Effendi as Director - Widya Permana as Director - Ricky Antariksa as Director - Bambang Andri Irawan as Director - Shaiful Adhli Yazid as Director - Yessika Effendi as Compliance Director - Romy Hardiansyah as Sharia Business Unit Director - Bianto Surodjo as Director¹⁾ Sharia Supervisory Board: - Muhammad Anwar Ibrahim as Chairman²⁾ - M. Sa'ad Ih as Chairman⁴⁾ - Mohammad Bagus Teguh Perwira as Member³⁾ - Sodikun as Member⁴⁾ - Ahmad Satori as Member⁴⁾	Has been realised in 2024

Provided that:

- 1) The appointment of Daniel James Rompas as Independent Commissioner of the Company and Bianto Surodjo as Director of the Company will become effective after obtaining approval from related Regulators. Therefore, the appointment that will apply to them is in accordance with the decision of related Regulators.
 - 2) Muhammad Anwar Ibrahim can continue to carry out his position and authority as Chairman of the Company's Sharia Supervisory Board until M. Sa'ad Ih who appointed in this Meeting has effectively carried out his position and authority as Chairman of the Company's Sharia Supervisory Board after fulfilling all requirements based on applicable laws and regulations.
 - 3) Mohammad Bagus Teguh Perwira can continue to carry out his position and authority as Member of the Company's Sharia Supervisory Board until Sodikun has effectively carried out his position and authority as Member of the Company's Sharia Supervisory Board after fulfilling all requirements based on applicable laws and regulations.
 - 4) The appointment of M. Sa'ad Ih as Chairman of the Company's Sharia Supervisory Board, Sodikun and Ahmad Satori as Member of the Company's Sharia Supervisory Board will be effective after fulfilling all requirements based on applicable laws and regulations. Therefore, the appointment that will apply to them is after fulfilling all requirements based on applicable laws and regulations.
3. Approve the delegation of the authority to the Board of Directors of the Company to restate and/or reaffirm in a Notarial Deed (including to make an amendment and/or additional) in relation to the change of the members of the Board of Commissioners, Board of Directors and Sharia Supervisory Board of the Company and delegate the authority to the Board of Directors of the Company with the rights of substitution to the Notary to file the registration, obtain the receipt of the notice or apply the approval from the authorized institution; In brief to perform any other necessary actions in accordance with the provisions in the Company's Articles of Association and prevailing laws and regulations.

Vote Counting		
Agree	Disagree	Abstain
74,181,837,878 shares (100%)	Nil	Nil

STATEMENT ABOUT UNREALISED GMS RESOLUTIONS

Maybank Indonesia has implemented all Resolutions of the 2025 Annual GMS as well as the 2024 Annual and Extraordinary GMS Resolutions, meaning that there is no information about reasons for unrealised decisions.

BOARD OF COMMISSIONERS

The Board of Commissioners is the Bank's Governance organ responsible for conducting general and/or specific supervision in accordance with the provisions of the Articles of Association and applicable laws and regulations, as well as providing advice to the Board of Directors regarding the implementation of their duties and responsibilities. The Board of Commissioners actively ensures the effectiveness of the implementation of Good Corporate Governance principles in all of the Bank's business activities at every level of the organization.

In accordance with the provisions of the OJK Regulation on Governance for Commercial Banks, in order to carry out its duties and responsibilities, the Board of Commissioners is required to form committees that support their supervisory function. These committees include the Audit Committee, Risk Oversight Committee, Nomination and Remuneration Committee, and Integrated Good Corporate Governance. As part of strengthening the implementation of Good Corporate Governance and as the Company's strategic initiatives, Maybank Indonesia has also established additional committees, including the Whistleblowing Governance Committee and the Information Technology Monitoring Committee, to ensure the effectiveness of oversight in the areas of ethics, compliance, and the utilization of information technology.

Members of the Board of Commissioners are appointed through the GMS by taking into account the recommendations of the Nomination and Remuneration Committee. All members of the Maybank Indonesia Board of Commissioners have passed the Fit and Proper Test by the Financial Services Authority (OJK), thus meeting the required criteria of having adequate integrity, competence, and financial reputation.

The Board of Commissioners of Maybank Indonesia is committed to consistently and transparently implementing Good Corporate Governance practices and upholding ethical and moral principles in carrying out its duties and responsibilities.

LEGAL BASIS

The Board of Commissioners is established based on several provisions including:

1. Law No. 40 of 2007 concerning Limited Liability Companies.
2. Law No. 7 of 1992 on Banking as amended by Law No. 10 of 1998;
3. OJK Regulation No. 33/POJK.04/2014 concerning the Board of Directors and Board of Commissioners of Issuers or Public Companies.
4. OJK Regulation No. 55/POJK.04/2015 regarding the Establishment and Implementation Guidelines for the Audit Committee;
5. OJK Regulation No. 45/POJK.03/2015 concerning the Implementation of Governance in Providing Remuneration for Commercial Banks;
6. OJK Regulation No. 27/POJK.03/2016 concerning Fit and Proper Test for Main Parties of Financial Services Institutions;
7. OJK Circular Resolution No. 39/SEOJK.03/2016 concerning Fit and Proper Test for Candidate of Controlling Shareholders, Candidate Members of the Board of Directors, and Candidate Members of the Board of Commissioners of Banks;
8. OJK Regulation No. 18/POJK.03/2016 concerning the Implementation of Risk Management for Commercial Banks;
9. OJK Circular Resolution No.13/SEOJK.03/2017 concerning the Implementation of Governance for Commercial Banks;
10. OJK Regulation No. 46/POJK.03/2017 concerning Implementation of Compliance Function of Commercial Banks;
11. OJK Regulation No. 12 /POJK.03/2021 concerning Commercial Banks;
12. OJK Regulation No. 17 Year 2023 concerning the Implementation of Governance for Commercial Banks;
13. OJK Circular Resolution No. 14/SEOJK.03/2025 concerning the Implementation of Governance for Commercial Banks;
14. Articles of Association of Maybank Indonesia; and
15. Other relevant provisions.

GUIDELINES AND WORK RULES OF THE BOARD OF COMMISSIONERS

In carrying out its duties and responsibilities, the Board of Commissioners has the Board of Commissioners Guidelines and Work Rules as a reference in performing its supervisory function. These guidelines are periodically evaluated and updated with reference to the applicable laws and regulations in the Republic of Indonesia as well as Good Corporate Governance practices.

These guidelines are binding on every member of the Board of Commissioners to ensure that the supervisory functions are carried out efficiently, effectively, transparently, independently, and accountably. The Board of Commissioners Guidelines and Work Rules were last updated on 28 February 2024.

The basis for compiling the Board of Commissioners Guidelines is as follows:

1. Law No. 40 of 2007 concerning Limited Liability Companies.
2. Financial Services Authority Regulation No. 33/POJK.04/2014 concerning the Board of Directors and Board of Commissioners of Issuers or Public Companies
3. Financial Services Authority Regulation No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks
4. OJK Circular Resolution No. 14/SEOJK.03/2025 concerning the Implementation of Governance for Commercial Banks;
5. The Company's Articles of Association and its amendments.

The framework of the Board of Commissioners Guidelines regulates various matters, including:

1. Governance Structure
2. Membership Requirements
3. Cooling Off Period
4. Limitation of Concurrent Positions of Members of the Board of Commissioners
5. Appointment of Members of the Board of Commissioners
6. Term of Office of Members of the Board of Commissioners
7. Resignation of Members of the Board of Commissioners
8. End of Term of Office of Members of the Board of Commissioners
9. Independence and Conflict of Interest
10. Duties, Responsibilities and Authorities of the Board of Commissioners
11. Establishment of Committess
12. President Commissioner
13. Ethical Values of Members of the Board of Commissioners
14. Decision-Making Process of the Board of Commissioners
15. Working relationship pattern of the board of commissioners and directors
16. Accountability of the board of commissioners
17. Training programs
18. Evaluation of the Effectiveness of the Board of Commissioners' Performance (Board of Commissioners Effectiveness Evaluation)
19. Remuneration
20. Reporting and Accountability
21. Corporate Secretary

THE COMPOSITION AND MEMBERS OF THE BOARD OF COMMISSIONERS

Based on OJK Regulation No. 17 of 2023 concerning the Implementation of Good Corporate Governance for Commercial Banks, banks are required to have a Board of Commissioners with a minimum of 3 (three) members and a maximum of 50% of the Board of Commissioners members being Independent Commissioners, and at least 1 (one) member must be domiciled in Indonesia. The replacement and/or appointment of members of the Board of Commissioners must take into account the recommendations of the Nomination and Remuneration Committee.

In 2025, the number and composition of Maybank Indonesia's Board of Commissioners complied with all applicable provisions as follows:

1. Consisting of more than 3 (three) members, namely 8 (eight), and not exceeding the number of Directors, which currently comprises 10 (ten);
2. Chaired by a President Commissioner;
3. 5 (five) members of the Bank's Board of Commissioners are domiciled in Indonesia;
4. 50% of the Bank's Board of Commissioners are Independent Commissioners;
5. More than 50% of the members of the Board of Commissioners are Indonesian citizens.

In accordance with ASEAN Corporate Governance (CG) principles, the composition of the Maybank Indonesia Board of Commissioners is as follows:

1. 1 (one) female member of the Board of Commissioners who is an Independent Commissioner (minimum 1 (one) female Independent Commissioner).
2. The Board of Commissioners consists of 8 (eight) members (in accordance with ASEAN CG principles, a minimum of 5 (five) and a maximum of 12 (twelve)).
3. In terms of expertise, the majority of members of the Board of Commissioners have work experience in the banking sector.

The composition of member of the Bank's the Board of Commissioners in 2025 are as follow:

Name of The Board of Commissioner	Position
Dato' Sri Khairussaleh Ramli	President Commissioner
Hendar	Independent Commissioner
Putut Eko Bayuseno	Independent Commissioner
Marina R. Tusin	Independent Commissioner
Daniel James Rompas	Independent Commissioner
Edwin Gerungan	Commissioner
Datuk Lim Hong Tat	Commissioner
Dato' Zulkiflee Abbas Abdul Hamid	Commissioner

DUTIES AND RESPONSIBILITIES OF THE BOARD OF COMMISSIONERS

The duties and responsibilities of the Board of Commissioners are regulated in Article 19 of the Articles of Association of Maybank Indonesia. In carrying out its supervisory function, the duties and responsibilities of the Board of Commissioners are as follows:

1. The Board of Commissioners supervises the management policy, the course of management in general, both regarding the Company and the Company's business, and provides advice to the Board of Directors for the benefit of the Company in accordance with the purposes and objectives of the Company.
2. Each member of the Board of Commissioners shall carry out his/her duties and responsibilities in good faith, with full responsibility and prudence.
3. Supervision by the Board of Commissioners is carried out, among others, through periodic meetings of the Board of Commissioners with the Board of Directors, or through reports submitted by SKAI, Audit Committee, Risk Oversight Committee, Nomination and Remuneration Committee, Compliance Director, or through other written means of communication.
4. In certain conditions, the Board of Commissioners shall organize the Annual GMS and/or Other GMS in accordance with its authority as stipulated in the Articles of Association and applicable laws and regulations.
5. In order to support the effectiveness of the implementation of its duties and responsibilities, the Board of Commissioners establishes Board of Commissioners level committees and ensures that these committees have carried out their duties effectively. The Board of Commissioners also evaluates the performance of these committees at the end of each fiscal year through the Board of Commissioners (BOC) and BOC Committees Effectiveness Evaluation (BEE) framework.

The Board of Commissioners level committees are as follows:

 - Audit Committee
 - Risk Oversight Committee
 - Nomination and Remuneration Committee
 - Integrated Good Corporate Governance
 - Whistleblowing Governance Committee
 - Information and Technology Monitoring CommitteeDetailed information on these committees is provided in the Board of Commissioners Committees section.
6. Through the existence of committees, the Board of Commissioners assesses internal and external audit reports, provides direction, and ensures that the Board of Directors has followed up on audit findings and recommendations from SKAI, external auditors, supervisory results of Bank Indonesia and/or the Financial Services Authority and other authorities. The Board of Commissioners also provides opinions and direction on the human resource management system and the implementation of risk control systems in the Bank.
7. Each member of the Board of Commissioners is jointly and severally liable for the Bank's losses caused by the fault or negligence of the member of the Board of Commissioners in carrying out his/her duties, unless it can be proven that:
 - Has conducted supervision in good faith and prudence for the benefit of the Company and in accordance with the purposes and objectives of the Company.
 - Has no direct or indirect personal interest in the management actions of the Board of Directors that result in losses.
 - Has provided advice to the Board of Directors to prevent the loss from arising or continuing.
8. Actively ensures the implementation of Good Corporate Governance principles in every business activity of the Bank at all levels of the organization.
9. Directs, monitors, and evaluates the implementation of the Bank's overall business strategic policy in order to comply with the laws and regulations, Articles of Association, and the results of the GMS decisions and avoid any form of conflict of interest.
10. The Board of Commissioners provides opinions and direction to the Board of Directors regarding the determination of the Bank's vision, mission, work culture, and values.
11. The Board of Commissioners shall not be involved in decision-making related to the Bank's operational activities, except in the case of the provision of funds to related parties, or other matters stipulated in the Articles of Association and/or applicable laws and regulations in order to carry out the supervisory function.
12. The Board of Commissioners is responsible for ensuring that senior management maintains and updates its internal control system to ensure effectiveness and efficiency in terms of operational control, internal finance, and compliance with laws and regulations.

13. The Board of Commissioners shall notify the Regulator no later than 5 (five) working days from the discovery of violations of laws and regulations in the financial and banking sectors and if there are circumstances or predictions of circumstances that may jeopardize the Bank's business continuity.
14. The Board of Commissioners provides sufficient time to carry out its duties and responsibilities optimally and participate in competency and expertise improvement programs.
15. The Board of Commissioners submits a report on the supervisory duties performed during the previous fiscal year in the Annual Report submitted by the Board of Directors to the GMS.
16. The Board of Commissioners approves the AML and CFT Program policy.
17. Oversees the implementation of the Board of Directors' responsibility for the implementation of the AML and CFT Program, including commitments made by the Bank to the Regulator.
8. The President Commissioner chairs the Company's General Meeting of Shareholders;
9. The President Commissioner may summon/convene the Board of Commissioners Meeting or the Board of Commissioners Meeting with the Board of Directors at any time when deemed necessary by the President Commissioner and has the right to determine other timeframes related to the method of summoning the Board of Commissioners Meeting and the Board of Commissioners Meeting with the Board of Directors;
10. The President Commissioner leads the Board of Commissioners Meeting or joint Board of Commissioners Meeting with the Board of Directors.

DUTIES AND RESPONSIBILITIES OF THE PRESIDENT COMMISSIONER

The President Commissioner has duties and responsibilities including:

1. The President Commissioner carries out the supervisory function as carried out by other members of the Board of Commissioners;
2. The President Commissioner together with all members of the Board of Commissioners is responsible for setting the policy framework and ensuring that the Board of Commissioners supports the strategy formulated by the Company and monitors its implementation;
3. The President Commissioner ensures the rules and regulations and encourages healthy debate on issues under discussion so as to reflect the level of skepticism and independence of the Board of Commissioners;
4. The President Commissioner also ensures that where necessary resolutions of the BOC are decided by vote to ensure that decisions are made collectively and reflect the will of the majority;
5. The President Commissioner leads the evaluation of the suitability and effectiveness of the succession planning program for the Board of Commissioners and Board of Directors;
6. The President Commissioner also encourages a healthy working relationship with the President Director and provides necessary support and advice as appropriate;
7. The President Commissioner demonstrates the highest standards of corporate governance practices and ensures that these practices are regularly communicated to stakeholders;

INDEPENDENCE OF THE BOARD OF COMMISSIONERS

The Board of Commissioners consistently upholds the principle of independence in carrying out all its duties and responsibilities, and places the interests of the Bank above personal interests. In carrying out its supervisory function, the Board of Commissioners ensures that its decisions and assessments are free from influence or pressure from any party.

The principle of independence of the Board of Commissioners, as stipulated in the Board of Commissioners Charter, includes:

1. In carrying out its duties, responsibilities, and authorities, the Board of Commissioners is required to implement Good Corporate Governance, including the principle of independence. Independence encompasses a situation where the Board of Commissioners acts independently, professionally, free from conflicts of interest, and is not influenced by pressure from any party.
2. Prospective members of the Board of Commissioners of Commercial Banks are required to comply with regulations regarding the prohibition on holding concurrent positions as stipulated in the OJK Regulation on Corporate Governance.
3. If a prospective member still holds concurrent positions, the following must be considered:
 - a) Compliance with the criteria for concurrent positions permitted under the OJK Regulation on Corporate Governance;
 - b) Potential conflicts of interest that could affect the implementation of the Bank's management and supervision duties; concurrent positions that give rise to conflicts of interest are prohibited; and
 - c) Availability of time to avoid interfering with the performance of duties and responsibilities as a member of the Board of Commissioners.

4. Prospective members of the Board of Commissioners who will occupy positions or areas of work that require independence are required to maintain the principle of independence in accordance with the provisions of the Financial Services Authority Regulation on Corporate Governance.
5. Prospective members of the Board of Commissioners who hold other positions (not included in the prohibited dual-position category) are required to make a written statement to:
 - a. maintain integrity;
 - b. avoid any forms of conflict of interest; and
 - c. avoid actions that may harm the Bank and/or cause a violation of the Bank's prudential principles, while serving as a member of the Board of Commissioners.
6. Potential conflicts of interest related to their candidacy must be disclosed transparently during the Fit and Proper Test process.

CONFLICT OF INTEREST POLICY FOR THE BOARD OF COMMISSIONERS

Throughout 2025, Maybank Indonesia ensured that all members of the Board of Commissioners were free from any conflict of interest or potential conflict of interest with the Company. All members of the Board of Commissioners must avoid situations that may give rise to a conflict of interest, or position themselves to not be in a potential conflict of interest, in accordance with the provisions stated in the Company's Articles of Association.

In the event of a conflict of interest, members of the Board of Commissioners shall refrain from making decisions that may harm or reduce the Bank's profits, and must disclose the potential conflict of interest in every decision taken.

Any decision regarding a transaction that involves a conflict of interest of the Board of Commissioners must be approved at an Extraordinary General Meeting of Shareholders (EGMS) specifically convened for that purpose, and attended by independent shareholders or shareholders who do not have a conflict of interest in the transaction, in accordance with the prevailing laws and regulations in the field of capital markets and the regulations of the Stock Exchange where the Company's shares are listed.

In the event that the member of the Board of Commissioners appointed to chair the GMS has a conflict of interest over the agenda to be decided, the meeting shall be chaired by another member of the Board of Commissioners who does not have a conflict of interest and is appointed by the Board of Commissioners. If all members of the Board of Commissioners have a conflict of interest, the meeting shall be chaired by one of the members of the Board of Directors appointed by the Board of Directors.

To prevent and manage conflicts of interest, the Bank ensures that any transactions with parties having a special relationship with the Bank are not conducted on terms that are more favorable than those applied to other parties under similar circumstances, and that such transactions are carried out on a fair and reasonable basis. For this purpose, the Bank has established policies and procedures governing transactions with related parties and ensures their effective implementation to ensure that such transactions are conducted without any conflicts of interest.

Monitoring of risks arising from the Bank's transactions and exposures to related parties, as well as the reporting process for such transactions and exposures, is carried out through independent review or audit processes. The Bank also performs identification and prevention or mitigation of potential and actual conflicts of interest. Members of the Board of Commissioners who have an interest in a particular transaction must be excluded from the approval and or management process of transactions with related parties. In addition, transactions with related parties and the write off of exposures to related parties must obtain approval from the Bank's Board of Commissioners.

LENDING POLICY FOR THE BOARD OF COMMISSIONERS

Pursuant to the prevailing policies, rules, and regulations, members of the Board of Commissioners, their families, and other parties affiliated with them are prohibited from borrowing funds from the Bank. Any provision of loans, if any, shall be carried out with fairness and conducted at market prices.

Any loans provided to members of the Board of Commissioners shall be calculated as part of Maybank Indonesia's Legal Lending Limit (BMPK) in accordance with the applicable provisions.

AUTHORITIES OF THE BOARD OF COMMISSIONERS

1. Each member of the Board of Commissioners, either collectively or individually, has the right to enter the buildings, offices, and areas of the Corporate and examine the Corporate's records, documents, and assets during working hours, to exercise their oversight obligations.
2. The Board of Commissioners is authorized to request explanations from the Board of Directors regarding any matters pertaining to the Bank's activities and operations as deemed necessary.
3. The Board of Commissioners has the right to access and obtain Bank documents, data, and information required for the implementation of the oversight function.
4. The Board of Commissioners is authorized to give approval to the Board of Directors to make certain legal actions as regulated in the Articles of Association and applicable laws and regulations.
5. In the event that an independent review of a significant issue within the Bank is necessary, the Board of Commissioners has the right to request the Board of Directors to appoint an independent party under terms and conditions determined by the Board of Commissioners.
6. Based on a decision made in a Board of Commissioners Meeting, the Board of Commissioners has the authority to temporarily dismiss one or more members of the Board of Directors if such members act in violation of the Articles of Association, applicable regulations, harm the Bank's objectives and interests, or neglect their duties. The Board of Commissioners may request advice or input from the Audit Committee or other independent parties in making this decision.
7. Any temporary dismissal must be accompanied by a written explanation and communicated to the respective member of the Board of Directors.
8. Within 90 (ninety) calendar days following the temporary dismissal, the Board of Commissioners is required to convene an Extraordinary General Meeting of Shareholders (EGMS) to decide whether the respective member of the Board of Directors will be permanently removed or reinstated. In the EGMS, the respective member of the Board of Directors has the right to be present and defend themselves.
9. The Board of Commissioners has the right to seek assistance from experts or independent consultants for a limited period at the Bank's expense, if deemed necessary in performing oversight duties.
10. The Board of Commissioners is authorized to approve the Bank Business Plan submitted by the Board of Directors, and is responsible for conducting oversight and evaluation on the implementation of such Business Plan.

11. The Board of Commissioners receives and exercises other authorities assigned or granted to them in accordance with the provisions of laws and regulations, the Articles of Association, and/or GMS resolutions.
12. And other authorities as regulated in the Corporate's Articles of Association.

INDEPENDENT COMMISSIONERS

Independent Commissioners are members of the Board of Commissioners who have no financial, managerial, shareholding, and/or familial relationships with members of the Board of Directors, other members of the Board of Commissioners, and/or controlling shareholders, including the ultimate controlling shareholder, and have no relationships with the Bank that could affect their independence in carrying out their duties and responsibilities in accordance with the principles of Good Corporate Governance.

Independent Commissioners play a role in overseeing the Bank's policies and management and act to protect and represent the interests of minority shareholders.

All Independent Commissioners of the Bank have met the provisions and requirements stipulated in applicable laws and regulations concerning the implementation of Good Corporate Governance for Commercial Banks, including requirements for independence, integrity, and competence. Compliance with these provisions supports the implementation of an effective, objective, professional, and conflict-free supervisory function.

Criteria and Number of Independent Commissioners

The criteria and number of Independent Commissioners at Maybank Indonesia comply with the following provisions:

- 1) OJK Regulation No. 33/POJK.04/2014 concerning the Board of Directors and Board of Commissioners of Issuers or Public Companies;
- 2) OJK Regulation No. 12/POJK.03/2021 concerning Commercial Banks;
- 3) OJK Regulation No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks; and
- 4) OJK Circular Letter No. 14/SEOJK.03/2025 concerning the Implementation of Governance for Commercial Banks.

Maybank Indonesia's Independent Commissioners have met the requirements stipulated in POJK No. 33/POJK.04/2014, Article 21, paragraph 2, as follows:

Independent Commissioner Requirements	Marina R. Tusin	Hendar	Putut Eko Bayuseno	Daniel James Rompas
a. Not a person who works or has the authority and responsibility to plan, lead, control, or supervise the activities of the Issuer or Public Company in the last 6 (six) months, except for reappointment as an Independent Commissioner of the Issuer or Public Company in the following period;	✓	✓	✓	✓
b. Does not have an affiliated relationship with the Issuer or Public Company, members of the Board of Commissioners, members of the Board of Directors, or major shareholders of the Issuer or Public Company; and	✓	✓	✓	✓
c. Does not have any direct or indirect business relationship related to the business activities of the Issuer or Public Company.	✓	✓	✓	✓

Independent Commissioner Criteria

The criteria for Maybank Indonesia's Independent Commissioners are regulated in the Board of Commissioners Charter and Corporate Governance Guidelines. These criteria are formulated with reference to applicable regulations and Good Corporate Governance practices to ensure the effective, objective, and independent implementation of the supervisory function.

The criteria for Independent Commissioners include, among other things:

- Have adequate knowledge in banking relevant to the implementation of duties as an Independent Commissioner;
- Have experience in banking and/or finance that supports the effectiveness of the supervisory function;
- Have knowledge and/or expertise appropriate to the needs of the Issuer or Public Company;
- Not a party working for or having the authority and responsibility to plan, lead, control, or supervise the Bank's activities within the last one year, except in the case of reappointment as an Independent Commissioner for a subsequent term;
- Does not own shares, either directly or indirectly, in the Bank;
- Does not have any affiliated relationship with the Bank, members of the Board of Commissioners, members of the Board of Directors, or controlling shareholders of the Bank;
- Does not have any direct or indirect relationship related to the Bank's business activities that could affect independence;

- In the event that an Independent Commissioner concurrently serves as a member of the Audit Committee, the person concerned may only be reappointed for 1 (one) subsequent term of office on the Audit Committee;
- An Independent Commissioner who serves as Chairman of a Committee may only concurrently serve as Chairman of a maximum of 1 (one) other Committee; and
- Meets other requirements stipulated for Independent Commissioners in accordance with applicable regulations.

Number of Independent Commissioners

As of December 31, 2025, the Maybank Indonesia Board of Commissioners consisted of 8 (eight) members, with 50% (fifty percent) being Independent Commissioners. With this composition, the Board of Commissioners structure complies with applicable regulations regarding the implementation of Good Corporate Governance for Commercial Banks, which require that at least 50% (fifty percent) of the Board of Commissioners be Independent Commissioners.

Independent Commissioner Independence Statement

All Maybank Indonesia Independent Commissioners have signed an Independence Statement Letter, which states that the person in question:

- Does not have any financial, management, share ownership, and/or familial relationships with other members of the Board of Commissioners, members of the Board of Directors, Controlling Shareholders, or other relationships with the Company that could affect their ability to act independently;

2. Does not own shares, either directly or indirectly, in the Company;
3. Does not have any affiliated relationship with the Company, members of the Board of Commissioners, members of the Board of Directors, or the Company's major shareholders; and
4. Does not have any business, either directly or indirectly, related to the Company's business activities.

Term of Office and Reappointment of Independent Commissioners

Independent Commissioners who have served for 2 (two) terms may be reappointed for the following term as long as they declare their independence at the General Meeting of Shareholders (GMS).

Considerations for Reappointment of Independent Commissioners

In accordance with OJK Regulation No. 17 of 2023, in the event that an Independent Commissioner who has served for two consecutive terms is to be reappointed for the following term, the Bank will consider, among other things:

1. Results of the Independent Commissioner's performance assessment;
2. Results of the Board of Commissioners' Meeting assessment, stating that the Independent Commissioner remains capable of acting independently;
3. Results of the assessment by the Head of the Internal Audit Unit, who oversees the Human Resources function, stating that the Independent Commissioner remains capable of acting independently;
4. Results of the assessment by the Executive Officer, who oversees the Human Resources function, stating that the Independent Commissioner remains capable of acting independently; and
5. A statement of independence from the Independent Commissioner submitted at the GMS.

For reappointed Independent Commissioners, the statement of independence of the Independent Commissioner concerned shall be transparently disclosed in the Company's Annual Report.

BOARD OF COMMISSIONERS APPOINTMENT CRITERIA

The appointment of Maybank Indonesia Board of Commissioners members is based on the relevant provisions, among others:

1. OJK Regulation No. 33/POJK.04/2014 concerning Board of Directors and Board of Commissioners of Issuers and Public Companies;
2. OJK Regulation No. 17 Year 2023 on the Implementation of Corporate Governance for Commercial Banks;
3. OJK Circular Letter No. 13/SEOJK.03/2017 on the Implementation of Governance for Commercial Banks
4. OJK Regulation No. 27/POJK.03/2016 concerning Capability and Appropriateness Assessment for Main Parties of Financial Services Institutions;
5. OJK Circular Letter No. 39/SEOJK.03/2016 concerning Capability and Appropriateness Assessment for candidates for Controlling Shareholders, Candidates for members of the Board of Directors, and Candidates for Members of the Board of Commissioners of Banks.
6. OJK Regulation No. 34/POJK.03/2018 concerning Reassessment for the Main Party of Financial Services Institutions;
7. OJK Regulation No. 14/POJK.03/2021 concerning amendments to OJK Regulation No. 34/POJK.03/2018 on Reassessment for the Main Party of Financial Services Institutions.

The criteria that must be met by prospective members of the Board of Commissioners of Maybank Indonesia, among others, are as follows:

1. Fulfil the relevant skills and core competency requirements and deemed capable and appropriate to be appointed as a member of the Board of Commissioners in accordance with the Financial Services Authority Regulation regarding Fit and Proper Test;
2. Meet the integrity requirements in accordance with the applicable requirements, among others:
 - a. Have a good character and morals.
 - b. Have a strong commitment to comply with applicable laws and regulations including the Bank's rules and regulations and support the policies of the Financial Services Authority.
 - c. Have a commitment to the development of healthy Bank operations.
 - d. Not included in the Failure List of Fit and Proper Assessment.
 - e. Capable of performing legal acts.
3. Fulfil the relevant skills and core competency requirements and deemed capable and appropriate to be appointed as a member of the Board of Commissioners in accordance with the Financial Services Authority Regulation regarding Fit and Proper Test.

4. Fulfil competency Requirements in accordance with the requirements stipulated in the applicable regulations, including:
 - a. adequate Banking knowledge and relevant knowledge to his/her position
 - b. Experience and expertise in banking and/or finance.
 - c. Knowledge of the duties and responsibilities of the Main Entity and have the understanding of the main business activities and main risks of the FSIs within the Bank Financial Conglomeration.
 - d. Knowledge of the Indonesian economy, culture and language, for Commissioner candidates who are foreigners.
5. Having a good financial reputation, namely at least in the 5 (five) years prior to appointment and during office:
 - a. Does not have bad credit and/or is not a Controlling Shareholder, member of the Board of Directors or member of the Board of Commissioners of a legal entity that has bad credit;
 - b. Has never been declared bankrupt or become a member of the Board of Directors or a Company that was found guilty of causing a company to be declared bankrupt;
 - c. Never been convicted of a criminal offense that is detrimental to state finances and/or related to the financial sector.
 - d. Never been a member of the Board of Directors and/or a member of the Board of Commissioners during his/her tenure:
 - i. Has not held an Annual General Meeting of Shareholders;
 - ii. Has caused a company that obtained a license, approval or registration from the Financial Services Authority to not fulfil the obligation to submit annual reports and/or financial reports to the Financial Services Authority;
 - iii. His/her accountability as a member of the Board of Directors and/or a member of the Board of Commissioners has not been accepted by the General Meeting of Shareholders or has not provided accountability as a member of the Board of Directors and/or a member of the Board of Commissioners to the General Meeting of Shareholders.

Term of Office of the Board of Commissioners

No	Board of Commissioners Maybank Indonesia	Position	Date OF Agreement		Reappointed	Length of service until EGMS
			GMS Approval	Effective Date of Term office		
1	Dato' Sri Khairussaleh Ramli	President Commissioner	25 March 2022	4 October 2022	11 April 2025	2028
2	Marina R Tusin	Independent Commissioner	1 April 2024	19 July 2024	-	2027
3	Hendar	Independent Commissioner	16 October 2017	22 January 2018	30 March 2020 31 March 2023	2026
4	Putut Eko Bayuseno	Independent Commissioner	26 March 2021	7 September 2021	- 1 April 2024	2027
5	Daniel James Rompas	Independent Commissioner	27 September 2024	3 January 2025	-	2027
6	Edwin Gerungan	Commissioner	31 March 2017	2 March 2018	30 March 2020 31 March 2023	2026
7	Datuk Lim Hong Tat	Commissioner	18 October 2018	5 August 2019	26 March 2021 1 April 2024	2027
8	Dato' Zulkiflee Abbas Abdul Hamid	Commissioner	25 March 2022	6 July 2022	11 April 2025	2028

DISCLOSURE OF MULTIPLE POSITIONS

Information regarding the multiple positions of the member of the Board of Commissioners are below:

Name of Commissioner	Position at the Bank	Position	Company/Listed Company/ Agency Organisation
Dato' Sri Khairussaleh Ramli	President Commissioner	President & Group Chief Executive Officer	Malayan Banking Berhad (MBB)
		Non-Executive Director	Payments Network Malaysia Sdn Bhd (Paynet)
		Non-Independent Non-Executive Director	Maybank Singapore Limited
Marina R Tusin	Independent Commissioner	Chairman and member independent of the Remuneration and Human Resources Committee	Badan Pengelola Investasi Daya Anagata Nusantara
Hendar	Independent Commissioner	Teaching Staff	Lembaga Pengembangan Perbankan Indonesia (LPPI)
		Non-Permanent Lecturer	STIE Indonesia Banking School (IBS) Jakarta
		Advisor	PT Visa Worldwide Indonesia
Putut Eko Bayuseno	Independent Commissioner	Senior Advisor	PT Agincourt Resource
		Commissioner	PT Acset Indonusa Tbk
Daniel James Rompas	Independent Commissioner	Treasurer	Lembaga Perguruan Tinggi Teologi Indonesia
Edwin Gerungan	Commissioner	-	-
Datuk Lim Hong Tat	Commissioner	Senior Advisor	Areca Capital Sdn Bhd
		Independent Non-Executive Director	Malaysia Smelting Corporation Berhad (MSC)
		Independent Not-Executive Director	Maybank (Cambodia) Plc (MCP)
Dato' Zulkiflee Abbas Abdul Hamid	Commissioner	Independent Non Executive Director	Malayan Banking Berhad
		Independent Non Executive Director/Chairman	Maybank Islamic Berhad

BOARD OF COMMISSIONERS' PERFORMANCE ASSESSMENT (INCLUDING THE PRESIDENT COMMISSIONER)

Board of Commissioners' Performance Assessment Policy and Procedures

The performance of the Board of Commissioners is assessed annually through the Board of Commissioners ("BOC") and BOC Committees' Effectiveness Evaluation ("BEE") exercise, which includes both self- assessment and peer assessments. In addition to the Board of Commissioners' members, the Board of Directors' committees' performance is also assessed by the Board of Directors using the 360° Management (Board of Directors) Evaluation BEE framework.

The assessment process includes evaluations of competency and expertise/experience, the performance of the Board of Commissioners' committees, the effectiveness of the Board of Commissioners' responsibilities, and self- assessment and peer assessments of each member of the Board of Commissioners' oversight function. The results of these assessments will then be submitted to the Board of Commissioners.

The Board of Commissioners' performance assessment is conducted internally, annually, and independently every 3 (three) years with the support of external consultants or experts. The 2025 assessment was conducted internally.

Board of Commissioners Performance Assessment Criteria

The Board of Commissioners' performance assessment criteria are established to assess the Board's performance both collegially and individually. The Board of Commissioners' performance assessment criteria are divided into three parts, each covering the following:

Part A	Part B	Part C
A1. A. Assessment BoC Effectiveness in leading M25+ for year 2025. A2. BOC Effectiveness - Overall BOC effectiveness - BOC Responsibilities - BOC Composition - BOC Remuneration - BOC Committees: - BOC Conduct - BOC Interaction & Communication - BOC Chair (President Commissioner) - BOC Administration and process - Commissioners Learning and Development programme	Commissioners' Self and Peer Evaluation - Competency, Skills and Expertise - Contribution To Boc - Commissioners General Duties - Independent Commissioners Assessment - General Comments	- Assessment of Board Effectiveness in leading the M25+ Plan - BOC Oversight - BOC effectiveness in discharging roles and responsibilities - ESG - Effectiveness in BOC Communication with Board of Directors - Mode of Engagement - BOC Composition - Effectiveness of BOC Committees - BOC Administration and Process - Overall BOC Effectiveness.

- Part A: Evaluation of the effectiveness of the Board of Commissioners and Board of Commissioners Committees to evaluate the overall performance of the Board of Commissioners.
- Part B: Self- assessment and peer assessment of the Board of Commissioners to evaluate the individual contributions of Board members to the Board of Commissioners, as well as aspects of their personal qualities and attributes.
- Part C: 360° BEE Evaluation by Management (Board of Directors) To gain a broader perspective on the Board of Commissioners' performance assessment, the Board of Commissioners' performance assessment for 2025 will also be conducted by the Board of Directors.

Process and Parties Conducting the Assessment

The process and parties conducting the assessment of the Board of Commissioners' performance can be described as follows:

- Assessments are conducted individually (self-assessment) and by peer (peer assessment).
- Assessments of the Board of Commissioners are also conducted by the Board of Directors.
- Each Commissioner and member of the Board of Directors completes an assessment questionnaire through an electronic survey application sent by the Corporate Secretary's work unit.
- The results of the evaluation of the Board of Commissioners' performance assessment are presented by the Corporate Secretary at the Board of Commissioners meeting. If necessary, the President Commissioner can provide input and improvements on the results of the Board of Commissioners' performance assessments collegially and individually.

Rating Definition

The overall results for each key area are based on the average score of each Commissioner and are categorized as follows:

Overall rating average	Rating	Description
1 1,0 – 1,9	Below Expectations	Demonstration of weak attributes, the area being evaluated requires immediate attention
2 2,0 – 2,9	Needs improvement	Attributes are not consistently demonstrated and require further improvement to be more effective
3 3,0 – 3,5	Satisfactory	Demonstration of proper attributes, the evaluated area meets the requirements
4 3,6 – 4,0	Strong	Demonstration of exemplary and market-leading attributes

Recommendations for Assessment Result

The assessment results will serve as a reference in determining the necessary corrective measures for the Board of Commissioners.

2025 Board of Commissioners Performance Assessment Results.

Overall, the 2025 Board of Commissioners Performance Assessment results remained positive, with the overall assessment being Satisfactory. In 2025, the Board of Commissioners continued to perform its supervisory function effectively, ensuring that the Bank's performance met the expectations of shareholders and all stakeholders.

From the overall results of the BEE assessment, there are several aspects were considered Strong by the Board of Commissioners of Maybank Indonesia

Through BEE, the Board of Commissioners was assessed as having strengths, including:

1. Diversity of Experience, Background, and Expertise

The Board of Commissioners has been consistently recognized for its diversity and depth of expertise, particularly in banking, finance, macroeconomics, law, and human resources. Members possess diverse professional backgrounds and extensive banking experience, enabling them to provide a comprehensive perspective and carry out their supervisory function effectively and balancedly.

2. Solid Collaboration, Communication, and Board Dynamics

The assessment results confirmed effective collaboration, open and constructive discussions, a high level of cohesiveness, and strong cooperation among members of the Board of Commissioners. Active participation in meetings and committees, coupled with clear and transparent communication, supports productive deliberations and effective decision-making.

3. Leadership, Integrity, and Commitment to Performance

The Board of Commissioners demonstrates strong leadership and integrity, with a clear commitment to driving improved performance for Maybank Indonesia. This is reflected through active involvement, consistent attendance, substantive contributions, and the provision of strategic direction and input to management in addressing key challenges.

The Board of Commissioners also assessed the independence of Independent Commissioners as Strong, with the following assessment aspects:

1. Consistently demonstrating the values and principles of independence in every BOC discussion (including impartiality, objectivity, and consideration of the interests of all stakeholders).
2. Able to effectively differentiate their roles in carrying out their supervisory function as an Independent Commissioner and to use independent judgment in decision-making, coupled with providing objective and balanced advice.
3. Expressing independent opinions openly without fear or bias.
4. The remuneration received by the Independent Commissioner does not affect the performance of their duties and responsibilities as an Independent Commissioner.

Performance Assessment of the President Commissioner

The Board of Commissioners assesses the effectiveness of the President Commissioner's performance as Strong, with the following assessment aspects:

1. The President Commissioner effectively leads the BOC in the decision-making process by creating a consultative environment and encouraging active participation and contribution from all BOC members.
2. The President Commissioner acts as a liaison between the BOC and the BOD and builds effective working relationships with the GPCEO/CEO and the BOD, providing constructive support and advice without overriding executive responsibilities.
3. The President Commissioner proactively sets the tone from the top in shaping the BOC culture and upholding the Group's corporate values.
4. The President Commissioner acts as an effective spokesperson for the BOC.
5. The President Commissioner sets the tone from the top in encouraging continuous improvement, both at the individual BOC member level and collectively within the BOC as a whole.

BOARD OF COMMISSIONERS COMMITTEE PERFORMANCE ASSESSMENT

Assessment Procedure

The performance assessment of committees under the Board of Commissioners is conducted annually through self-assessment and peer assessment methods. These evaluations are conducted by each committee member from the Board of Commissioners.

The performance assessment process for the Board of Commissioners committees refers to the Board of Commissioners (BOC) and BOC Committees Effectiveness Evaluation (BEE) framework, which is completed by each Commissioner through a survey application. In addition, the Board of Directors also assesses the performance of the Board of Commissioners committees through the 360° Management (Board of Directors) Evaluation BEE framework.

Assessment Criteria

The performance assessment criteria for committees under the Board of Commissioners are as follows:

• **Collective Assessment**

This assessment is conducted by each member of the Board of Commissioners on the committee's overall performance. This assessment generally covers the committee's structure and composition, strategic thinking, oversight and governance, and the committee's effectiveness in addressing Company issues/problems and providing recommendations to the Company.

• Individual Assessment

This assessment is conducted by each member of the Board of Commissioners on the performance of the committee of which the Board of Commissioners is a member.

Assessment Results

The Bank has established committees to support the implementation of the Board of Commissioners' supervisory duties and functions, namely the Audit Committee, Risk Monitoring Committee, Nomination and Remuneration Committee, Integrated Governance Committee, Whistleblowing Governance Committee, and Information and Technology Monitoring Committee.

The basis for assessing the implementation of the Board of Commissioners' committee duties is to measure the effectiveness of the committees in supporting the implementation of the duties and responsibilities of the Bank's Board of Commissioners using the following parameters:

1. Are the Board of Commissioners' committees effective in assisting the Board of Commissioners in carrying out its duties and responsibilities?
2. Are the Chair of the Board of Commissioners' committees effective in carrying out their duties and responsibilities?
3. How is the interface between the Board of Commissioners' committees and the Board of Commissioners?

In addition, the Board of Commissioners also assessed the current composition of the Board of Commissioners' Committees to determine whether it is appropriate to enable the Committees to carry out their duties effectively.

The overall assessment of the implementation of the duties of the Maybank Indonesia Board of Commissioners' Committees for 2025 remains positive, indicating that the support and implementation of functions provided to the Board of Commissioners in carrying out its duties and responsibilities are rated Satisfactory. Similarly, the Board of Directors' assessment result on the performance of the Board of Commissioners' Committees are considered Satisfactory.

COMMITTEE RECOMMENDATIONS TO THE BOARD OF COMMISSIONERS

As part of its implementation of corporate governance principles, the committees under the Board of Commissioners optimally performed their duties and functions throughout 2025. To ensure effective oversight and improve the Bank's performance, these committees submitted various strategic recommendations to the Board of Commissioners.

Based on input from the Audit Committee, the Board of Commissioners made the following recommendations to the Board of Directors:

- a. Approved the issuance of the Bank's audited and consolidated financial statements and published financial statements for 2025 (fourth quarter of 2024) and the unaudited interim financial statements for the first, second, and third quarters of 2025. The Audit Committee provided recommendations regarding the presentation of the financial statements, accounting treatment, and their conformity with generally accepted accounting principles, including the adequacy of the published financial statements and their reporting to the authorized regulators.
- b. Provided various responses and/or advice to the Board of Directors regarding the results of the internal auditor's audit and oversaw the Board's follow-up actions on these findings.
- c. Approved the 2025 Annual Audit Plan prepared by the Internal Audit Unit.
- d. Provided various responses and/or advice to the Board of Directors regarding the status and follow-up of audit results conducted by regulators and the Maybank Group.
- e. Approved the appointment of a Public Accounting Firm (KAP) registered with the Financial Services Authority (OJK) and officially affiliated with a major global Public Accounting Firm to audit the Bank's consolidated financial statements for the 2025 financial year, as well as the determination of the audit fee for the KAP and other requirements related to the appointment.

Based on the recommendations of the Nomination and Remuneration Committee, the Board of Commissioners has:

- a. Approved the nomination of candidates for the appointment and/or replacement of members of the Board of Commissioners, Board of Directors, and Sharia Supervisory Board, and later submitted to the General Meeting of Shareholders.
- b. Approved the nomination of candidates for Independent Committee Members and candidates for Executive Vice President to fill the required positions.
- c. Approved the recommendations submitted for changes to the composition of the Board of Commissioners' Committees for the 2024-2027 period.
- d. Approved the remuneration for members of the Board of Directors, Board of Commissioners, and Sharia Supervisory Board, and later submitted to the General Meeting of Shareholders.
- e. Approved the remuneration for candidates for Independent Committee Members and candidates for Executive Vice President.
- f. Approved the recommendations of the Nomination and Remuneration Committee regarding the implementation of remuneration policies and general employee retention strategies with due consideration of the principles of good governance in providing

remuneration in accordance with applicable regulatory provisions, including but not limited to Material Risk Takers.

- g. Approved the results of the evaluation of the Board of Directors' performance in 2024 and approved the performance assessment framework for the Board of Directors in 2025.
- h. Approved the performance assessment framework for the Board of Commissioners and Board-level Committees in 2024, namely the Board Effectiveness Evaluation.
- i. Reviewed the talent management process, including developing succession planning for members of the Board of Directors.
- j. Approved recommendations and ensured that members of the Board of Directors and Board of Commissioners receive appropriate and continuous development to stay abreast of the latest industry developments.

Based on the recommendations of the Risk Oversight Committee, The Board of Commissioners has approved the following subjects:

- a. Annual Review of ICAAP Policy.
- b. Adjustment of BOC Acknowledgment.
- c. Debtor Threshold Limit.
- d. 2025 RAS and Review of Recovery Plan (RCP)
- e. Annual Review of Capital Management Framework.
- f. Redevelopment and Implementation of Forward-Looking Probability of Default Model for Non-Retail Portfolio.
- g. Review of Premier Banking Service Policy.
- h. Corporate Regulations on Structured Products.
- i. Annual Review of Industry Limits.
- j. Reclassification of Quasi-Government Entities and BPR in Implementing Single Debtor Limit.
- k. Periodic review of Credit Risk Framework.
- l. Revision of Corporate Regulations on Sharia Governance Framework.
- m. Annual review of Recovery Plan (RCP).
- n. Review of Corporate Regulations on ESG Framework.

The Board of Commissioners approves the Risk Based Bank Rating on semi-annual basis, as well as provides various advices and or responses in the risk management, based on periodic reviews by the Risk Oversight Committee as reported in the information on the implementation of the duties of this committee.

Throughout 2025, the Integrated Governance Committee has requested recommendations on the following matters:

1. Submission to the Financial Services Authority (OJK) of the Integrated Governance Implementation Assessment Report for Semester 2, 2024, with a rating of "2" or falling under the "Good" definition. This report demonstrates the Bank's compliance as the

Main Entity with OJK Regulation No. 18/POJK.03/2014 concerning the Implementation of Integrated Governance for Financial Conglomerates ("POJK 18/2014").

2. Submission to the OJK of the Maybank Indonesia Financial Conglomerate's Minimum Capital Adequacy Requirement Report for Semester 2, 2024, at 261.15%. This report represents the Bank's obligation, pursuant to OJK Regulation No. 26/POJK.03/2015 concerning the Integrated Minimum Capital Adequacy Requirement for Financial Conglomerates ("POJK 26/2015").
3. Submission to the Financial Services Authority (OJK) of the Integrated Risk Profile Report for Semester 2, 2024, with a rating of "2" (Low to Moderate). This report demonstrates the Bank's compliance, as the Main Entity, with OJK Regulation No. 17/POJK.03/2014 concerning the Implementation of Integrated Risk Management for Financial Conglomerates ("POJK 17/2014").
4. Submission to the OJK of the 2024 Annual Report on the Implementation of Integrated Governance (TKT), with a rating of "2" (Good). This report demonstrates the Bank's compliance, as the Main Entity, with POJK 18/2014.
5. Changes to the 2025 Integrated Risk Appetite Statement (IRAS) for Profitability Risk, Asset Quality Risk, IT Risk, Cyber Risk, and Operational Risk.
6. Submission to the Financial Services Authority (OJK) of the Integrated Risk Management Implementation Assessment Report for Semester 1, 2025, with a rating of "2" or falling under "Good" condition. This report demonstrates the Bank's compliance as the Main Entity with POJK 18/2014.
7. Submission to the OJK of the Maybank Indonesia Financial Conglomerate's Minimum Capital Implementation Obligation Report for Semester 1-2025, at 266.98%. This report represents the Bank's obligation, based on POJK 26/2015.
8. Submission to the OJK of the Integrated Risk Profile Report for Semester 1-2025 with a rating of "2" or falling under the "Low to Moderate" definition. This report demonstrates the Bank's compliance as the Main Entity with POJK 17/2014.

The following are recommendations provided by the Investigation & Whistleblowing Governance Committee during 2025:

- a. To enhance awareness of the Whistleblowing Channel and the reporting criteria in order to improve the quality of information submitted by Whistleblower.
- b. Approved the framework for granting rewards to Whistleblower whose reports have been substantiated, in order to encourage the disclosure of fraudulent acts or violations.
- c. Approved the establishment of priority criteria for handling internal fraud cases.

BOARD OF COMMISSIONERS TRAINING

Board of Commissioners Training

Name	Training Name	Organizer	Location	Date
Dato' Sri Khairussaleh Ramli	Cyber Risk & Security Awareness Session by Mandiant & Trellix	Maybank KL	Online	8 January 2025
	Forum Ekonomi Malaysia 2025	Government of Malaysia	Malaysia	9 January 2025
	Evolution Of Banking Model: Traditional – Digital – Virtual; FinTech: Serene; NatWest Data Transformation & Core Banking	Accenture	Malaysia	21 May 2025
	The Art of the Possible in AI	QuantumBlack	Malaysia	21 May 2025
	The Leadership Mystique	Prof. Manfred Kets de Vries	Malaysia	22 May 2025
	Learnings from Europe's Fastest Growing Startup	Allica Bank	Malaysia	22 May 2025
	Fortune ASEAN-GCC-China Economic Forums 2025	Ministry of Investment Trade and Industry	Malaysia	27 & 28 May 2025
	Annual Board Risk Workshop	Maybank KL	Online	31 July 2025
	Training SMR J6 BOC	INOFIN	Online	23 September 2025
	Ujian SMR J6 BOC	LSPP	Sentral Senayan 3	26 September 2025
	AML CFT PF and ABC Training for BOD-BOC	Internal	Sentral Senayan 3	17 October 2025
	Corporate Governance Excellence: Navigating Governance in Groups & Annual Cybersecurity Awareness	Maybank Group	Malaysia	8 December 2025
Marina R Tusin	New Year Town Hall 2025	Internal	Sentral Senayan 3	7 January 2025
	In-House Cyber Risk & Security Awareness Session	Maybank KL	Online	8 January 2025
	Agile Leadership Training	Deloitte	Sentral Senayan 3	17 January 2025
	Lite Agile Showcase & Awards Day 2025	Internal	Sentral Senayan 3	6 February 2025
	Guru Series: AI Transformation	Internal	Sentral Senayan 3	7 March 2025
	Refreshment SMR J6 BOC	IBI BCC	Sentral Senayan 3	25 June 2025
	Annual Board Risk Workshop	Maybank KL	Online	31 July 2025
	Agile Open Day to strengthen Agile mindset across all levels in conjunction with Group Agile COE	Internal	Sentral Senayan 3	6 August 2025
	Culture Transformation Workshop	Internal	Sentral Senayan 3	4 September 2025
	AML CFT PF and ABC Training for BOD-BOC	Internal	Sentral Senayan 3	17 October 2025
	Training for Bionic Squad on New Practical Habits	Internal	Sentral Senayan 3	19 October 2025
	Corporate Governance Excellence: Navigating Governance in Groups & Annual Cybersecurity Awareness	Maybank Group	Malaysia	8 December 2025

Board of Commissioners Training

Name	Training Name	Organizer	Location	Date
Hendar	New Year Town Hall 2025	Internal	Sentral Senayan 3	07 January 2025
	In-House Cyber Risk & Security Awareness Session	Maybank KL	Online	08 January 2025
	Agile Leadership for Strategic Impact Training by Deloitte	Deloitte	Sentral Senayan 3	17 January 2025
	Guru Series – Step Into The Future with AI Transformation	Internal	Sentral Senayan 3	07 March 2025
	Refreshment SMR J6 BOC: 25 Juni 2025	IBI BCC	Sentral Senayan 3	25 June 2025
	Annual Board Risk Workshop	Maybank KL	Online	31 July 2025
	Culture Transformation Workshop	Internal	Sentral Senayan 3	04 September 2025
	AML CFT PF and ABC Training for BOD-BOC	Internal	Sentral Senayan 3	17 October 2025
	Corporate Governance Excellence: Navigating Governance in Groups & Annual Cybersecurity Awareness	Maybank Group	Malaysia	08 December 2025
	IRPA Annual Risk Professional Summit 2025	Indonesian Risk Professional Association	Bandung	12-13 December 2025
Putut Eko Bayuseno	In-House Cyber Risk & Security Awareness Session	Maybank KL	Online	8 January 2025
	Agile Leadership Training	Deloitte	Sentral Senayan 3	17 January 2025
	Lite Agile Showcase & Awards Day 2025	Internal	Sentral Senayan 3	6 February 2025
	Guru Series: AI Transformation	Internal	Sentral Senayan 3	7 March 2025
	Refreshment SMR J6 BOC	IBI BCC	Sentral Senayan 3	25 June 2025
	Annual Board Risk Workshop	Maybank KL	Online	31 July 2025
	Culture Transformation Workshop	Internal	Sentral Senayan 3	4 September 2025
	AML CFT PF and ABC Training for BOD-BOC	Internal	Sentral Senayan 3	17 October 2025
	Corporate Governance Excellence: Navigating Governance in Groups & Annual Cybersecurity Awareness	Maybank Group	Malaysia	8 December 2025
Daniel James Rompas	In-House Cyber Risk & Security Awareness Session	Maybank KL	Online	8 January 2025
	Agile Leadership Training	Deloitte	Sentral Senayan 3	17 January 2025
	Lite Agile Showcase & Awards Day 2025	Internal	Sentral Senayan 3	6 February 2025
	Guru Series: AI Transformation	Internal	Sentral Senayan 3	7 March 2025
	Refreshment SMR J6 BOC	IBI BCC	Sentral Senayan 3	25 June 2025
	Annual Board Risk Workshop	Maybank KL	Online	31 July 2025
	Agile Open Day to strengthen Agile mindset across all levels in conjunction with Group Agile COE	Internal	Sentral Senayan 3	6 August 2025
	Culture Transformation Workshop	Internal	Sentral Senayan 3	4 September 2025
	AML CFT PF and ABC Training for BOD-BOC	Internal	Sentral Senayan 3	17 October 2025
	Corporate Governance Excellence: Navigating Governance in Groups & Annual Cybersecurity Awareness	Maybank Group	Malaysia	8 December 2025

Board of Commissioners Training

Name	Training Name	Organizer	Location	Date
Edwin Gerungan	In-House Cyber Risk & Security Awareness Session	Maybank KL	Online	8 January 2025
	Agile Leadership Training	Deloitte	Sentral Senayan 3	17 January 2025
	Lite Agile Showcase & Awards Day 2025	Internal	Sentral Senayan 3	6 February 2025
	Guru Series: AI Transformation	Internal	Sentral Senayan 3	7 March 2025
	Refreshment SMR J6 BOC	IBI BCC	Sentral Senayan 3	25 June 2025
	Annual Board Risk Workshop	Maybank KL	Online	31 July 2025
	Agile Open Day to strengthen Agile mindset across all levels in conjunction with Group Agile COE	Internal	Sentral Senayan 3	6 August 2025
	Culture Transformation Workshop	Internal	Sentral Senayan 3	4 September 2025
	AML CFT PF and ABC Training for BOD-BOC	Internal	Sentral Senayan 3	17 October 2025
	Corporate Governance Excellence: Navigating Governance in Groups & Annual Cybersecurity Awareness	Maybank Group	Malaysia	8 December 2025
Datuk Lim Hong Tat	Maybank Indonesia: In House Cyber Risk & Security Awareness Sessions	Maybank KL	Online	8 January 2025
	A Sneaking Suspicion/Introduction to Security	Areca	Online	21 January 2025
	Behind Closed Doors/Security Essentials: Protecting Accounts, Devices and Systems/Spot the Difference: Cybersecurity on the Web	Areca	Online	10 March 2025
	Incident Reporting/Web Browsing: Identifying Threats (Advanced)/Gladys Richwoman	Areca	Online	19 May 2025
	Training Refreshment Risk Management Certificate 6	IBI BCC	Sentral Senayan 3	25 June 2025
	Annual Board Risk Workshop 2025	Maybank KL	Online	31 July 2025
	Cyber Security Assignment	Internetnow Teknologi Sdn Bhd	Online	30 September 2025
	Contemporary Issues in Anti Money Laundering & Anti-Terrorism Financing	Nature of Life Trading Sdn Bhd		7 October 2025
	Corporate Governance Excellence: Navigating Governance in Groups & Annual Cybersecurity Awareness	Maybank Group	Malaysia	8 December 2025
Dato' Zulkiflee Abbas Abdul Hamid	Cyber Risk & Security Awareness	Maybank KL	Online	8 January 2025
	Forum Ekonomi Malaysia 2025 (FEM2025)	Government of Malaysia	KL Convention Centre	9 January 2025
	Special Lecture on Global Events & Financial Industry Outlook	Fide Forum	Asian School of Business	19 February 2025
	Navigating AI Risks: Opportunities, Risks, and Governance for Leaders	ASB	Asia School of Business	15 April 2025
	Bank Negara Malaysia – Annual Report 2024, Economic and Monetary Review 2024 and Financial Stability Review for Second Half 2024	FIDE Forum / BNM	BNM	21 April 2025
	The Influence of Board Culture on Corporate Performance	FIDE Forum	Asian School of Business	5 June 2025

Board of Commissioners Training

Name	Training Name	Organizer	Location	Date
	BNM Sasana Symposium 2025	Bank Negara Malaysia	Sasana Kijang, KL	17 June 2025
	Annual Board Risk Workshop	Maybank KL	Online	31 July 2025
	Training SMR J6 BOC	INOFIN	Online	23 September 2025
	Ujian SMR J6 BOC	LSPP	Sentral Senayan 3	26 September 2025
	Directors guide to RMIT	Interp	Institute of Enterprise Risk Practitioners (IERP)	2 October 2025
	Khazanah Megatrends Forum 2025	Khazanah Nasional Berhad	Mandarin Oriental Hotel	6 October 2025
	IIF – Maybank Sustainable Finance Forum 2025	IIF	Regency Ballroom 1 & 2, Hyatt Regency KL Midtown, 7	18 November 2025
	Fireside Chat with PNB Investee Companies' Directors	PNB	PNB	20 November 2025
	Corporate Governance Excellence – Navigating Governance in Groups & Annual Cybersecurity Awareness	Maybank Group	Malaysia	8 December 2025

BOARD OF COMMISSIONERS ELECTION PROCESS

Every proposal for the appointment and/or replacement of members of the Board of Commissioners at the General Meeting of Shareholders (GMS) shall consider the recommendations of the Nomination and Remuneration Committee. In the candidate search process, Maybank Indonesia may use the services of a professional search firm or other external sources, if necessary.

The Bank maintains a talent pool to implement a strategic succession plan for members of the Board of Commissioners. If necessary, the Bank may utilize a candidate search agency or other external sources to identify candidates for the Board of Commissioners.

After the application for appointment of candidates for members of the Bank's Board of Commissioners, upon approval by the Board of Commissioners, shall

be submitted to the GMS for shareholder approval and processed through the OJK's Fit and Proper Test mechanism. In accordance with OJK Regulations, the effective date of appointment of members of the Board of Directors is the date of approval from the OJK, although the GMS may be held before such approval is obtained. The appointment of members of the Board of Directors must be reported to the OJK no later than 10 (ten) days from the effective date.

Candidates for members of the Board of Directors who are still awaiting OJK approval shall refrain from discharging their duties and authorities as Directors, including in operational activities or decision-making that have significant impacts on the Bank's policies and financial condition, even if approved by the GMS.

MEETINGS OF THE BOARD OF COMMISSIONERS, MEETINGS OF THE BOARD OF DIRECTORS AND JOINT MEETINGS OF THE BOARD OF COMMISSIONERS AND THE BOARD OF DIRECTORS

1. Meetings of the Board of Commissioners shall be held periodically at least 1 (one) time in 2 (two) months and/or may be held at any time when deemed necessary by the President Commissioner or by 2 (two) or more other members of the Board of Commissioners or by a meeting of the Board of Directors or at the request of 1 (one) or more shareholders who together represent 1/10 (one-tenth) of the total number of shares with valid voting rights.
2. The Board of Commissioners prepares the schedule of the Board of Commissioners Meeting and the Board of Commissioners Meeting by inviting the Board of Directors for the next fiscal year before the end of the fiscal year.
3. The Board of Commissioners shall hold a Board of Commissioners Meeting together with the Board of Directors on a regular basis at least 1 (one) time in 4 (four) months.
4. Invitation to the Board of Commissioners Meeting shall be made by the President Commissioner or one of the members of the Board of Commissioners or by the Corporate Secretary or Corporate Secretary Unit.
5. Invitations and materials for the BOC Meeting shall be delivered to the participants of the BOC Meeting at the latest 5 (five) calendar days before the Meeting is held or such other period as determined by the President Commissioner.
6. Meetings of the BOC are valid and entitled to make binding decisions only if more than 1/2 (one-half) of the total number of incumbent members of the BOC are present or represented at the meeting.
7. Members of the BOC may participate in the Meeting through teleconference, electronic means or other means of communication that enable all persons participating in the Meeting to communicate with each other simultaneously and instantly.
8. The Meeting of the BOC shall be chaired by the President Commissioner, in the event that the President Commissioner is unable to attend or is absent, which does not need to be proven to a third party, the Meeting of the BOC shall be chaired by one of the members of the BOC elected by the members of the BOC present and or represented in the Meeting of the BOC.
9. Resolutions of the Meeting of the BOC shall be adopted based on deliberation for consensus. In the event that a decision based on deliberation for consensus is not reached, the decision shall be made by voting based on the affirmative votes of more than 1/2 (one-half) of the total number of incumbent members of the BOC.

10. Minutes of the Meeting of the Board of Commissioners shall be prepared by the Corporate Secretary or by the Head of the Corporate Secretary Work Unit and shall then be submitted to all members of the Board of Commissioners, and if the Meeting is held jointly with the Board of Directors, it shall also be submitted to all members of the Board of Directors.
11. Minutes of the Board of Commissioners Meeting shall be signed by all members of the Board of Commissioners present and submitted to all members of the Board of Commissioners and if the meeting is held jointly with the Board of Directors, all members of the Board of Directors present at the meeting must also sign the Minutes of the Meeting.
12. The Minutes of Meeting of the Board of Commissioners shall state the physical presence of each member of the Board of Commissioners and teleconference/telepresence presence. Attendance at teleconference/telepresence meetings is accompanied by recordings (audio/visual) of the Meeting.
13. The Board of Commissioners may also adopt legal and binding resolutions without holding a Meeting of the Board of Commissioners, provided that all incumbent members of the Board of Commissioners give their approval by signing the proposed resolution (Circular Resolution). A Circular Resolution shall have the same force as a resolution validly adopted in a Meeting of the Board of Commissioners.
14. Minutes of the Meeting of the Board of Commissioners must accurately record the decisions taken and the views of the relevant members of the Board of Commissioners, including any of dissenting opinion.
15. The Board of Commissioners Meeting and the Board of Commissioners Meeting inviting Directors for 2025 have been scheduled at the end of 2024.

Attendance of Board of Commissioners Members in Board of Commissioners Meetings in 2025

Date	BOARD OF COMMISSIONERS								
	DSK	AI*	EG	HR	DLHT	PEB	DZA	MRT	DJR
20 January 2025	✓	✓	✓	✓	✓	✓	✓	✓	✓
11 April 2025	✓	✓	✓	✓	✓	✓	✓	✓	✓
16 May 2025	✓*		✓	✓	✓*	✓	✓*	✓	✓
02 August 2025	✓		✓	✓	✓	✓	✓	✓	✓
22 August 2025	✓		✓	✓	✓	✓	✓	✓	✓
26 September 2025	✓		✓	✓	✓	✓	✓	✓	✓
30 October 2025	✓*		✓*	✓*	✓*	✓*	✓*	✓*	✓*
Total	7	2	7	7	7	7	7	5	1
Attend	7	2	7	7	7	7	7	5	1
Absent	0	0	0	0	0	0	0	0	0
Percentage	100%	100%	100%	100%	100%	100%	100%	100%	100%

All members of the Board of Commissioners attended 100% (one hundred percent) of meetings convened in 2025

Note:

- ✓ Physically present
- ✓* Attend via Teleconference
- X Absent

*) The term of office ended upon the adjournment of the Company's Annual General Meeting of Shareholders held on 11 April 2025

DSK – Dato' Sri Khairussaleh Ramli | **AI** – Achjar Iljas | **EG** – Edwin Gerungan | **HR** – Hendar | **DLHT** – Datuk Lim Hong Tat | **PEB** – Putut Eko Bayuseno | **DZA** – Dato' Zulkiflee Abbas Abdul Hamid | **MRT** – Marina R Tusin | **DJR** – Daniel James Rompas

Attendance of Board Members in the Board of Commissioners and Board of Directors Meetings in 2025

Date	BOARD OF COMMISSIONERS									BOARD OF DIRECTORS									
	DSK	AI*	EG	HR	DLHT	PEB	DZA	MRT	DJR	SR	IF	EH	WP	RA	BAI	YE	SAY	RH	BS
28 February 2025	✓*	✓	✓	✓	✓*	✓	✓*	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
26 June 2025	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
28 November 25	✓		✓	✓	✓	✓	✓	✓	✓	✓	X	✓	✓	✓	✓	✓	✓	✓	✓
Total	3	1	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
Attend	3	1	3	3	3	3	3	3	3	3	2	3	3	3	3	3	3	3	3
Absent	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0
Percentage	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	67%	100%	100%	100%	100%	100%	100%	100%	100%

All members of the Board of Commissioners and the Board of Directors attended 100% (one hundred percent) of meetings convened in 2025

Note:

- ✓ Physically present
- ✓* Attend via Teleconference
- X Absent

*) The term of office ended upon the adjournment of the Company's Annual General Meeting of Shareholders held on 11 April 2025

DSK - Dato' Sri Khairussaleh Ramli | **AI** - Achjar Ilias | **EG** - Edwin Gerungan | **HR** - Hendar | **DLHT** - Datuk Lim Hong Tat | **PEB** - Putut Eko Bayuseno | **DZA** - Dato' Zulkiflee Abbas Abdul Hamid | **MRT** - Marina R Tusin | **DJR** - Daniel James Rompas

Attendance of Board of Commissioners Members in Special Meetings in 2025

Date	BOARD OF COMMISSIONERS								
	DSK	AI*	EG	HR	DLHT	PEBS	DZA	MRT	DJR
20 February 2025	✓*	✓	✓	✓	✓*	✓	✓*	✓	✓
29 April 2025	✓*		✓	✓	✓*	✓	✓*	✓	✓
29 July 2025	✓*		✓	✓	✓*	✓	✓*	✓	✓
05 December 25	✓*		✓	✓	✓*	✓	✓*	✓	✓
Total	4	1	4	4	4	4	4	4	4
Hadir	4	1	4	4	4	4	4	4	4
Absen	0	0	0	0	0	0	0	0	0
Presentasi	100%	100%	100%	100%	100%	100%	100%	100%	100%

All members of the Board of Commissioners attended 100% (one hundred percent) of meetings convened in 2025

Note:

- ✓ Physically present
- ✓* Attend via Teleconference
- X Absent

*) The term of office ended upon the adjournment of the Company's Annual General Meeting of Shareholders held on April 11, 2025

DSK - Dato' Sri Khairussaleh Ramli | **AI** - Achjar Ilias | **EG** - Edwin Gerungan | **HR** - Hendar | **DLHT** - Datuk Lim Hong Tat | **PEB** - Putut Eko Bayuseno | **DZA** - Dato' Zulkiflee Abbas Abdul Hamid | **MRT** - Marina R Tusin | **DJR** - Daniel James Rompas

Agenda of the Board of Commissioners Meetings 2025

Date of Meeting	Agenda of the Board of Commissioners Meetings
20 January 2025	- Minutes of the BOC Meeting held on 22 November 2024 - Matters Arising - CEO Report - Group Financial Performance - Consolidated Financial Performance - Global Banking Performance - CFS Performance - Sharia Banking Performance - GB 2025 Initiatives - CFS 2025 Initiatives - Sharia 2025 Initiatives - IT & Core Banking Project Update - LCCA: Audit Findings Update - M25+ Initiatives Update - Enterprise Risk Dashboard (ERD) - BOC Approval for Committees - Risk Oversight Committee (ROC): - Approval of APU/PPT/PPSPM Policy 2024 Annual Review; and - Approval of Company Regulation on Good Corporate Governance - Integrated Good Corporate Governance Committee (IGCGC): - Approval of IGCG Implementation Report - Reports by Chairman of BOC Committees - Report by Chairman of Audit Committee (AC) - Report by Chairman of Risk Oversight Committee (ROC) - Report by Chairman of Information Technology Oversight Committee (ITOC) - Report by Chairman of Integrated Good Corporate Governance Committee (IGCGC) - Report by Chairman of Nomination & Remuneration Committee (NRC)
11 April 2025	- Minutes of the BOC Meeting held on 23 February 2024 - Matters Arising - CEO Report - Group Financial Performance - Consolidated Financial Performance - Global Banking Performance - CFS Performance - Sharia Banking Performance - M25 Update - Digital Update - Syariah 2024 Initiatives: GB & CFS - IT Update: - Modernization & CDC - Building Digital Maturity through SP12xSP7 - IT Update: Oppenheimer Project Update - Enterprise Risk Dashboard (ERD) - Audit Committee (AC) recommendation for BOC approval: - Revised AAP 2024 - Risk Oversight Committee (ROC) recommendation for BOC approval: - Annual review of Industry Limit FY2024, - Permanent ICEL Excess SALIM Group. - Report by Chairman of Audit Committee (AC) - Report by Chairman of Risk Oversight Committee (ROC) - Report by Chairman of Information Technology Oversight Committee (ITOC) - Report by Chairman of Nomination and Remuneration Committee (NRC)

Agenda of the Board of Commissioners Meetings 2025

Date of Meeting	Agenda of the Board of Commissioners Meetings
16 May 2025	- Minutes of the Special BOC Meeting on 29 Apr 2025 and BOC Meeting on 11 Apr 2025 - Matters Arising - CEO Report - Group Financial Performance - Consolidated Financial Performance - Global Banking Performance - CFS Performance - Sharia Banking Performance - HC Update - Branding & Marcom Strategy - Core Banking Project Update - M25+ Initiatives Update - NPS 2024 Result - Board Oversight on Corporate Plan and Strategic Initiatives - Enterprise Risk Dashboard (ERD) - BOC Approval for Committees - Risk Oversight Committee (ROC): - Approval of Maybank Premier Services Policy - Audit Committee (AC): - Approval of Internal Audit Charter - Integrated Good Corporate Governance Committee (IGCGC): - Approval of Integrated Good Corporate Governance Annual Implementation Report FY 2024 - Approval of Annual Review of Integrated Risk Appetite Statement (RAS) FY 2025 - Reports by Chairman of BOC Committees - Report by Chairman of Audit Committee (AC) - Report by Chairman of Risk Oversight Committee (ROC) - Report by Chairman of Information Technology Oversight Committee (ITOC) - Report by Chairman of Whistleblowing Governance Committee (WBGC) - Report by Chairman of Nomination & Remuneration Committee (NRC)
2 August 2025	- Minutes of the BOC and BOD Meeting held on 26 June 2025 - Matters Arising - CEO Report - Group Financial Performance - Consolidated Financial Performance - Global Banking Performance - CFS Performance - Sharia Banking Performance - CFS Initiatives Progress vs Plan: Non-retail - Core Banking Project and IT Update - LCCA: Audit Findings Update - Financial Result June '25 - Enterprise Risk Dashboard (ERD) - BOC Approval for Committees - Audit Committee (AC): - Approval of MBI's Consolidated Financial Statements for the Six-Month Period Ended June 30, 2025 - Risk Oversight Committee (ROC): - Approval of Risk-Based Bank Rating (RBBR) for PT Bank Maybank Indonesia, UUS & Consolidated IS 2025 and Good Corporate Governance (GCG) Self-Assessment as of June 2025 - Approval of Annual Review of MBI Credit Risk Framework 2025 - Integrated Good Corporate Governance Committee (IGCGC): - Approval of IGCG Implementation Report for 1st Semester 2025 - Approval of ICAR for 1st Semester 2025 - Approval of IRP for 1st Semester 2025 - Reports by Chairman of BOC Committees - Report by Chairman of Audit Committee (AC) - Report by Chairman of Risk Oversight Committee (ROC) - Report by Chairman of Information Technology Oversight Committee (ITOC) - Report by Chairman of Whistleblowing Governance Committee (WBGC) - Report by Chairman of Nomination and Remuneration Committee (NRC)

Agenda of the Board of Commissioners Meetings 2025

Date of Meeting	Agenda of the Board of Commissioners Meetings
22 August 2025	- Minutes of the BOC and BOD Meeting held on 2 August 2025 and Special BOC Meeting on 29 July 2025 - Matters Arising - CEO Report - Group Financial Performance - Consolidated Financial Performance - Global Banking Performance - CFS Performance - Sharia Banking Performance - Plenary Session for Business Plan & Budget 2026 - GB Initiatives Progress vs Plan - Sharia Initiatives Progress vs Plan - Compliance Update - Core Banking Project and IT Update - M25+ Initiatives and M30 Plan Update - Enterprise Risk Dashboard (ERD) - BOC Approval for Committees - Risk Oversight Committee (ROC): - Approval of the Revision of Company Regulation regarding Sharia Governance Framework - Reports by Chairman of BOC Committees - Report by Chairman of Audit Committee (AC) - Report by Chairman of Risk Oversight Committee (ROC)
26 September 2025	- Minutes of the BOC Meeting held on 22 August 2025 - Matters Arising - CEO Report - Group Financial Performance - Consolidated Financial Performance - Global Banking Performance - CFS Performance - Sharia Banking Performance - CFS Strategies, Updates and Initiatives (SME, Retail, WOM, MIF) - Budget Challenge - IT and Core Banking Project Update - Digital Banking Update - M25+ Initiatives Update - LCCA Update - Board Oversight on Corporate Plan and Strategic Initiatives - Enterprise Risk Dashboard (ERD) - Reports by Chairman of BOC Committees - Report by Chairman of Audit Committee (AC) - Report by Chairman of Risk Oversight Committee (ROC) - Report by Chairman of Information Technology Oversight Committee (ITOC) - Report by Chairman of Nomination and Remuneration Committee (NRC)
30 October 2025	- Minutes of the BOC Meeting held on 26 September 2025 - Matters Arising - CEO Report - Group Financial Performance - Consolidated Financial Performance - Global Banking Performance - CFS Performance - Sharia Banking Performance - Annual Operating Plan - MBI Financial Result period of September 2025 - M25+ and M30 Initiatives Update - Board Oversight on Corporate Plan and Strategic Initiatives - Shariah Banking Update - LCCA: Compliance Update - Core Banking Project and IT Update - Enterprise Risk Dashboard (ERD) - BOC Approval for Committees - Risk Oversight Committee (ROC): - Approval of Recovery Plan FY2026 Annual Review - Approval of ESG Framework 2025 Review - Audit Committee (AC): - Approval of ICOFR - Reports by Chairman of BOC Committees - Report by Chairman of Audit Committee (AC) - Report by Chairman of Risk Oversight Committee (ROC) - Report by Chairman of Integrated Good Corporate Governance Committee (IGCGC) - Report by Chairman of Information Technology Oversight Committee (ITOC) - Report by Chairman of Whistleblowing Governance Committee (WBG)

Agenda Special the Board of Commissioners Meeting 2025

Date of Meeting	Agenda of the Board of Commissioners Meetings
20 February 2025	1. Approval of MBI Consolidated Financial Statement 31 December 2024 2. Approval of Press Release
29 April 2025	1. Approval of MBI Consolidated Financial Statement 31 March 2025 2. Approval of Press Release
29 July 2025	1. Approval of MBI Consolidated Financial Statement 30 June 2025 2. Approval of Press Release
05 December 2025	1. Pembahasan Strategi dan Inisiatif Korporasi

Agenda Joint of the Board of Commissioners and the Board of Directors Meeting 2025

Date of Meeting	Agenda of the Board of Commissioners Meetings
28 February 2025	1. Minutes of the BOC Meeting held on 20 Jan 2025 & Special BOC Meeting on 20 Feb 2025 2. Matters Arising 3. Live tracking matters arising 4. CEO Report 5. Group Financial Performance 5.1. Consolidated Financial Performance 5.2. Global Banking Performance 5.3. CFS Performance 5.4. Sharia Banking Performance 6. CFS 2025 Initiatives: Retail 7. WOM & MIF 2025 Initiatives 8. Core Banking Project Update 9. Digital 2025 Initiatives 10. M25 Initiatives Update 11. 2024 Annual & Sustainability Report 12. Utilization of Net Profit and Dividend Payout 13. Enterprise Risk Dashboard (ERD) 14. Update from Dewan Pengawas Syariah (DPS) 15. BOC Approval for Committees 15.1. Audit Committee (AC): A. Approval of Independent External Reviewer Services for the Internal Audit Function (SKAI) Review appointment. 15.2. Risk Oversight Committee (ROC): A. Approval of Risk Appetite Statement FY 2025 & Recovery Plan trigger Level. 16. Reports by Chairman of BOC Committees 16.1. Report by Chairman of Audit Committee (AC) 16.2. Report by Chairman of Risk Oversight Committee (ROC) 16.3. Report by Chairman of Nomination and Remuneration Committee (NRC) 17. Other: Board Effectiveness Evaluation (BEE)

Agenda Joint of the Board of Commissioners and the Board of Directors Meeting 2025

Date of Meeting	Agenda of the Board of Commissioners Meetings
26 June 2025	- Minutes of the BOC Meeting held on 16 May 2025 - Matters Arising - CEO Report - Group Financial Performance - Consolidated Financial Performance - Global Banking Performance - CFS Performance - Sharia Banking Performance - Financial Holding Conglomeration (PIKK) Update - Revised RBB 2025 (Business Plan) - Operations Update - WOM and MIF 2025 Initiatives vs Progress - IT Project Update - Digital 2025 Initiatives - M25+ Initiatives Update - Enterprise Risk Dashboard (ERD) - Update from Dewan Pengawas Syariah (DPS) - BOC Approval for Committees - Audit Committee (AC): - Approval of Annual Audit Plan - Risk Oversight Committee (ROC): - Approval of Peraturan Perusahaan (PERPUR) for Structured Products - Annual review of Industry Limits for FY2025 - Approval of Additional framework for Implementation of Single Debtor Limit (SDL) - Reports by Chairman of BOC Committees - Report by Chairman of Audit Committee (AC) - Report by Chairman of Risk Oversight Committee (ROC) - Report by Chairman of Information Technology Oversight Committee (ITOC) - Report by Chairman of Nomination and Remuneration Committee (NRC)
28 November 2025	- Minutes of the BOC Meeting held on 30 October 2025 - Matters Arising - Update from Dewan Pengawas Syariah (DPS) - CEO Report - Group Financial Performance - Consolidated Financial Performance - Global Banking Performance - CFS Performance - Sharia Banking Performance - ESG Progress Update - Conglomeration Update - M25+ and M30 Initiatives Update - Operations Update - Human Capital Update - Compliance Update - IT General Update and Project - Enterprise Risk Dashboard (ERD) - BOC Approval for Committees - Audit Committee (AC): - Approval of Annual Audit Plan (AAP) - Approval of Audit Committee Charter - Risk Oversight Committee (ROC): - Approval of Bank Business Plan (RBB) - Approval of Sustainable Finance Action Plan (RAKB) - Reports by Chairman of BOC Committees - Report by Chairman of Audit Committee (AC) - Report by Chairman of Risk Oversight Committee (ROC) - Report by Chairman of Information Technology Oversight Committee (ITOC) - Report by Chairman of Nomination and Remuneration Committee (NRC)

BOARD OF COMMISSIONERS' SUPERVISION FOCUS IN 2025

Throughout 2025, the Board of Commissioners oversaw the Bank's management by the Board of Directors. The Board of Commissioners also ensured that the Bank adhered to established strategic policies and that Good Corporate Governance was effectively implemented across all Bank activities. The Board of Commissioners prioritized achieving business targets, with due regard for risk management based on prudent principles and compliance with all applicable regulations. Assisted by committees, the Board of Commissioners provided recommendations, direction, and input on various aspects of the Bank's business and business support.

The Board of Commissioners' oversight focus covered several key aspects in 2025, including:

1. Analyzing, providing input, and, together with the Board of Directors, approving the 2025 Bank Business Plan (RBB), including the implementation of the RBB in the previous period, and approving the 2025 Sustainable Finance Action Plan and the implementation of the 2024 Sustainable Finance Action Plan.
2. Ensuring that the Board of Directors followed up on audit findings and recommendations from the Internal Audit Unit, including improvements to the audit findings of external, internal, and regulatory auditors.
3. Exercising active oversight of the Bank's risk management process, including conducting a self-assessment of the Bank's health level using the Risk-Based Bank Rating (RBBR). Throughout 2025, participating in monitoring the bankwide risk management process, asset quality, governance, and profitability of the Bank through the Risk Oversight Committee. Furthermore, review risk management policies and evaluate their alignment with their implementation.
4. Overseeing the Company's technology, digital planning, and strategy.
5. Conducting regular reviews of the Bank's financial performance.
6. Supporting the effective implementation of the Board of Commissioners' duties and responsibilities, at each Board of Commissioners meeting, receiving reports from each of the following committees: the Audit Committee, the Risk Oversight Committee, the Nomination and Remuneration Committee, the Integrated Governance Committee, the Whistleblowing Governance Committee, and the Information and Technology Oversight Committee.
7. Providing input and direction on the implementation of the Bank M25+ strategic plan to accelerate Maybank's performance improvement.

BOARD OF DIRECTORS

The Board of Directors is a governance organ of the Bank that has full authority and responsibility for managing the Bank in the best interests of the Bank, in accordance with the Bank's objectives and purposes, and for representing the Bank both in and outside the court of law in accordance with the provisions of the Articles of Association and applicable laws and regulations. The Board of Directors holds collective responsibility for the management of the Bank in accordance with the Bank's Articles of Association.

Each member of the Board of Directors carries out his or her duties and responsibilities in accordance with the respective division of duties and authorities to ensure the proper implementation of corporate governance, the effectiveness of Bank management, and the achievement of the Bank's performance targets. In performing their duties, members of the Board of Directors uphold the principles of prudence, professionalism, and objectivity, while prioritizing the interests of the Bank and its stakeholders in accordance with applicable laws and regulations in order to support the Bank's long term business sustainability.

LEGAL BASIS

Legal basis for the appointment of the Board of Directors:

1. Law No. 40 of 2007 concerning limited liability companies
2. Law No.7 of 1992 concerning banking as amended by law number 10 of 1998
3. Financial services authority regulation (POJK) No.33/pojk.04/2014 concerning the board of directors and the board of commissioners of issuers or public companies
4. POJK No. 17 of 2023 concerning the implementation of governance for commercial banks
5. POJK No. 15/pojk.04/2020 concerning the planning and implementation of general meetings of shareholders of public companies
6. SEOJK No.14/seojk.03/2025 concerning the implementation of governance for commercial banks
7. POJK No. 18/pojk.03/2016 concerning the implementation of risk management for commercial banks
8. POJK No. 27/pojk.03/2016 concerning fit and proper tests for key parties of financial services institutions
9. Financial services authority circular letter (SEOJK) No. 39/seojk.03/2016 concerning 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
10. POJK No. 28/seojk.03/2022 concerning risk management certification for human resources of commercial banks
11. Other relevant laws and regulations.
12. Bank Articles of Association

THE BOARD OF DIRECTORS' CHARTER

In carrying out their duties and responsibilities, the Board of Directors is guided by the Board of Directors Charter as a reference and guideline in performing their duties. The Charter is periodically reviewed and updated in accordance with prevailing laws and regulations in the Republic of Indonesia.

This Charter is binding for each member of the Board of Directors to ensure that their functions are carried out efficiently, effectively, transparently, independently, and accountably. The Board of Directors Charter was last updated on March 1, 2024.

Legal Basis for the Preparation of the Board of Directors Charter:

1. Law No. 40 of 2007 concerning Limited Liability Companies.
2. POJK No. 33/POJK.04/2014 concerning the Board of Directors and the Board of Commissioners of Issuers or Public Companies
3. POJK No. 17 of 2023 Concerning the Implementation of Governance for Commercial Banks
4. SEOJK No.14/SEOJK.03/2025 concerning the Implementation of Governance for Commercial Banks.
5. The Company's Articles of Association and their amendments.

The Board of Directors Charter governs various matters, including:

1. Governance Structure
2. Independence
3. Duties, responsibilities, and authorities of the Board of Directors
4. Roles and responsibilities of the President Director
5. Compliance Director
6. Director of the Sharia Business Unit
7. Relationship between the controlling shareholder company and its subsidiaries
8. Core values and work ethics
9. Transparency of members of the Board of Directors
10. Meetings of the Board of Directors
11. Prohibitions applicable to the Board of Directors
12. Performance evaluation and remuneration of the Board of Director
13. Working relationship between the Board of Directors and the Board of Commissioners
14. Training, certification, and continuing requirements
15. Reporting and accountability

COMPOSITION AND CRITERIA

The composition and criteria of the Bank's Board of Directors comply with regulatory provisions, among others, as follows:

1. The number of members of the Board of Directors is more than 3 (three) people, namely 10 (ten) people.
2. All members of the Board of Directors are domiciled in Indonesia.
3. All members of the Board of Directors have at least 5 (five) years of experience in the operational field and at least as an Executive Officer of the Bank.
4. No concurrent positions of the Bank's Directors violate the applicable regulatory provisions, namely OJK Regulation No. 17 of 2023 on the Implementation of Governance for Commercial Banks excludes the implementation of functional duties to become a member of the Board of Commissioners in non-bank subsidiaries controlled by the Bank from the scope of prohibited concurrent positions.
- d) carried out by a party not holding a structural position in the Bank; and
- e) carried out by a party without authority in making operational decisions for the Bank.
3. Members of the Board of Directors shall refrain from delegating power of attorney to other parties that could result in the transfer of their duties and functions.
4. Members of the Board of Directors shall refrain from exploiting the Company for personal, family, and/or other party interests that could harm or reduce the Company's potential profits.
5. Members of the Board of Directors shall refrain from taking and/or receiving personal benefits from the Bank other than remuneration and other facilities determined by the GMS resolution.
6. Members of the Board of Directors, either individually or collectively, shall refrain from owning shares in other companies amounting to 25% (twenty-five percent) or more of the total paid-up capital of such companies.
7. The Board of Directors shall not have any financial, management, share ownership, or familial relationships with other members of the Board of Directors, the Board of Commissioners, and/or Controlling Shareholders, or any relationship with the Bank in order for them to carry out their duties and responsibilities independently.

INDEPENDENCE OF THE BOARD OF DIRECTORS

Maybank Indonesia is committed to ensuring that the Board of Directors carries out its duties and responsibilities independently and always prioritizes the interests of the Bank over their personal interests. The Board of Directors is also required to uphold integrity as stipulated in the Board of Directors' Charter, with the following provisions:

1. The Board of Directors shall refrain from using personal advisors and/or professional services as experts or consultants.
2. Exceptions to this prohibition are only possible if all of the following conditions are met:
 - a) intended for a special project;
 - b) based on a clear and measurable employment contract;
 - c) carried out by an Independent Party with specific technical competencies and adequate qualification standards to handle the special project as referred to in letter a;

TERM OF OFFICE FOR BOARD OF DIRECTORS

1. Members of the Board of Directors are appointed by the General Meeting of Shareholders, each for a term commencing from the date determined by the General Meeting of Shareholders that appoints them and ending at the closing of the third Annual General Meeting of Shareholders following the date of their appointment.
2. Members of the Board of Directors whose term of office has expired may be reappointed.

Composition and basis for the appointment of the Board of Directors in 2025:

No	Name	Title	Basis of Appointment		Re-appointed	Term of Office until AGM Approval the AGMS
			AGM Approval	Effective Date (FSA Approval)		
1	Steffano Ridwan	President Director	1 April 2024	11 July 2024	-	2027
2	Irvandi Ferizal	Director	1 December 2015	21 January 2016	-	2018
					6 April 2018	2021
					26 March 2021	2024
					1 April 2024	2027
					-	2020
3	Effendi	Director	31 March 2017	21 July 2017	30 March 2020	2023
					31 March 2023	2026
					-	2020

No	Name	Title	Basis of Appointment		Re-appointed	Term of Office until AGM Approval the AGMS
			AGM Approval	Effective Date (FSA Approval)		
4	Widya Permana	Director	18 October 2018	18 January 2019	-	2021
					26 March 2021	2024
					1 April 2024	2027
5	Ricky Antariksa	Director	30 March 2020	13 July 2020	-	2023
					31 March 2023	2026
6	Bambang Andri Irawan	Director	28 September 2022	15 November 2022	-	2025
					11 April 2025	2028
7	Yessika Effendi	Director	1 April 2024	11 July 2024	-	2027
8	Romy Hardiansyah	Director	1 April 2024	11 July 2024	-	2027
9	Shaiful Adhli Yazid	Director	1 April 2024	26 August 2024	-	2027
10	Bianto Surodjo	Director	27 September 2024	23 December 2024	-	2027

SCOPE OF DUTIES AND AUTHORITIES OF EACH MEMBER OF THE BOARD OF DIRECTORS

The scope of duties and responsibilities of each member of the Board of Directors is determined based on Article 16.9 of the Bank's Articles of Association. The division of duties and authorities among members of the Board of Directors for 2025 is based on the resolution of the Annual General Meeting of Shareholders of Maybank Indonesia held on April 11, 2025, which approved the allocation of duties and authorities among members of the Board of Directors for the 2025 financial year. Based on the resolution of the AGMS, the duties and authorities are subsequently formalized through a Board of Directors Resolution. The division of duties and authorities among members of the Board of Directors of Maybank Indonesia is as follow:

Steffano Ridwan – President Director

- Responsible for formulating strategies, planning, and leading the Bank's banking operations to achieve its objectives and targets as part of the Maybank Group's regional strategy to become a leading regional financial services provider;
- Facilitates the growth of the Bank's operations by leveraging the Group's business capabilities and client network.

Irvandi Ferizal – Director of Human Capital

Responsible for planning, developing, and implementing effective Human Capital strategies aligned with the Bank's current and long term business vision and objectives; representing the Bank in matters related to Human Capital, providing strategic and expert HR advice to the President Director and other executives, and working together with the Board of Directors on various strategic issues.

Effendi – Director of Risk Management

Responsible for reviewing, assessing, and developing policies to ensure that the Bank manages risks effectively, including operational risk, credit risk, and market risk; ensuring that the Bank's risk policies comply with existing policies and guidelines, such as the adequacy of documentation to ensure the security of collateral and or to minimize bad loans or non performing loans.

Widya Permana – Director of Operations

Responsible for providing efficient operations and overseeing the overall development and coordination of banking operations, as well as ensuring operational cost effectiveness and compliance with applicable standards to support the Bank's business and meet the expectations of both internal and external customers.

Ricky Antariksa – Director of Global Banking

Responsible for establishing, implementing, and monitoring global banking business strategies in delivering holistic corporate banking offerings, financial institutions and global markets or treasury products, as well as global transaction services such as transaction banking and cash management to local and international corporate clients.

Bambang Andri Irawan – Director of Information and Technology

- Responsible for determining the direction and overseeing the implementation of Information Technology;
- Actively provides solutions for business teams, supports banking operations, particularly in achieving organizational objectives, digital solutions, improving process automation, and digital transformation that will provide additional benefits to the Bank;
- Ensures that the implementation of initiatives and projects in the Information Technology Directorate can provide impact and are aligned with the Bank's needs as well as applicable policies and regulations.

Yessika Effendi – Director of Compliance

- Continuously carries out duties and obligations necessary to comply with all laws and regulations, overseeing any risks that may arise from failure to comply with applicable regulations.
- Responsible for maintaining fair, consistent, and transparent communication regarding matters related to corporate governance, material transactions, and corporate actions.
- Provides support in administration, information, utilities, and resources to facilitate the Board of Directors and the Board of Commissioners in carrying out their duties and responsibilities, as well as monitoring compliance with capital market laws and regulations and ensuring that the Board of Directors is informed of changes in laws and regulations and their implications.

Romy Hardiansyah – Director overseeing the Sharia Business Unit

Responsible for establishing and managing business strategies, implementing and monitoring their development to successfully provide the full range of Sharia business products and services as well as the Sharia branch office network to support the Company's business growth, including determining business targets for both funding and financing, specifying marketing mechanism functions, work systems, preparation and improvement of operational work procedures, preparation and improvement of internal control mechanisms as well as the development of concepts, modules, and training media for Sharia operational and marketing activities and their responsibilities in accordance with directions provided by Management.

Shaiful Adhli Yazid – Director of Finance

- Responsible for leading, directing, and controlling the Bank's finances and relations with investors to maintain the short term and long term financial health of the business;
- Planning, directing, and coordinating activities related to accounting, fiscal reporting, debt management including investments, business licensing administration and tax administration, as well as ensuring operational cost effectiveness and compliance with applicable standard provisions;
- Providing supervision to the Bank's subsidiaries.

Bianto Surodjo – Director of Community Financial Services (CFS)

- Responsible for establishing and managing retail and non retail banking business strategies including business banking, SME and RSME, as well as implementing and monitoring their progress to provide the overall retail banking and business banking services for customers.
- Responsible for developing new products and improving business performance, as well as developing the Bank's channels to ensure market penetration and business growth.

COMPOSITION OF THE BOARD OF DIRECTORS

The composition of the Bank's Board of Directors as of December 31, 2025 is as follows:

No	Nama	Position
1	Steffano Ridwan	President Director
2	Irvandi Ferizal	Director
3	Effendi	Director
4	Widya Permana	Director
5	Ricky Antariksa	Director
6	Bambang Andri Irawan	Director
7	Yessika Effendi	Director overseeing the Compliance Function
8	Romy Hardiansyah	Director overseeing the Sharia Business Unit
9	Shaiful Adhli Yazid	Director
10	Bianto Surodjo	Director

Board of Directors Training Programme

Name	Training Name	Organizer	Location	Date
Steffano Ridwan	New Year Town Hall 2025	Internal	Sentral Senayan 3	7 January 2025
	Agile Leadership Training	Deloitte	Sentral Senayan 3	17 January 2025
	ESG Champion Kick Off	Internal	Sentral Senayan 3	24 January 2025
	Lite Agile Showcase & Awards Day 2025	Internal	Sentral Senayan 3	6 February 2025
	Media Training for PresDir of MBI	Maverick	Sentral Senayan 3	20 March 2025
	Leaders Bootcamp 2025	SeskoAD	Bandung	13-15 June 2025
	MEPC Finale Day	Maybank Group	Sentral Senayan 3	20 June 2025
	Budget & Strategy 2026 Preliminary Workshop	Internal	Sentral Senayan 3	21 July 2025
	Refreshment SMR J7 BOD	IBI BCC	Sentral Senayan 3	28 August 2025
	MBI Leaders Workshop 2025	Experd & Kolonel Desi	Sentral Senayan 3	29 September 2025
	AML CFT PF and ABC Training for BOD-BOC	Internal	Sentral Senayan 3	17 October 2025
	Maybank ECSEbersamaan LCP&RCP Test 2025	Internal	Wisma Kodel	18 October 2025
Shaiful Adhli Yazid	New Year Town Hall 2025	Internal	Sentral Senayan 3	7 January 2025
	Agile Leadership Training	Deloitte	Sentral Senayan 3	17 January 2025
	Media Handling Training For BOD	Maverick	Bandung	22 January 2025
	Guru Series: AI Transformation	Internal	Sentral Senayan 3	7 March 2025
	Bionic Tiger – Finance	Internal	Sentral Senayan 3	23-24 May 2025
	Leaders Bootcamp 2025	SeskoAD	Bandung	13-15 June 2025
	Budget & Strategy 2026 Preliminary Workshop	Internal	Sentral Senayan 3	21 July 2025
	Refreshment SMR J7 BOD	IBI BCC	Sentral Senayan 3	28 August 2025
	Basic Commissioner Certification	LSP Pembiayaan Indonesia – LSPPI	LSPPI	30 September 2025
	The Cyber Aftershock of Tariff Decisions	Asian Institute of Chatered Bankers	Online	8 October 2025

Board of Directors Training Programme

Name	Training Name	Organizer	Location	Date
Irvandi Ferizal	New Year Town Hall 2025	Internal	Sentral Senayan 3	7 January 2025
	Agile Leadership Training	Deloitte	Sentral Senayan 3	17 January 2025
	Media Handling Training For BOD	Maverick	Bandung	22 January 2025
	Lite Agile Showcase & Awards Day 2025	Internal	Sentral Senayan 3	6 February 2025
	Guru Series: AI Transformation	Internal	Sentral Senayan 3	7 March 2025
	CHRO Retreat 2025	Business Media International	Bali	23-25 April 2025
	Leaders Bootcamp 2025	SeskoAD	Bandung	13-15 June 2025
	MEPC Finale Day	Maybank Group	Sentral Senayan 3	20 June 2025
	Budget & Strategy 2026 Preliminary Workshop	Internal	Sentral Senayan 3	21 July 2025
	Refreshment SMR J7 BOD	IBI BCC	Sentral Senayan 3	28 August 2025
	RCC Sertifikasi Uji Kompetensi Bidang MSDM	LSP MSDM	Hotel Sofyan Tebet, Jakarta	26-27 September 2025
	MBI Leaders Workshop 2025	Experd & Kolonel Desi	Sentral Senayan 3	29 September 2025
	AML CFT PF and ABC Training for BOD-BOC	Internal	Sentral Senayan 3	17 October 2025
Widya Permana	New Year Town Hall 2025	Internal	Sentral Senayan 3	7 January 2025
	Press Conference Maybank Marathon	Internal	Sentral Senayan 3	9 January 2025
	Connect-3 Mufti Menk	Internal	GBK Senayan	12 January 2025
	Ceremony New Look Customer Call Center	Internal	Graha TB Simatupang	15 January 2025
	Agile Leadership for Strategic Impact Training by Deloitte	Deloitte	Sentral Senayan 3	17 January 2025
	Sales & Service Summit Award 2025	Internal	Bandung	20 January 2025
	Senior Leaders Town Hall	Group KL	Online	20 January 2025
	Media Training	Maybank Indonesia – Corcomm	Bandung	20 January 2025
	Media Handling Training For BOD	Maverick	Bandung	22 January 2025
	Town Hall Region Jakarta-1	Internal	Sentral Senayan 3	23 January 2025
	Launching Lembaga Sertifikasi Profesi (LSP) Sistem Pembayaran Indonesia	Asosiasi Sistem Pembayaran Indonesia (ASPI)	Hotel Raffles Ciputra Jakarta	4 February 2025
	Lite Agile Showcase & Awards Day 2025	Internal	Sentral Senayan 3	6 February 2025
	Branch Visit BBOC	Internal	KC Ekajiwa Jakarta	13 February 2025
	Operations Directorate Townhall	Internal	Sentral Senayan 3	19 February 2025
	Guru Series – Step Into The Future with AI Transformatio	Internal	Sentral Senayan 3	7 March 2025
	BOD Offsite Meeting	Internal	Hotel Dharmawangsa	12 March 2025

Board of Directors Training Programme

Name	Training Name	Organizer	Location	Date
	Operations & Service Excellence Roadshow 2025 – Region Jakarta 3	Internal	Sentral Senayan 3	13 March 2025
	Buka Puasa Bersama 1446 Hijriah bersama anak yatim	Internal	Sentral Senayan 3	13 March 2025
	Operations & Service Excellence Roadshow 2025 – Region Sumatera Selatan	Internal	Online	25 March 2025
	Operations & Service Excellence Roadshow 2025 – Region Jakarta 2	Internal	Sentral Senayan 3	26 March 2025
	Operations & Service Excellence Roadshow 2025 – Region Jakarta 1	Internal	Sentral Senayan 3	27 March 2025
	Operations & Service Excellence Roadshow 2025 – Region Jakarta 1	Internal	Cabang Bandung	14–15 April 2025
	Operations & Service Excellence Roadshow 2025 – Region Jawa Tengah	Internal	Online	17 April 2025
	Sharing Session Low Code for Operations	Internal	Sentral Senayan 3	23 April 2025
	Bionic Podcast	Internal	Sentral Senayan 3	24 April 2025
	Q1 – 2025 Big Room Planning (BRP) Session	Internal	Sentral Senayan 3	29 April 2025
	Maybank Indonesia Senior Leaders] M30 Strategy Sector Engagement	Maybank Group	Online	2 May 2025
	Opening Session CX Ambassador Workshop	Internal	Sentral Senayan 3	8 May 2025
	Opening Session Training Managerial Credit Operation	Internal	Wisma Kodel	10 May 2025
	Engagement & Sharing Session with SMPP Batch 6	Internal	Wisma Kodel	20 May 2025
	Operations & Service Excellence Roadshow Region Sumatera Utara	Internal	Online	23 May 2025
	Maybank Indonesia Staff Townhall – Q1 2025 Financial Results	Internal	Sentral Senayan 3	4 June 2025
	Bank Indonesia – Diseminasi Ketentuan & Aspek Keamanan Sistem BI FAST	Bank Indonesia	Jakarta	11 June 2025
	Operations & Service Excellence Roadshow Region Kalimantan	Internal	Online	12 June 2025
	Maybank Leaders Bootcamp 2025	SeskoAD	Bandung	13–14 June 2025
	Operations & Service Excellence Roadshow Region Jawa Bali & Nusa	Internal	Bandung	19 June 2025
	Operations & Service Excellence Roadshow Region Sulawesi IBT	Internal	Online	3 July 2025
	BIGER PSE	Internal	Bali	11 July 2025
	Operations Townhall #2	Internal	Sentral Senayan 3	18 July 2025
	Budget & Strategy 2026 Preliminary Workshop	Internal	Sentral Senayan 3	21 July 2025
	Big Room Planning (BRP) Q2 – 2025	Internal	Sentral Senayan 3	23 July 2025
	Public Consultation Forum on Draft BI Regulation on Payment System Industry	Bank Indonesia	Jakarta	30 July 2025
	BOC & BOD Offsite Meeting	Internal	Bogor	1–2 August 2025
	Maybank Indonesia Staff Townhall Q2/2025 Financial Results	Internal	Sentral Senayan 3	6 August 2025

Board of Directors Training Programme

Name	Training Name	Organizer	Location	Date
	Agile Open Day	Internal	Sentral Senayan 3	6 August 2025
	Operations & Service Excellence Roadshow Region Jakarta-1	Internal	KCI Thamrin, Jakarta	7 August 2025
	Maybank Marathon	Internal	Bali	24 August 2025
	Maybank Group Staff Townhall	Maybank KL	Sentral Senayan 3	26 August 2025
	Refreshment SMR J7 BOD: 28 Aug 2025	IBI BCC	Sentral Senayan 3	28 August 2025
	Members Meeting ATM Bersama 2025	Artajasa	Manado	19 September 2025
	Senior Leaders Engagement – M30	Maybank KL	Online	19 September 2025
	MBI Leaders Workshop 2025	Experd & Kolonel Desi	Sentral Senayan 3	29 September 2025
	MBI MPowered System Socialization - Chapter Lead First Session	Internal	Online	16 October 2025
	Enterprise Crisis Simulation Exercise (ECSE) 2025	Internal	Wisma Kodel	18 October 2025
	Business Alignment Meeting Q4	Internal	Wisma Kodel	23-24 October 2025
	Fun Run 5K & Talkshow – Run Together, Stay Connected	Internal	ON3 GBK	29 October 2025
	Operations & Service Excellence Roadshow 2025 – Region Jatim, Bali & Nusra	Internal	Online	31 October 2025
	Operations & Service Excellence Roadshow 2025 – Region Sumatera Utara	Internal	Online	4 November 2025
	Maybank Staff Townhall	Internal	Online	5 November 2025
	Operations & Service Excellence Roadshow 2025 – Region Kalimantan	Internal	Online	6 November 2025
	Operations & Service Excellence Roadshow 2025 – Region Sumatera Selatan	Internal	Online	7 November 2025
	Session MDP Operational Batch 3	Internal	Sentral Senayan 3	12 November 2025
	Operations & Service Excellence Roadshow 2025 – Region Jakarta 2	Internal	Online	13 November 2025
	Operations Directions 2026 Workshop	Internal	Sentral Senayan 3	14 November 2025
	Operations & Service Excellence Roadshow 2025 – Region Jakarta 3	Internal	Online	17 November 2025
	Operations & Service Excellence Roadshow 2025 – Region Jakarta 1	Internal	Online	19 November 2025
	Bionic Squad CX Ambassador Showcase	Internal	Sentral Senayan 3	19 November 2025
	Maybank Group Staff Townhall – 3Q 2025 Financial Results	Internal	Online	21 November 2025
	Seminar "The Future of Payments: Innovate, Trusted, Global"	Asosiasi Sistem Pembayaran Indonesia (ASPI)	Denpasar, Bali	21 November 2025
	Operations & Service Excellence Roadshow 2025 – Region Jawa Barat	Internal	Online	26 November 2025
	Operations & Service Excellence Roadshow 2025 – Region Jawa Tengah	Internal	Online	26 November 2025
	Operations & Service Excellence Roadshow 2025 – Region Sulawesi & IBT	Internal	Online	2 December 2025
	Opening Speech Bionic Leader – sosialisasi 5 Practical Habits	Internal	Sentral Senayan 3	11 December 2025

Board of Directors Training Programme

Name	Training Name	Organizer	Location	Date
Effendi	New Year Town Hall 2025	Internal	Sentral Senayan 3	7 January 2025
	Agile Leadership Training	Deloitte	Sentral Senayan 3	17 January 2025
	SSSA	Internal	Bandung	21 January 2025
	Media Handling Training For BOD	Maverick	Bandung	22 January 2025
	ESG Champion Kick Off	Internal	Sentral Senayan 3	24 January 2025
	Lite Agile Showcase & Awards Day 2025	Internal	Sentral Senayan 3	6 February 2025
	KSHOP SME CREDIT 2025	Internal	Sentral Senayan 3	7 February 2025
	OJK Annual Financial Services Industry Meeting 2025 – Strengthening a Stable & Inclusive Financial Sector to Support National Priority Programs	OJK	Jakarta	11 February 2025
	Guru Series: AI Transformation	Internal	Sentral Senayan 3	7 March 2025
	BOD Offsite meeting	Internal	Hotel Dharmawangsa	12 March 2025
	Bionic Squad Competition (as Judge)	Internal	Sentral Senayan 3	19 March 2025
	AGM	Internal	Sentral Senayan 3	11 April 2025
	BRP (Big Room Planning)	Internal	Sentral Senayan 3	29 April 2025
	M25+ Quarterly Business Review	Internal	Sentral Senayan 3	8 May 2025
	Leaders Bootcamp 2025	SeskoAD	Bandung	13–15 June 2025
	Mentoring Masterclass for Mentors	Maybank Academy – Malaysia	Online	16 July 2025
	Budget & Strategy 2026 Preliminary Workshop	Internal	Sentral Senayan 3	21 July 2025
	Bionic Tiger – Dir. Risk	Internal	Sentral Senayan 3	25–26 July 2025
	ABRW 2025 – GR CRO	Risk Strategy Maybank – Malaysia	Online	31 July 2025
	BOC Offsite Meeting	Internal	Bogor	1–2 August 2025
	Sustain Event	Internal	Bali	21 August 2025
	MMB	Internal	Bali	22–23 August 2025
	Refreshment SMR J7 BOD	IBI BCC	Sentral Senayan 3	28 August 2025
	Group Risk Townhall	Group Risk Finance – Maybank Malaysia	Sentral Senayan 3	11 September 2025
	Senior Leaders' Engagement – M30	Internal	Sentral Senayan 3	19 September 2025
	Global CR Day	Internal	Sentral Senayan 3	27 September 2025
	MBI Leaders Workshop 2025	Experd & Kolonel Desi	Sentral Senayan 3	29 September 2025
	AML CFT PF and ABC Training for BOD–BOC	Internal	Sentral Senayan 3	17 October 2025
	Enterprise Crisis Simulation Exercise (ECSE) 2025	Internal	Wisma Kodel	18 October 2025

Board of Directors Training Programme

Name	Training Name	Organizer	Location	Date
	Business Alignment Meeting Q4	Internal	Wisma Kodel	23-24 October 2025
	Maybank Indonesia Staff Townhall Q3/Financial Results	Internal	Online	5 November 2025
	Maybank Group Staff Townhall	Internal	Online	21 November 2025
	Dialog Akhir Tahun antara Anggota Dewan Komisiner dan Industri Jasa Keuangan Tahun 2025	OJK	Ritz Carlton Hotel Mega Kuningan Jakarta	4 December 2025
	Workshop Business Banking 2025 – Uphold the Energy 2026	Internal	Sentral Senayan 3	5 December 2025
	BOD Roadshow Regional JKT 2	Internal	Sentral Senayan 3	18 December 2025
Ricky Antariksa	Agile Leadership for Strategic Impact Training	Deloitte	Sentral Senayan 3	17 January 2025
	Media Handling Training For BOD	Maverick	Bandung	22 January 2025
	ESG Champion Kick Off	Internal	Sentral Senayan 3	24 January 2025
	Lite Agile Showcase & Awards Day 2025	Internal	Sentral Senayan 3	6 February 2025
	Guru Series: Step Into The Future with AI Transformation	Internal	Sentral Senayan 3	7 March 2025
	Industrial Update – Solar Energy	Carbon Share & Energy & Industry Climateworks Center	Sentral Senayan 3	17 April 2025
	Conglomeration Leadership Workshop	Deloitte	Sentral Senayan 3	23 April 2025
	Maybank Indonesia Leaders Bootcamp 2025	SeskoAD	Bandung	13-15 June 2025
	MEPC Finale Day	Maybank Group	Sentral Senayan 3	20 June 2025
	Budget & Strategy 2026 Preliminary Workshop	Internal	Sentral Senayan 3	21 July 2025
	Refreshment SMR J7 BOD	IBI BCC	Sentral Senayan 3	28 August 2025
	Industrial Update – Agribusiness	Golden Agri Resources	Sentral Senayan 3	23 September 2025
	MBI Leaders Workshop 2025	Experd & Kolonel Desi	Sentral Senayan 3	29 September 2025
	AML CFT PF and ABC Training for BOD-BOC	Internal	Sentral Senayan 3	17 October 2025
	Industrial Update – EV	- Chery Indonesia - Maka Motors Indonesia	Sentral Senayan 3	25 November 2025

Board of Directors Training Programme

Name	Training Name	Organizer	Location	Date
Yessika Effendi	Agile Leadership Training	Deloitte	Sentral Senayan 3	17 January 2025
	Media Handling Training For BOD	Maverick	Bandung	22 January 2025
	Refreshment SMR J7 BOD	IBI BCC	Online	25 March 2025
	Leaders Bootcamp 2025	SeskoAD	Bandung	13-15 June 2025
	MEPC Finale Day	Maybank Group	Sentral Senayan 3	20 June 2025
	Budget & Strategy 2026 Preliminary Workshop	Internal	Sentral Senayan 3	21 July 2025
	MBI Leaders Workshop 2025	Experd & Kolonel Desi	Sentral Senayan 3	29 September 2025
	AML CFT PF and ABC Training for BOD-BOC	Internal	Sentral Senayan 3	17 October 2025
	Maybank ECSEbersamaan LCP&RCP Test 2025	Internal	Wisma Kodel	18 October 2025
Bianto Surodjo	New Year Town Hall 2025	Internal	Sentral Senayan 3	7 January 2025
	Agile Leadership Training	Deloitte	Sentral Senayan 3	17 January 2025
	Media Handling Training For BOD	Maverick	Bandung	22 January 2025
	ESG Champion Kick Off	Internal	Sentral Senayan 3	24 January 2025
	Mortgage Business Strategy & Motivational 25	Internal	Hotel Pullman Ciawi Vimala Hills, Bogor	6-7 February 2025
	Seminar Executive Proficiency Program & Basic Finance Certification	APPI	Hotel Pullman Thamrin, Jakarta	26 February 2025
	Guru Series: AI Transformation	Internal	Sentral Senayan 3	7 March 2025
	Maybank Private Singapore – Market Outlook 2025 Seminar	Maybank Private Singapore	Hotel Mulia	20 March 2025
	ASEAN Fintech Forum & Awards 2025	Asean Fintech	Hotel Mulia	20 May 2025
	Leaders Bootcamp 2025	SeskoAD	Bandung	13-15 June 2025
	Budget & Strategy 2026 Preliminary Workshop	Internal	Sentral Senayan 3	21 July 2025
	Strategy Session (Part I) – Future Outlook of Indonesia Banking by BCG	Internal	Royal Tulip Hotel Bogor	01 August 2025
	Refreshment SMR J7 BOD	IBI BCC	Sentral Senayan 3	28 August 2025
	MBI Leaders Workshop 2025	Experd & Kolonel Desi	Sentral Senayan 3	29 September 2025
	AML CFT PF and ABC Training for BOD-BOC	Internal	Sentral Senayan 3	17 October 2025
	Maybank ECSEbersamaan LCP&RCP Test 2025	Internal	Wisma Kodel	18 October 2025
	Executive Presence Programme	IMD Campus Singapore	Singapore	10-12 November 2025
	GWM ID Business Planning 2026	Group WM Singapore	Sentral Senayan 3	25 November 2025

Board of Directors Training Programme

Name	Training Name	Organizer	Location	Date
Bambang Andri Irawan	Agile Leadership Training	Internal	Sentral Senayan 3	17 January 2025
	Media Handling Training For BOD	Maverick	Bandung	22 January 2025
	Lite Agile Showcase & Awards Day 2025	Internal	Sentral Senayan 3	6 February 2025
	Guru Series: AI Transformation	Internal	Sentral Senayan 3	7 March 2025
	AI Strategy & Leadership Programme	University of Oxford	Oxford	8-12 September 2025
	AML CFT PF and ABC Training for BOD-BOC	Internal	Sentral Senayan 3	17 October 2025
	Budget & Strategy 2026 Preliminary Workshop	Internal	Sentral Senayan 3	21 July 2025
	Leaders Bootcamp 2025	SeskoAD	Bandung	13-15 June 2025
	MBI Leaders Workshop 2025	Internal	Bandung	29 September 2025
	Refreshment SMR J7 BOD	IBI BCC	Sentral Senayan 3	28 August 2025
Romy Hardiansyah	New Year Town Hall 2025	Internal	Sentral Senayan 3	7 January 2025
	Agile Leadership Training	Deloitte	Sentral Senayan 3	17 January 2025
	Media Handling Training For BOD	Maverick	Bandung	22 January 2025
	ESG Champion Kick Off	Internal	Sentral Senayan 3	24 January 2025
	Lite Agile Showcase & Awards Day 2025	Internal	Sentral Senayan 3	6 February 2025
	Guru Series: AI Transformation	Internal	Sentral Senayan 3	7 March 2025
	Leaders Bootcamp 2025	SeskoAD	Bandung	13-15 June 2025
	MEPC Finale Day	Maybank Group	Sentral Senayan 3	20 June 2025
	Budget & Strategy 2026 Preliminary Workshop	Internal	Sentral Senayan 3	21 July 2025
	Training Ref SMR J7 BOD	Asbisindo	Sentral Senayan 3	09 September 2025
	MBI Leaders Workshop 2025	Experd & Kolonel Desi	Bandung	29 September 2025
	AML CFT PF and ABC Training for BOD-BOC	Internal	Sentral Senayan 3	17 October 2025

CONCURRENT POSITION OF THE BOARD OF DIRECTORS

No	Name of The Board of Directors	Positions in Bank	Positions Outside Bank	Company/Agency/Organization
1	Steffano Ridwan	President Director	-	-
2	Shaiful Adhli Yazid	Director	-	-
3	Irvandi Ferizal	Director	-	-
4	Effendi	Director	-	-
5	Widya Permana	Director	-	-
6	Ricky Antariksa	Director	-	-
7	Bambang Andri Irawan	Director	-	-
8	Yessika Effendi	Director	-	-
9	Romy Hardiansyah	Director	-	-
10	Bianto Surodjo	Director	Commissioner	PT Maybank Indonesia Finance (a non-bank subsidiary controlled by the Bank)

DUTIES AND RESPONSIBILITIES OF MEMBERS OF THE BOARD OF DIRECTORS

The duties and responsibilities of members of the Board of Directors include the following:

- The Board of Directors is fully responsible for the management and development of the Bank's business and risk management in a professional manner, while continuously prioritizing the principles of banking prudence and good governance in all business activities at every level of the organization.
- The Board of Directors manages the Bank in accordance with the authority stipulated in the Articles of Association and is guided by applicable laws and regulations in Indonesia.
- Each member of the Board of Directors is required to carry out their duties in good faith, with full responsibility and prudence.
- In managing the Bank, the Board of Directors is required to hold an Annual General Meeting of Shareholders (GMS) and other GMS in accordance with the provisions of laws and regulations and the Articles of Association.
- The Board of Directors is accountable for the implementation of its duties and responsibilities to shareholders through the GMS.
- The Board of Directors has the authority to represent the Bank in and outside the court in all matters and events, including binding the Bank with other parties and carrying out actions related to management and ownership, while still paying attention to the restrictions as stipulated in the Articles of Association.
- The Board of Directors develops business strategies aligned with the Bank's vision and mission as outlined in the Annual Bank Business Plan and conducts regular monitoring of its implementation.
- The Board of Directors prepares and submits an Annual Work Plan, including the Annual Budget, to the Board of Commissioners for approval before the start of the new financial year in accordance with applicable regulations.
- The Board of Directors establishes the Bank's organizational structure, including descriptions of duties, authorities, and responsibilities, and ensures optimal resource management.
- The Board of Directors discloses strategic employment policies through easily accessible media, determines remuneration considering the Bank's conditions and capabilities as well as peer group practices, and provides a clear career path for employees.
- Each member of the Board of Directors is jointly and severally liable for any losses the Bank may incur due to errors or negligence in the performance of their duties, unless they can prove that:
 - The loss was not caused by his/her own fault or negligence;
 - He/she has carried out management in good faith, with full responsibility and prudence in accordance with the Bank's purposes and objectives;
 - He/she has no conflict of interest, either directly or indirectly, in the actions that gave rise to the loss; and
 - He/she has taken steps to prevent the occurrence or continuation of the loss.
- To support the effective implementation of its duties, the Board of Directors has established Board-level committees in accordance with regulatory provisions, including the Risk Management Committee, Internal

Audit Committee, Assets & Liabilities Management (ALCO) Committee, Information Technology Steering Committee, and Integrated Risk Management Committee. In addition, the Bank has established other supporting committees as needed, such as the Credit Committee, Credit Restructuring Committee, Impairment Committee, Human Capital Committee, and Personnel Committee. These committees are established based on a resolution of the Board of Directors, with their respective duties and responsibilities stipulated in internal regulations, and their performance is evaluated at the end of each financial year.

13. The Board of Directors has established an Internal Audit Unit (SKAI), a Risk Management Unit (SKMR), and a Compliance Unit to support the implementation of its duties and responsibilities.
14. In carrying out its duties, the Board of Directors does not use individual advisors and/or professional consultants except for special projects based on a clear contract regarding the scope of work, responsibilities, timeframe, and costs, and carried out by an independent and competent party.
15. In accordance with the Internal Audit Professional Standards, the Board of Directors is responsible for creating an adequate internal control structure, ensuring the internal audit function operates at all management levels, and following up on audit findings in accordance with the policies and directives of the Board of Commissioners.
16. The Board of Directors is required to effectively follow up on all findings and recommendations from internal audits, external auditors, and the results of supervision by Bank Indonesia, the Financial Services Authority, and/or other authorities.
17. The Board of Directors implements the Charter, Code of Ethics, and Code of Conduct applicable in the Bank, including binding provisions regarding the handling of conflicts of interest.
18. The Board of Directors ensures the accuracy, quality, and accuracy of reports and financial data presented for internal and external purposes in accordance with applicable regulations.
19. The Board of Directors is required to provide all information required by the Board of Commissioners to carry out its supervisory function.
20. The Board of Directors is responsible for all information regarding the Bank that is disclosed to the public through the Corporate Secretary.
21. The Board of Directors is responsible for implementing the Bank's social responsibility program.
22. The Board of Directors carries out other duties and responsibilities as stipulated in the Articles of Association, laws and regulations, as well as resolutions of the GMS, Board of Directors Meetings, and the Company's internal provisions.

CRITERIA FOR APPOINTMENT OF THE BOARD OF DIRECTORS

The appointment of members of the Bank's Board of Directors and Board of Commissioners is based on relevant provisions, including:

- OJK Regulation No. 17 of 2023 concerning Governance of Commercial Banks;
- OJK Circular Letter No. 14/SEOJK.03/2025 concerning Implementation of Governance for Commercial Banks;
- OJK Circular Letter No. 33/POJK.04/2014 concerning the Board of Directors and Boards of Commissioners of Issuers and Public Companies;
- OJK Circular Letter No. 27/POJK.03/2016 concerning Fit and Proper Tests for Key Persons of Financial Services Institutions;
- OJK Circular Letter No. 39/SEOJK.03/2016 concerning 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;
- OJK Circular Letter No. 34/POJK.03/2018 concerning Reassessment for Key Parties in Financial Services Institutions; and
- Other related regulations.

The criteria that must be met by prospective members of the Maybank Indonesia Board of Directors include the following:

1. Meets the relevant skills and core competency requirements and is deemed capable and appropriate to be appointed as a member of the Board of Directors in accordance with the Financial Services Authority Regulation concerning the Fit and Proper Test;
2. Meets the integrity requirements in accordance with applicable requirements, including:
 - a. Possesses good moral character.
 - b. Possesses a strong commitment to complying with applicable laws and regulations, including Bank provisions and regulations, and supports Financial Services Authority policies.
 - c. Possesses a commitment to developing sound Bank operations.
 - d. Is not included on the List of Those Not Passing the Fit and Proper Test.
 - e. Is competent to perform legal acts.
3. Meets the relevant skills and core competency requirements and is deemed capable and appropriate to be appointed as a member of the Board of Directors and Board of Commissioners in accordance with the Financial Services Authority Regulation concerning the Fit and Proper Test.
4. Meets the Competency Requirements in accordance with the requirements stipulated in applicable regulations, including:
 - a. Adequate banking knowledge relevant to the position.
 - b. Experience and expertise in banking and/or finance, and

- c. Ability to conduct strategic management for the development of a healthy Bank;
 - d. Knowledge of the duties and responsibilities of the Main Entity, as well as an understanding of the core business activities and key risks of the Financial Services Institution (FSI) within the Bank Financial Conglomerate.
 - e. Personal skills, including a good reputation, strong leadership skills, and an extensive network, particularly within the financial industry, as well as the ability to foster good relationships with regulators.
5. Financial Reputation Requirements include:
- a. Does not have any non-performing loans and/or is not a Controlling Shareholder, member of the Board of Directors, or member of the Board of Commissioners of a legal entity with non-performing loans;
 - b. Has not been declared bankrupt or been a member of the Board of Directors or a member of the Company found guilty of causing a company to be declared bankrupt within the last 5 (five) years prior to nomination;
 - c. Has not been convicted of a crime that caused financial losses to the state and/or is related to the financial sector.
 - d. Has not been a member of the Board of Directors and/or a member of the Board of Commissioners who, during their term of office:
 - i. Has failed to hold an Annual General Meeting of Shareholders;
 - ii. Has caused a company that has obtained a permit, approval, or registration from the Financial Services Authority to fail to fulfill its obligation to submit an annual report and/or financial statements to the Financial Services Authority;
 - iii. Has never had their accountability as a member of the Board of Directors and/or a member of the Board of Commissioners accepted by the General Meeting of Shareholders, or has never provided accountability as a member of the Board of Directors and/or a member of the Board of Commissioners to the General Meeting of Shareholders.
6. The majority of members of the Board of Directors must have at least 5 (five) years of experience in banking operations.
7. Domiciled in Indonesia.
8. Not serving as members of the Board of Directors, the Board of Commissioners, or Executive Officers at other companies, except as stipulated by applicable regulations.

9. The majority of members of the Board of Commissioners and the Board of Directors are prohibited from having familial relationships up to the second degree with other members of the Board of Commissioners and/or members of the Board of Directors.

CONFLICT OF INTEREST POLICY FOR THE BOARD OF DIRECTORS

Throughout 2025, the Bank ensured that all members of the Board of Directors had no conflicts of interest or potential conflicts of interest with Maybank Indonesia. This is in line with the Board of Directors' commitment to avoid potential conflicts of interest.

In the event of a conflict of interest, members of the Board of Directors are prohibited from taking actions that could harm or reduce the Bank's profits and are required to disclose the potential conflict of interest in every decision.

Any decision regarding a transaction that has a conflict of interest toward the Board of Directors must be made at an Extraordinary General Meeting of Shareholders specifically convened for that purpose, attended by independent shareholders or shareholders who do not have a conflict of interest in the transaction, in accordance with applicable capital market laws and the regulations of the Stock Exchange where the Company's shares are listed.

In accordance with the Bank's Articles of Association, in case all members of the Board of Commissioners have a conflict of interest and none can be appointed to chair the General Meeting of Shareholders, it will be chaired by a member of the Board of Directors appointed by the Board of Directors. In case a member of the Board of Directors appointed by the Board of Directors to chair the meeting has a conflict of interest regarding a matter to be decided at the General Meeting of Shareholders, the General Meeting of Shareholders will be chaired by a member of the Board of Directors who does not have a conflict of interest.

LOAN PROVISION POLICY FOR THE BOARD OF DIRECTORS

The Bank provides loans to the Board of Directors under normal pricing policies and terms, as it does to parties unrelated to the Bank. Loans by the Board of Directors will be counted towards Maybank Indonesia's Legal Lending Limit in accordance with POJK No. 32/POJK.03/2018 concerning Legal Lending Limits and Large Exposures Provisions for Commercial Banks. If applicable, they are implemented at arm's length and in accordance with market prices.

BOARD OF DIRECTORS SELECTION PROCESS

Every proposal for the appointment and/or replacement of members of the Board of Directors at the General Meeting of Shareholders (GMS) shall consider the recommendations of the Nomination and Remuneration Committee. In the candidate search process, Maybank Indonesia may use the services of a professional search firm or other external sources, if necessary.

The Nomination and Remuneration Committee shall conduct the selection process and provide recommendations for candidates deemed most suitable to serve as members of the Board of Directors. The Committee shall ensure that proposed candidates meet the relevant competency, experience, and qualification criteria and are deemed to have integrity and suitability in accordance with the provisions of the Financial Services Authority (OJK) Regulation on the Fit and Proper Test.

The recommendations of the Nomination and Remuneration Committee, upon approval by the Board of Commissioners, shall be submitted to the GMS for shareholder approval and processed through the OJK's Fit and Proper Test mechanism. In accordance with OJK Regulations, the effective date of appointment of members of the Board of Directors is the date of approval from the OJK, although the GMS may be held before such approval is obtained. The appointment of members of the Board of Directors must be reported to the OJK no later than 10 (ten) days from the effective date.

Candidates for members of the Board of Directors who are still awaiting OJK approval shall refrain from discharging their duties and authorities as Directors, including in operational activities or decision-making that have significant impacts on the Bank's policies and financial condition, even if approved by the GMS.

BOARD OF DIRECTORS ORIENTATION PROGRAM

The Bank has an orientation program for its newly appointed members of the Board of Directors, as stipulated in the Board of Directors' charter and work procedures. This orientation program aims to provide members of the Board of Directors with comprehensive insight into the Company in a relatively short period, enabling them to perform their duties and responsibilities effectively and efficiently. The Bank ensures that every newly joined member of the Board of Directors of Maybank Indonesia has attended and completed this orientation program.

BOARD OF DIRECTORS MEETINGS

1. Board of Directors meetings must be held periodically at least once a month and/or may be held at any time deemed necessary by the President Director or one or more other members of the Board of Directors, or at the request of one or more members of the Board of Commissioners, or at the written request of one or more shareholders who together represent 1/10 (one-tenth) of the total number of shares with valid voting rights.
2. The Board of Directors must hold joint Board of Directors meetings with the Board of Commissioners periodically at least once every four months.
3. The Board of Directors must schedule Board of Directors meetings and meetings held jointly with the Board of Commissioners for the following year before the end of the financial year.
4. Notices for Board of Directors Meetings shall be issued by the President Director or a member of the Board of Directors, the Corporate Secretary, or the Head of the Corporate Secretary Work Unit.
5. Notices for Board of Directors Meetings held jointly with the Board of Commissioners must also be delivered to each member of the Board of Commissioners with the same terms and conditions as referred to in this Article.
6. The Board of Directors meeting is chaired by the President Director. In the event that the President Director is unable to attend or is prevented from attending, which does not need to be proven to a third party, the Board of Directors meeting will be chaired by one of the Directors selected by the members of the Board of Directors who are present and/or represented at the Board of Directors meeting.
7. A Board of Directors meeting is valid and has the right to make binding resolutions if more than 1/2 (one-half) of the total number of members of the Board of Directors currently in service are present or represented at the meeting.
8. Resolutions at a Board of Directors meeting must be made by deliberation to reach consensus. In the event that a decision based on deliberation to reach consensus is not reached, it will be made by voting based on the affirmative votes of more than 1/2 (one-half) of the total number of members of the Board of Directors currently in service.
9. Minutes of a Board of Directors meeting are prepared by the Corporate Secretary or the Head of the Corporate Secretary Work Unit and must then be submitted to all members of the Board of Directors.
10. The Board of Directors may also make valid and binding decisions without holding a Board of Directors meeting, provided that all members of the Board of Directors currently in service give their approval by signing the proposed resolution (Circular Resolution). A Circular Resolution has the same force as a decision legally taken at a Board of Directors meeting.

11. Minutes of a Board of Directors meeting state the physical attendance of each member of the Board of Directors and their attendance by teleconference/telepresence. Attendance at teleconference/telepresence meetings must be accompanied by an audio/visual recording of the meeting.
12. Minutes of the Board of Directors Meeting must accurately record the decisions taken and the views of relevant members of the Board of Directors, including in the event of dissenting opinion.

Attendance of Directors in Board Meetings During 2025

Date	Board of Directors									
	SR	IF	EH	WP	RA	BAI	YE	SAY	RHB	BS
1 13 January 2025	✓	✓	✓	✓	✓	✓	✓	✓	A	✓
2 23 January 2025	✓	C	✓	✓	A	✓	✓	✓	✓	✓
3 30 January 2025	✓	✓	✓	✓	✓	✓	✓	✓*	C	✓
4 3 February 2025	✓	✓	✓	✓	✓	✓	✓	✓*	✓	✓
5 10 February 2025	✓	✓	✓	✓	✓	✓	✓	C	✓	✓
6 19 February 2025	✓	✓	✓	✓	✓	✓	✓	C	✓	✓
7 24 February 2025	✓	✓	✓	✓	✓	✓	✓	C	✓	✓
8 3 March 2025	✓	✓	✓	C	✓	C	✓	✓	✓	✓
9 10 March 2025	✓	✓	✓	✓	✓	✓	✓	✓*	✓	✓
10 18 March 2025	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
11 24 March 2025	C	✓	C	✓	✓	✓	✓	✓	✓	C
12 9 April 2025	✓	✓	✓	C	✓	✓	✓	✓	✓	✓
13 16 April 2025	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
14 21 April 2025	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
15 28 April 2025	✓	✓	✓	✓	C	✓	✓	✓	✓	✓
16 5 May 2025	✓	✓	✓*	✓	✓	C	✓	✓*	✓	✓
17 14 May 2025	✓	✓	✓	✓	✓	✓	✓	✓	C	✓
18 19 May 2025	✓*	✓	✓	✓	✓	✓	✓	✓	C	✓
19 26 May 2025	✓	✓	✓	✓	✓	✓	✓*	✓*	C	✓
20 2 June 2025	✓	✓	C	✓	✓	C	✓	✓	✓	✓
21 10 June 2025	✓	A	✓	✓	A	✓	✓	✓*	✓	✓
22 16 June 2025	✓*	✓	✓	✓	✓	✓	✓	✓	✓	✓
23 24 June 2025	A	✓	✓	✓*	✓	✓	A	✓*	✓	✓

Attendance of Directors in Board Meetings During 2025

Date	Board of Directors									
	SR	IF	EH	WP	RA	BAI	YE	SAY	RHB	BS
24 30 June 2025	C	✓	C	✓	✓	✓	C	✓*	✓	✓
25 7 July 2025	✓	✓	✓	✓	✓	✓	C	C	✓	✓
26 14 July 2025	✓	✓	✓	✓	✓	✓	C	✓	✓	✓
27 28 July 2025	✓*	✓	✓	✓	✓	✓	✓	C	✓	✓
28 4 August 2025	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
29 11 August 2025	✓	✓	✓	C	✓	✓	✓	✓	✓	✓
30 1 September 2025	✓	✓	✓	✓	✓	C	✓*	✓	✓*	✓
31 8 September 2025	✓	✓	✓	✓	C	A	✓	✓	A	✓
32 15 September 2025	✓	✓	✓	✓	C	C	✓	✓	✓	✓
33 22 September 2025	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
34 30 September 2025	✓	✓	✓	✓	✓	✓	✓	A	✓	C
35 6 October 2025	✓	✓	✓	✓	✓	A	✓	✓*	✓	✓
36 13 October 2025	✓	✓	✓	✓	✓	✓	✓	✓	A	✓
37 20 October 2025	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
38 27 October 2025	A	C	✓	✓	✓	✓	✓	✓	✓	✓
39 4 November 2025	✓	✓	✓	✓	✓	✓	✓	C	A	✓
40 10 November 2025	✓	✓	✓	✓	✓	✓	✓	✓*	✓	A
41 18 November 2025	✓	✓	✓	✓	✓	✓	✓	✓	A	A
42 24 November 2025	C	✓	✓	✓	A	✓	✓	✓*	✓	✓
43 1 December 2025	✓*	✓	✓	✓	✓	✓	✓	C	A	✓
44 8 December 2025	✓	✓	✓	✓	✓	✓	✓	C	✓	✓
45 15 December 2025	✓	✓	✓	✓	✓	C	✓	✓	✓	✓
Total	45	45	45	45	45	45	45	45	45	45
Attend	40	42	42	42	39	37	41	36	35	41
Absent	11%	7%	7%	7%	13%	18%	9%	20%	22%	9%
Percentage	89%	93%	93%	93%	87%	82%	91%	80%	78%	91%

All the Board of Directors was attend the Board of Directors' Meeting 87.7% in 2025

Note:

- ✓ Attending physically
- ✓* Attending via Teleconference
- A Absent / Unable to Attend
- C Leave

SR – Steffano Ridwan | IF – Irvandi Ferizal | EH – Effendi | WP – Widya Permana | RA – Ricky Antariksa | BAI – Bambang Andri Irawan | YE – Yessika Effendi | SAY – Shaiful Adhli Yazid | RH – Romy Hadriansyah | BS – Bianto Surodjo

Agenda of the Board of Directors Meetings 2025

No	Date of Meeting	Agenda of the Board of Directors Meetings
1	13 January 2025	1. Approval of the Minutes of the Board of Directors' Meeting and Submission of Follow-Up Results on the Board of Directors' Notes dated 16 December 2024, and 30 December 2024 2. Maybank Indonesia (MBI) FY2024 Risk & Compliance Culture Survey 3. Branch Renovation Update 4. Funding and Liquidity Update 5. CFS Update 6. Mortgage FTP 7. Sales Service Award 2025 8. Operational Capability Strengthening Program 9. Compliance Update 10. Syariah 2025 Initiatives 11. Audit Result Update
2	23 January 2025	1. Approval of the Minutes of the Board of Directors' Meeting and Submission of Follow-Up Results on the Board of Directors' Notes dated 13 January 2025 2. Collaboration Strategy – Sister Company for 2025 3. Funding and Liquidity Update 4. Collaboration Strategy for Etiqa International Indonesia Insurance (EII) for 2025 5. Anti-Fraud Update
3	30 January 2025	1. Approval of the Minutes of the Board of Directors' Meeting and Submission of Follow-Up Results on the Board of Directors' Notes dated 23 January 2025 2. Funding and Liquidity Update 3. Strategic IT Initiatives 4. Budget Approval for Internal Enhancement and Regulatory Requirements 5. MBI Asset Collateral Update 6. Board Operational Update
4	3 February 2025	1. Approval of the Minutes of the Board of Directors' Meeting and Submission of Follow-Up Results on the Board of Directors' Notes dated 30 January 2025 2. – Update on Funding and Liquidity – CFS Update – Group Investment Management Framework in MBI 3. Sustainability Report 2024 Update
5	10 February 2025	1. CEO and BOD KPI Discussion 2. Approval of the Minutes of the Board of Directors' Meeting and Submission of Follow-up Results on the Board of Directors' Notes dated 3 February 2025 3. Improvement of the Anti-Bribery and Gratification Policy 4. Bank & LoB Performance Update 5. Funding and Liquidity Update 6. Improvement of the Quality and Integrity of Financial Reporting
6	19 February 2025	1. Approval of the Minutes of the Board of Directors' Meeting and Submission of Follow-up Results on the Board of Directors' Notes dated 10 February 2025 2. Syariah Business Unit Discussion 3. Syariah Supervisory Update for Semester 2 of 2024 4. Funding and Liquidity Update 5. Regional Performance Update 6. Transaction Banking Update 7. Customer Experience Update 8. eKYC Process Update 9. FY25 Digital SME Delivery Plan 10. Sustainability Report 2024 Structure and Materiality Topics
7	24 February 2025	1. Approval of the Minutes of the Board of Directors' Meeting and Submission of Follow-Up Results on the Board of Directors' Notes dated 19 February 2025 2. Digital 2025 Initiatives 3. Matters Arising Follow-Up 4. Funding and Liquidity Update 5. Profit Allocation Planning for Strategic Initiatives 6. Cross-Border Financing Project
8	3 March 2025	1. Approval of the Minutes of the Board of Directors' Meeting and Submission of Follow-up Results on the Board of Directors' Notes dated 24 February 2025 2. Maybank Indonesia Finance General Meeting of Shareholders Update 3. Funding and Liquidity Update 4. Structural Thrust Initiatives (Balance Sheet Optimization Project) Update 5. Development of a Financial Services Platform for Strategic Partner Organizations 6. Sustainability Emission Reduction Project (AC Inverter)

Agenda of the Board of Directors Meetings 2025

No	Date of Meeting	Agenda of the Board of Directors Meetings
9	10 March 2025	1. Approval of the Minutes of the Board of Directors' Meeting and Submission of Follow-Up Results on the Board of Directors' Notes dated 3 March 2025 2. UUS Update 3. Human Capital Update 4. IT Update 5. Matters Arising Follow-Up 6. Policy and Procedure Update 7. Funding and Liquidity Update 8. ALM Operating Model Initiatives Update
10	18 March 2025	1. Approval of the Minutes of the Board of Directors' Meeting and Submission of Follow-Up Results on the Board of Directors' Notes dated 10 March 2025 2. - Funding and Liquidity Update 3. - Approval of the Long-Term Funding Strategy 4. Regional iBaaS Commercial Model 5. Development of Automotive Supply Chain Financing 6. Chapter Assessment Template (CAT) Refinement Process (SP7) 7. Low-Code Platform Plan & Cost Update 8. Legal Case Update
11	24 March 2025	1. Approval of the Minutes of the Board of Directors' Meeting and Submission of Follow-up Results on the Board of Directors' Notes dated 18 March 2025 2. Net Promoter Score (NPS) Results for 2024 3. Funding and Liquidity Update 4. Budget Approval 5. HC and PPVR Update 6. SAP Upgrade Project 7. MBI India Branch Audit Results 8. Sustainable Internal Control System Improvement Update 9. Batch Process, Activities, and Preparations During the 2025 Eid al-Fitr Holiday
12	9 April 2025	1. Approval of the Minutes of the Board of Directors' Meeting and Submission of Follow-Up Results on the Board of Directors' Notes dated 24 March 2025 2. Update on MBI Overhead Costs as of March 2025 3. MBI Asset Liquidity Management and Sustainability Update 4. - Funding and Liquidity Update 5. - Approval of the Issuance of a Continuous Public Offering 6. Matters Arising Follow-Up 7. GB Update
13	16 April 2025	1. Approval of the minutes & outstanding matters from BOD Meeting held on 9 April 2025 2. Legal Case Update 3. Employee Engagement Survey (EES) 2024 Result 4. Strategic IT Initiatives 5. Funding and Liquidity Update 6. Update on Anti-Bribery & Corruption Q1 2025
14	21 April 2025	1. Approval of the Minutes of the Board of Directors' Meeting and Submission of Follow-Up Results on the Board of Directors' Notes dated 16 April 2025 2. Funding and Liquidity Update 3. Group Digital Strategy 4. Internal Regulatory Governance Update
15	28 April 2025	1. Approval of the Minutes of the Board of Directors' Meeting and Submission of Follow-Up Results on the Board of Directors' Notes dated 21 April 2025 2. Funding and Liquidity Update 3. Submission of Follow-Up Results on the Board of Directors' Notes dated 9 April 2025: Cost Competition 2025
16	5 May 2025	1. Approval of the Minutes of the Board of Directors' Meeting and Submission of Follow-Up Results on the Board of Directors' Notes dated 28 April 2025 2. Funding and Liquidity Update 3. Conglomeration Corporate Plan 4. Quarterly Business Review - Strategic Transformation Office 5. Scorecard Mapping Key Performance Indicators (KPIs)
17	14 May 2025	1. Approval of the Minutes of the Board of Directors' Meeting and Submission of Follow-Up Results on the Board of Directors' Notes dated 5 May 2025 2. Strategic Transformation Office - Project Proposal 3. IT Group Audit Update 4. FI and Funding and Liquidity Update
18	19 May 2025	1. Approval of the Minutes of the Board of Directors' Meeting and Submission of Follow-Up Results on the Board of Directors' Notes dated 19 May 2025 2. - Funding and Liquidity Update 3. - CASA Strategy Update 4. - CASA and Digital Update 5. Customer Experience Update 6. Branch Update

Agenda of the Board of Directors Meetings 2025

No	Date of Meeting	Agenda of the Board of Directors Meetings
19	26 May 2025	1. Approval of the Minutes of the Board of Directors' Meeting and Submission of Follow-Up Results on the Board of Directors' Notes dated 19 May 2025 2. Risk & Compliance Culture Survey (RCCS) 2025 3. Banker's Blanket Bond (BBB) Insurance Update 4. Funding and Liquidity Update 5. Approval of Procurement of External Consultant Services 6. Matters Arising Follow-Up.
20	2 June 2025	1. Legal Case Update 2. Approval of the Minutes of the Board of Directors' Meeting and Submission of Follow-Up Results on the Board of Directors' Notes dated 26 May 2025 3. Funding and Liquidity Update 4. STIP Transaction Limits Update 5. Compliance Plan Self-Assessment (CPSA) 6. SME Update
21	10 June 2025	1. Legal Case Update 2. Approval of the Minutes of the Board of Directors' Meeting and Submission of Follow-Up Results on the Board of Directors' Notes dated 2 June 2025 3. Funding and Liquidity Update 4. M30 Strategy Update 5. Strategic IT Initiatives 6. BOC Offsite Meeting Preparation
22	16 June 2025	1. Approval of the Minutes of the Board of Directors' Meeting and Submission of Follow-up Results on the Board of Directors' Notes dated 10 June 2025 2. Interim Audit of Financial Statements 3. Funding and Liquidity Update 4. BI Fast Feature Roadmap 5. M2E Transaction Update 6. MBI Marketing & Go-to-Market Strategy 7. Alignment of Operational Plans with Market Dynamics 8. 2025 Digital Initiative Update
23	24 June 2025	1. National Anti-Fraud Update 2. Approval of the Minutes of the Board of Directors' Meeting and Submission of Follow-Up Results on the Board of Directors' Notes dated 16 June 2025 3. Transaction Limits for M2U and M2E 4. Funding and Liquidity Update 5. Global Banking Update - Client Coverage and Syndication 6. Sharia Strategy Update 7. Budget Proposal 2026 8. External Consultant Proposal 9. Custodian Service Proposal
24	30 June 2025	1. Approval of the Minutes of the Board of Directors' Meeting and Submission of Follow-Up Results on the Board of Directors' Notes dated 24 June 2025 2. Funding and Liquidity Update 3. Strategic IT Initiatives 4. IT License Renewal Proposal 5. Office Transformation Strategy Update 6. Regulatory Inspection Results
25	7 July 2025	1. Approval of the Minutes of the Board of Directors' Meeting and Submission of Follow-Up Results on the Board of Directors' Notes dated 30 June 2025 2. EY Limited Review Results 2025 3. Funding and Liquidity Update 4. Update on the Sale of MBI's Abandoned Property Assets 5. Update on Banker's Blanket Bond (BBB) Insurance 6. New Product Banking towards the Agile Framework 7. BAU-Led Initiatives Progress Update
26	14 July 2025	1. Approval of the Minutes of the Board of Directors' Meeting and Submission of Follow-Up Results on the Board of Directors' Notes dated 7 July 2025 2. Funding and Liquidity Update 3. Regional Performance Review and Bankwide Performance Review 4. Matters Arising Follow-Up from the 24 June 2025 Meeting: MBI Bankwide Cost Optimization 5. M2U transaction review 7. Agile Open Day Update
27	28 July 2025	1. ICOFR Implementation Kick-Off Meeting 2. Approval of the Minutes of the Board of Directors' Meeting and Submission of Follow-Up Results on the Board of Directors' Notes dated 14 July 2025 3. Funding and Liquidity Update 4. M2U Transaction Assessment 5. Strategic IT Initiatives 8. Maybank Marathon 2025 Update

Agenda of the Board of Directors Meetings 2025

No	Date of Meeting	Agenda of the Board of Directors Meetings
28	4 August 2025	1. Approval of the Minutes of the Board of Directors' Meeting and Submission of Follow-Up Results on the Board of Directors' Notes dated 28 July 2025 2. Funding and Liquidity Update 3. Mortgage Business Update 4. Maybank Marathon 2025 5. Maybank Indonesia National Customer Day 2025 Activities
29	11 August 2025	1. Approval of the Minutes of the Board of Directors' Meeting and Submission of Follow-up Results on the Board of Directors' Notes dated 4 August 2025 2. - Funding and Liquidity Update 3. - Approval of MTF Extension 3. Productivity Dashboard 4. Custodian Business Update 5. MBI Nostro Account Update 6. BAU-Led Initiatives Progress Update 7. Global Access 8. iBaas Fraud Monitoring & Authorization Procedure 9. Results of the Sharia Review of the Sharia Supervisory Board for Semester 1, 2025 10. Internal Regulation Update 11. Litigation Update
30	1 September 2025	1. Approval of the Minutes of the Board of Directors' Meeting and Submission of Follow-Up Results on the Board of Directors' Notes dated 11 August 2025 2. Intro to Pashouses by Maybank Venture 3. Funding and Liquidity Update 4. Cost Control Update YTD July 2025 5. Company Asset Purchase Proposal 6. Matters Arising Follow-Up: Submission of Follow-Up Results on the Board of Directors' Notes dated 28 July 2025: Centralization of Cooperation Agreements with Third Parties 7. Submission of Follow-Up Results on the Board of Directors' Notes dated 16 June 2025: BI Fast Feature 8. RRWA Model Review 9. BAU-Led Initiatives Progress Update 10. Update on the Board of Directors' Operational Vehicles
31	8 September 2025	1. Approval of the Minutes of the Board of Directors' Meeting and Submission of Follow-up Results on the Board of Directors' Notes dated 1 September 2025 2. - Funding and Liquidity Update 3. - Submission of Follow-up Results on the Board of Directors' Notes dated 11 August 2025: Review of Fixed Rate Interest Adjustments for SME Banking Debtors 3. Update on Banker's Blanket Bond (BBB) Insurance 4. IT Update 5. Legal Case Update 6. Approval Process via Microsoft Office 365
32	15 September 2025	1. Approval of the Minutes of the Board of Directors' Meeting and Submission of Follow-Up Results on the Board of Directors' Notes dated 8 September 2025 2. Brand Equity Performance 2025 by Brand Finance 3. OJK Audit Results. Update 4. Global CR Day 2025 5. Funding and Liquidity Update 6. BAU-Led Initiatives Progress Update
33	22 September 2025	1. Approval of the Minutes of the Board of Directors' Meeting and Submission of Follow-Up Results on the Board of Directors' Notes dated 15 September 2025 2. Matters Arising Follow-Up 3. Funding and Liquidity Update 4. Matters Arising Follow-Up: Mortgage Pricing Analysis 5. Mortgage Update 6. Business Alignment Meeting 2025 7. Subsidiary Business Update - M30 Strategy 8. Financial Conglomerate Synergy
34	30 September 2025	1. Approval of the Minutes of the Board of Directors' Meeting and Submission of Follow-Up Results on the Board of Directors' Notes dated 22 September 2025 2. Funding and Liquidity Update 3. Productivity Dashboard 4. Sister Company Update - Maybank Sekuritas Indonesia
35	6 October 2025	1. Approval of the Minutes of the Board of Directors' Meeting and Submission of Follow-Up Results on the Board of Directors' Notes dated 30 September 2025 2. Funding and Liquidity Update 3. Post-Event Review of Maybank Marathon 2025 4. New Queuing Management System Project 5. FY26 Annual Business Plan (ABP) 6. Legal Case Update 7. Update on M2U transaction future dates (Standing Instruction/SI)

Agenda of the Board of Directors Meetings 2025

No	Date of Meeting	Agenda of the Board of Directors Meetings
36	13 October 2025	1. Approval of the Minutes of the Board of Directors' Meeting and Submission of Follow-Up Results on the Board of Directors' Notes dated 30 September 2025 2. Funding and Liquidity Update 3. Post-Event Review of Maybank Marathon 2025 4. New Queuing Management System Project 5. FY26 Annual Business Plan (ABP) 6. Legal Case Update 7. Update on M2U transaction future dates (Standing Instruction/SI)
37	20 October 2025	1. Approval of the Minutes of the Board of Directors' Meeting and Submission of Follow-Up Results on the Board of Directors' Notes dated 13 October 2025 2. Indonesia Strategy Update 3. Sister Company – M30 Business Plan
38	27 October 2025	1. Approval of the Minutes of the Board of Directors' Meeting and Submission of Follow-Up Results on the Board of Directors' Notes dated 20 October 2025 2. – Funding and Liquidity Update – Sharia Cost of Funds 3. FY26 Annual Business Planning (ABP) 4. Update on SAP Upgrade 5. Financial Conglomeration Update
39	4 November 2025	1. Approval of the Minutes of the Board of Directors' Meeting and Submission of Follow-Up Results on the Board of Directors' Notes dated 27 October 2025 2. Funding and Liquidity Update 3. Electronic Data Retention 4. Update on the Progress of ICOFR Implementation at MBI 5. Sister Company Update – Maybank Sekuritas Indonesia (MSI) M30 Business Plan 6. National Anti-Fraud Update 7. Long-Term Corporate Strategy
40	10 November 2025	1. Approval of the Minutes of the Board of Directors' Meeting and Submission of Follow-Up Results on the Board of Directors' Notes dated 4 November 2025 2. Funding and Liquidity Update 3. Supplier Financing Switching Settlement 4. NTB Syariah Product Update M2U 5. Cooperation Agreement Centralization
41	18 November 2025	1. Approval of the Minutes of the Board of Directors' Meeting and Submission of Follow-Up Results on the Board of Directors' Notes dated 10 November 2025 2. Funding and Liquidity Update 3. Bank Business Plan (RBB) for the 2026–2028 Period and Sustainable Finance Action Plan (RAKB) for the 2026–2030 Period 4. Data Leakage Prevention 5. Update on Maybank Cycling Ilfestino 2025 6. Account Opening with Third-Party CDD via API Integration 7. Regional iBaaS Showcase 8. Project Update 9. Branch Property Update
42	24 November 2025	1. Approval of the Minutes of the Board of Directors' Meeting and Submission of Follow-Up Results on the Board of Directors' Notes dated 18 November 2025 2. – Funding and Liquidity Update – Property Collateral Assessment Period 3. Approval of General Insurance 2026 and D&O Insurance 2026 4. – Branch Strategy 2026 – Sales & Service Summit Award (SSSA) 2026 5. Global Access – Multicurrency Savings Account 6. Corporate Website Revamp
43	1 December 2025	1. Approval of the Minutes of the Board of Directors' Meeting and Submission of Follow-Up Results on the Board of Directors' Notes dated 24 November 2025 2. Funding and Liquidity Updates 3. Adjustment of the Financing Approval Authority Framework 4. Regional Cards Platform Cost Allocation to MBI 5. 2025 Compliance Self-Assessment (CPSA) Report 6. Company Asset Sales and Branch Renovation Update 7. 2026 Digital Initiatives and Resources
44	8 December 2025	1. Approval of the Minutes of the Board of Directors' Meeting and Submission of Follow-up Results on the Board of Directors' Notes dated 1 December 2025 2. Subsidiary Business Update 3. Funding and Liquidity Update 4. M2E Enhancement Project 5. CBS Replacement Project – Staff Cost

Agenda of the Board of Directors Meetings 2025

No	Date of Meeting	Agenda of the Board of Directors Meetings
45	15 December 2025	1. Approval of the Minutes of the Board of Directors' Meeting and Submission of Follow-Up Results on the Board of Directors' Notes dated 8 December 2025 2. Update on the Progress of ICOFR Implementation at MBI 3. Funding and Liquidity Update 4. Final Showcase & iBaaS Risk Approval 5. Litigation Case Update

BOARD OF DIRECTORS' PERFORMANCE ASSESSMENT (INCLUDING PRESIDENT DIRECTOR – CHIEF EXECUTIVE OFFICER)

Board of Directors' Performance Assessment Implementation Procedure

The Bank's strategic targets are converted into Key Performance Indicators (KPIs) that are mutually agreed upon by the Board of Directors and distributed to all levels to create and implement work plans that align with the Bank's strategy and mutually support the achievement of the Bank's performance targets. The agreed-upon KPIs are then compiled into a Balanced Scorecard. The Nomination and Remuneration Committee evaluates and recommends the Board of Directors' Balanced Scorecard to the Board of Commissioners and reviews the Board of Directors' performance based on the approved Balanced Scorecard.

The categories used are as follows:

Category	Indicator
Financials	Goals that directly contribute to the company's profitability and growth.
M25+ Implementation/Transformation	Goals that contribute to process improvement and collaboration to support the M25+ strategy.
Risk Management	Goals to ensure the implementation of Risk Management effectively.

The 2025 Board of Directors' KPIs have been approved at the Board of Commissioners meeting, and the Bank's performance is monitored periodically through financial and business performance reports presented by the President Director, Finance Director, and Business Director at Board of Commissioners meetings.

Board of Directors' Performance Assessment Criteria

Board of Directors' performance assessments are conducted annually in an objective, measurable manner based on the achievement of KPI targets and indicators established at the beginning of the fiscal year. This assessment applies to all members of the Board of Directors, including the President Director.

Parties Conducting the Assessment

Parties involved in the Board of Directors' performance assessment are the President Director, the Nomination and Remuneration Committee, and the Board of Commissioners.

Recommendations from the Assessment Result

The results of the assessment will serve as a reference in setting follow-up targets and corrective measures needed by the Board of Directors.

PERFORMANCE ASSESSMENT OF THE BOARD OF DIRECTORS' COMMITTEES

Assessment Procedure

The performance of the Board of Directors' committees is assessed at year-end. Each committee member evaluates performance effectiveness using a self-assessment method.

Assessment Results

The Bank has established committees to support the Board of Directors' duties in running banking operations, prioritizing prudent principles.

The referred committees are the Risk Management Committee, Asset and Liability Management Committee (ALCO), Credit Committee, Credit Restructuring Committee, Information Technology Steering Committee, Internal Audit Committee, Human Capital Committee, Human Capital Discipline Committee, Credit/Financing Policy Committee, Integrated Risk Management Committee, Transformation Steering Committee, and Joint Steering Committee.

The committees under the Board of Directors consistently provide second opinions and recommendations that are worthy of consideration before any tactical or strategic decisions are taken and implemented. The Board of Directors assessed that the committees had performed their duties and responsibilities effectively throughout 2025 in accordance with applicable regulatory provisions and the Bank's internal regulations.

This assessment was based on several factors, including the following:

- The Risk Management Committee has provided recommendations and/or approvals for risk management policies, strategies, and guidelines for the implementation of the Bank and its subsidiaries.
- The Asset and Liability Management Committee (ALCO) has provided strategic direction and ensured tactical follow-up to create an evolving balance sheet structure. The committee has also continued to maximize the Bank's profitability to achieve performance objectives within defined risk parameters through asset and liability management.
- The Credit Committee, in making credit decisions, is guided by the provisions of the Bank's Credit Policy (KPB), Level 2 Credit Policies (2a and 2b) for both Global Banking and Business Banking, Level 3 Credit Policies for both Global Banking and Business Banking, Circular Letters (SE), applicable Bank Indonesia (BI)/ OJK regulations, and related laws and government regulations.
- The Credit Restructuring Committee, in making credit decisions, is guided by the provisions of the Bank's Credit Policy (KPB), Level 2 Credit Policy for both Global Banking and Business Banking, Level 3 Credit Policy for both Global Banking and Business Banking, as well as Circular Letters (SE), applicable Bank Indonesia (BI)/ OJK regulations, and relevant laws and government regulations.
- The Information Technology Steering Committee has conducted evaluations and given recommendations on, e.g., the IT strategic plan, IT project execution, including their cost-effectiveness in achieving planned benefits, IT policy updates, IT performance monitoring and improvement measures, and the adequacy and allocation of the Bank's IT-related resources.
- The Internal Audit Committee (IAC) has carried out duties, including ensuring that Management has timely and effectively responded to and followed up on all audit findings and recommendations provided by internal audit.
- The Human Capital Committee has established a strategic direction with due consideration of Human Capital policies to bring positive impacts on and continuously improve the Bank's organizational activities and human resource development.
- The Human Capital Disciplinary Committee has analyzed/reviewed the plan to impose sanctions on employees who commit violations or fraud, based, among other things, on the results of an investigation report by the Anti-Fraud Work Unit (SKAI).
- The Credit/Financing Policy Committee has provided input to the Board of Directors for the preparation of the Bank's Credit Policy (KPB), particularly regarding the formulation of prudential principles in credit and financing.
- The Integrated Risk Management Committee has reviewed, refined, and assessed the adequacy of the Integrated Risk Management framework/policy for identifying, measuring, monitoring, and reporting risks, as well as the effectiveness of the Maybank Indonesia Financial Conglomerate (KKMBI).
- The Transformation Steering Committee has directed and overseen the implementation of the Bank's strategic transformation initiatives by monitoring progress, providing direction and recommendations to executive units, and ensuring effective follow-up to support the achievement of the Bank's transformation strategy.
- The Joint Steering Committee has acted as the primary steering forum for synergy initiatives between banks and subsidiaries/affiliated companies, such as identifying opportunities and risks, making strategic decisions on issues and obstacles, aligning strategic direction, monitoring the performance of strategic initiatives, and building inter-entity coordination within the group.

AFFILIATION BETWEEN BOARD OF COMMISSIONERS, BOARD OF DIRECTORS AND MAJORITY/CONTROLLING SHAREHOLDERS

The Board of Commissioners and Board of Directors of Maybank Indonesia have no affiliated relationships, either familial or financial, with fellow members of the Board of Commissioners, Board of Directors, or Major/Controlling Shareholders.

However, there are Non-Independent Commissioners representing 30% (thirty percent) of the Board of Commissioners who have financial affiliations with the Bank's Controlling Shareholders.

Despite these circumstances, the Board of Commissioners and Board of Directors of Maybank Indonesia consistently uphold the principles of integrity, independence, and professionalism. There are no conflicts of interest that could affect their objectivity or interfere with the implementation of their respective duties and responsibilities in carrying out their supervisory and management functions at the Bank.

The affiliation criteria referred to above refer to OJK Regulation No. 42/POJK.04/2020 concerning Affiliated Transactions and Conflict of Interest Transactions, as follows:

1. Familial relationships by marriage and descent up to the second degree, both horizontally and vertically;
2. Relationships between a party and an employee, Director, or Commissioner of that party;
3. Relationships between 2 (two) companies where there is 1 (one) or more member of the same Board of Directors or Board of Commissioners;
4. Relationships between a company and a party that, directly or indirectly, controls or is controlled by the company;
5. Relationships between 2 (two) companies that are controlled, directly or indirectly, by the same party; or
6. Relationships between a company and its Major/Controlling Shareholder.

BOARD OF COMMISSIONERS

Nama	Family Relationship with						Financial Relationship with					
	BoC		BoD		PSP		BoC		BoD		PSP	
	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
Dato' Sri Khairussaleh Ramli	-	✓	-	✓	-	✓	-	✓	-	✓	✓	-
Dr. Hendar, SE, MA	-	✓	-	✓	-	✓	-	✓	-	✓	-	✓
Putut Eko Bayuseno	-	✓	-	✓	-	✓	-	✓	-	✓	-	✓
Marina R Tusin	-	✓	-	✓	-	✓	-	✓	-	✓	-	✓
Daniel James Rompas	-	✓	-	✓	-	✓	-	✓	-	✓	-	✓
Edwin Gerungan	-	✓	-	✓	-	✓	-	✓	-	✓	-	✓
Datuk Lim Hong Tat	-	✓	-	✓	-	✓	-	✓	-	✓	✓	-
Dato' Zulkiflee Abbas Abdul Hamid	-	✓	-	✓	-	✓	-	✓	-	✓	✓	-

BOARD OF DIRECTORS

Nama	Family Relationship with						Financial Relationship with					
	BoC		BoD		PSP		BoC		BoD		PSP	
	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
Steffano Ridwan	-	✓	-	✓	-	✓	-	✓	-	✓	-	✓
Irvandi Ferizal	-	✓	-	✓	-	✓	-	✓	-	✓	-	✓
Effendi	-	✓	-	✓	-	✓	-	✓	-	✓	-	✓
Widya Permana	-	✓	-	✓	-	✓	-	✓	-	✓	-	✓
Ricky Antariksa	-	✓	-	✓	-	✓	-	✓	-	✓	-	✓
Bambang Andri Irawan	-	✓	-	✓	-	✓	-	✓	-	✓	-	✓
Yessika Effendi	-	✓	-	✓	-	✓	-	✓	-	✓	-	✓
Romy Hardiansyah	-	✓	-	✓	-	✓	-	✓	-	✓	-	✓
Shaiful Adhli Yazid	-	✓	-	✓	-	✓	-	✓	-	✓	-	✓
Bianto Surodjo	-	✓	-	✓	-	✓	-	✓	-	✓	-	✓

BOARD OF COMMISSIONERS AND DIRECTORS

DIVERSITY POLICY

To support the effectiveness of the supervisory duties of the Board of Commissioners and the management of the Bank, Maybank Indonesia implements a policy of diversity in the composition of members of the Board of Commissioners and Board of Directors. This is important considering the diversity of expertise, experience, and educational background is one of the advantages in improving the Bank's performance so that it can be at the forefront and provide satisfaction for stakeholders.

The diversity of the composition of the Board of Commissioners and Directors of Maybank Indonesia is regulated in the Appendix of Circular Letter of the Financial Services Authority Number 32/SEOJK.04/2015 concerning Guidelines for Public Company Governance. The appointment of the Board of Commissioners and the Board of Directors is made by considering the experience and understanding of the banking industry, integrity, and dedication of each individual in accordance with the needs, vision, mission, and strategy of the Bank.

The composition of the Board of Commissioners and Board of Directors is a combination of characteristics in accordance with the needs of Maybank Indonesia, including in terms of the organs of the Board of Commissioners and Board of Directors. These characteristics are reflected in the determination of expertise, knowledge, and experience required in carrying out the functions and duties of the Board of Commissioners and Board of Directors and supporting the achievement of the Bank's vision and mission to continue to grow and develop. Considering the Company's needs for the composition of the Board of Commissioners and Directors of Maybank Indonesia is a positive thing, especially regarding providing recommendations and decision-making.

Diversity policy in the composition of the Bank's Board of Commissioners and Directors, among others:

1. Having objectivity, integrity, expertise, knowledge, experience, mindset, and relevant abilities.
2. Special attention to the composition and balance of the Board of Commissioners and the Board of Directors.
3. The composition and number of the Board of Commissioners and the Board of Directors must align with applicable regulatory regulations.
4. Management of dual positions that must align with applicable regulatory regulations.
5. Other diversity in accordance with the Bank's strategy.

DIVERSITY OF THE COMPOSITION OF THE BOARD OF COMMISSIONERS

The composition of the Board of Commissioners has met the required diversity, the diversity factor of the composition of the Board of Commissioners, among others, consists of the following:

1. Expertise/Experience, having at least:
 - a. 1 (one) member with expertise/work experience in the field of economics/business/finance and/or
 - b. 1 (one) member with expertise/work experience in the field of law;
 - c. 1 (one) member with expertise/work experience in the banking industry, and
 - d. 1 (one) member with expertise/work experience in risk management.
2. Citizenship
The majority (more than 50% (fifty percent) of members of the Board of Commissioners are Indonesian citizens.
3. Gender
Considering the gender diversity of the members of the Board of Commissioners.
4. Age
Members of the Board of Commissioners have a diversity of age levels.
5. Independence
More than 50% (fifty percent) of the members of the Board of Commissioners are Independent Commissioners.

The term of office of an Independent Commissioner is as stipulated in the articles of association of Maybank Indonesia and may be reappointed with due observance of applicable regulations. Maybank Indonesia have a term limit of nine (9) years for Independent Commissioners and Non- Independent Commissioners. The provisions regarding the term limit of nine (9) years implemented in 2022.

DIVERSITY OF BOARD OF DIRECTORS COMPOSITION

The composition of the Board of Commissioners has met the required diversity, the diversity factor of the composition of the Board of Directors, among others, consists of:

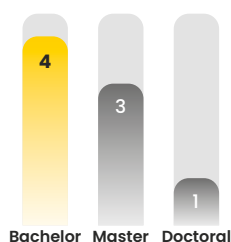
1. Expertise/Experience, having at least:
 - a. 1 (one) member with expertise/work experience in the field of economics/business/finance and/or
 - b. 1 (one) member with expertise/work experience in the banking industry, and
 - c. 1 (one) member with expertise/work experience in risk management.

2. Citizenship
The majority (more than 50% (fifty percent) of the members of the Board of Directors are Indonesian citizens.
3. Gender
Considering the gender diversity of the members of the Board of Directors.
4. Age
Members of the Board of Directors have a diversity of age levels.
5. Independence
 - a. The President Director is independent of the Bank's controlling shareholder.
 - b. Members of the Board of Directors meet the criteria of independence in accordance with the prevailing rules and regulations.

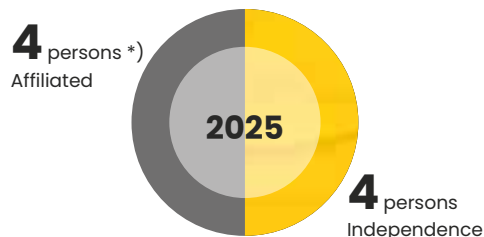
ACHIEVEMENT OF DIVERSITY POLICY OF BOARD OF COMMISSIONERS AND DIRECTORS COMPOSITION

By the end of 2024, the composition of the Bank's Board of Commissioners and Board of Directors has fulfilled the diversity aspects mentioned above. It aligns with the Bank's strategy, vision, and mission. In 2024, the diversity of the composition of the Board of Commissioners and the Board of Directors was reflected in education, nationality, age, and gender, which can be seen in the table below:

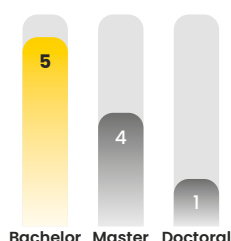
Education Level of the Board of Commissioners



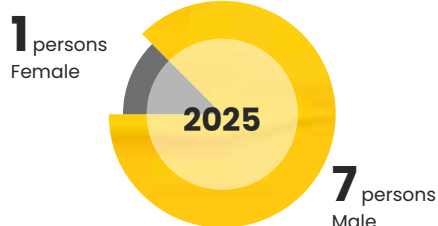
Independent Composition of the Board of Commissioners



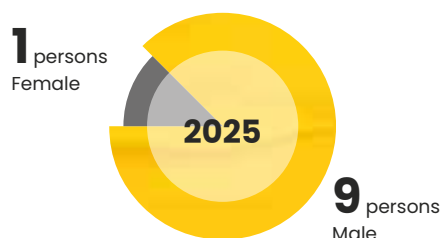
Education Level of the Board of Directors



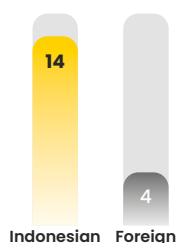
Gender of the Board of Commissioners



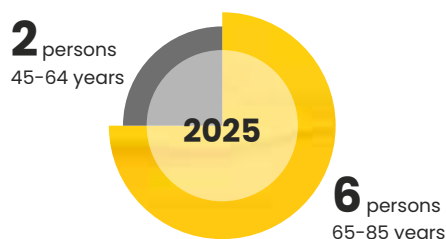
Gender of the Board of Directors



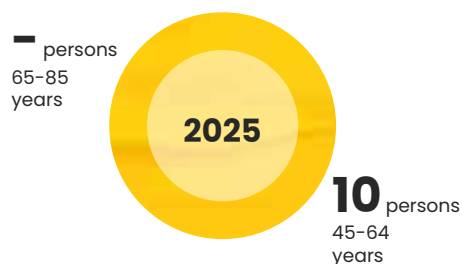
Nationality of the Board of Commissioners and the Board of Directors



Age of the Board of Commissioners



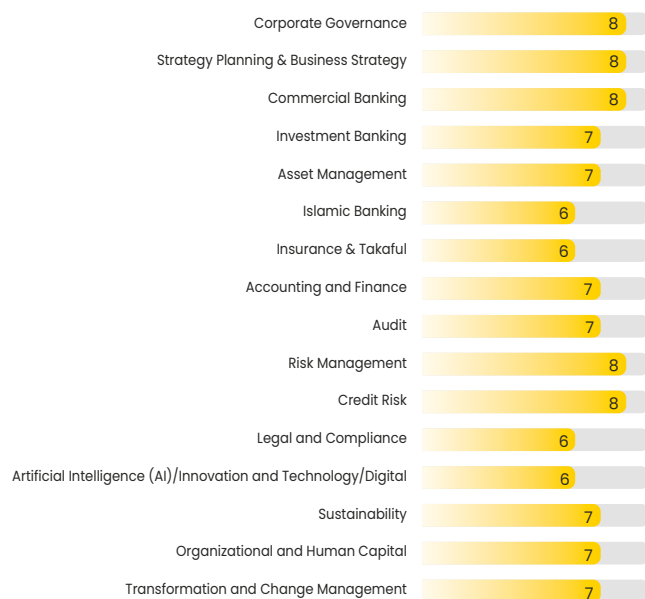
Age of the Board of Directors



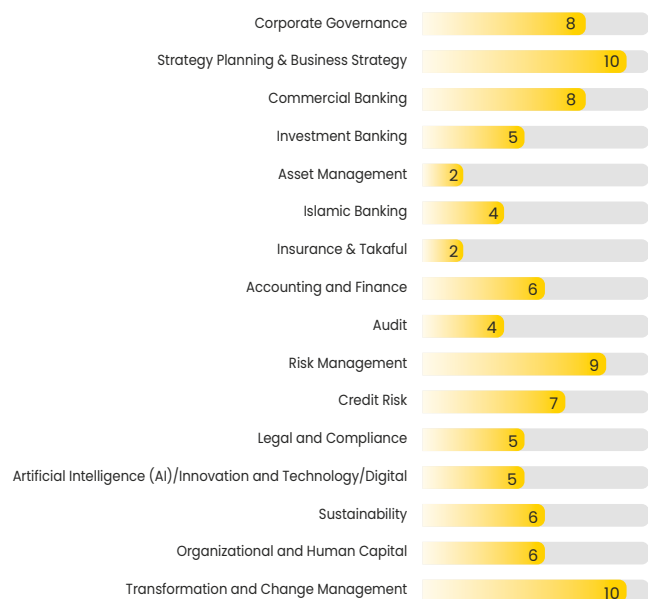
*) one of the members of the Board of Commissioners (non independent) is no longer affiliated.

THE EXPERTISE OF THE BOARD OF COMMISSIONERS

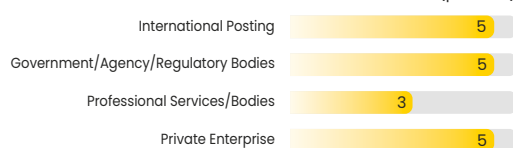
(persons)

**THE EXPERTISE OF THE BOARD OF DIRECTORS**

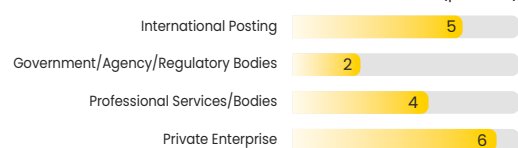
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**THE EXPERIENCE OF THE BOARD OF COMMISSIONERS**

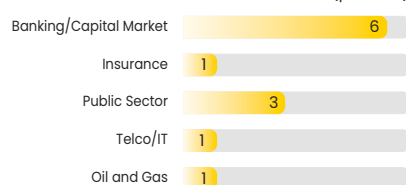
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**THE EXPERIENCE OF THE BOARD OF DIRECTORS**

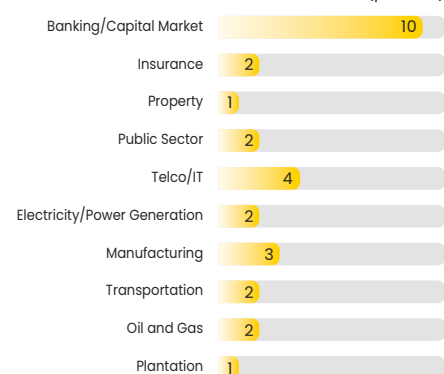
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**THE INDUSTRY OF THE BOARD OF COMMISSIONERS**

(persons)

**THE INDUSTRY OF THE BOARD OF DIRECTORS**

(persons)



COMMITTEES OF THE BOARD OF COMMISSIONERS

AUDIT COMMITTEE

The Board of Commissioners established the Audit Committee to carry out supervisory functions in the areas of implementation and reporting of financial records, adequacy of risk management and internal control effectively and independently. In addition, the Audit Committee also supervises compliance with applicable laws and regulations.

Legal Basis

- OJK Regulation No. 33/POJK.04/2014 concerning the Board of Directors and Board of Commissioners of Issuers or Public Companies
- OJK Regulation No. 55/POJK.04/2015 concerning the Establishment and Guidelines for the Implementation of the Audit Committee Work
- OJK Regulation No. 1/POJK.03/2019 concerning the Implementation of the Internal Audit Function for Commercial Banks
- OJK Regulation No. 09 of 2023 concerning the Use of Public Accountant Services and Public Accounting Firms in Financial Services Activities
- OJK Regulation No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks
- OJK Circular Resolution No. 18/SEOJK.03/2023 concerning Procedures for the Use of Public Accountant Services and Public Accounting Firms in Financial Services Activities
- The Bank's Articles of Association regarding the duties and authorities of the Board of Commissioners

Audit Committee Charter

In carrying out its duties and responsibilities, the Bank's Audit Committee refers to the Audit Committee Charter that regulates, among others, the duties and responsibilities, membership, work procedures and meetings in terms of the implementation of the Audit Committee activities. The Audit Committee Charter was last updated on 7 December 2023 and has been uploaded to the Bank's website (www.maybank.co.id). The Audit Committee charter is reviewed periodically to comply with the prevailing regulations.

Structure and Membership

The membership, composition and independence of the Audit Committee members have met the requirements of the competent authorities. The Audit Committee consists of 1 (one) Independent Commissioner as Chairman, 2 (two) Independent Commissioners as members, 1 (one) member from Syariah Supervisory Board, and 2 (two) Independent Parties with competence and qualifications in economic, finance, accounting and banking.

Based on the latest Decree of the Board of Directors of PT Bank Maybank Indonesia Tbk. No. SK.2025.003/PRES DIR dated 20 January 2025, the composition of the Audit Committee Members are as follows:

No	Member	Position on the Committee	Position at Maybank Indonesia	Period
1	Hendar	Chairperson and Member	Independent Commissioner	2024 - 2027
2	Daniel James Rompas	Member	Independent Commissioner	2024 - 2027
3	Putut Eko Bayuseno	Member	Independent Commissioner	2024 - 2027
4	Ahmad Satori	Member	Syariah Supervisory Board	2024 - 2027
5	Yetti Septirawati	Member	Independent Party	2024 - 2027
6	Dawny Rachella Tahar	Executive Secretary concurrently Member	Independent Party	2024 - 2027

Qualification and Profile of Audit Committee Members

Member	Career Background	Education
 Hendar	Serves as Chairman of the Audit Committee. Details of his experience and qualifications are stated in the Board of Commissioners Profile in the Company Profile chapter.	Listed in the Board of Commissioners Profile.
 Daniel James Rompas	Serves as Chairman of the Audit Committee. Details of his experience and qualifications are stated in the Board of Commissioners Profile in the Company Profile chapter.	Listed in the Board of Commissioners Profile.
 Putut Eko Bayuseno	Serves as Chairman of the Audit Committee. Details of his experience and qualifications are stated in the Board of Commissioners Profile in the Company Profile chapter.	Listed in the Board of Commissioners Profile.
 Ahmad Satori	Serves as Chairman of the Audit Committee. Details of his experience and qualifications are stated in the Board of Commissioners Profile in the Company Profile chapter.	Listed in Syariah Supervisory Board Profile.
 Yeti Septirawati	Menjabat sebagai Anggota Komite Audit. Warga negara Indonesia. Beliau menjabat sebagai anggota komite audit dari pihak independen PT Bank Maybank Indonesia, Tbk sejak tanggal 19 Oktober 2022.	She holds an Accountant degree from the Faculty of Economics, Padjadjaran University in Bandung and Master in Business Management from Asian Institute of Management – Manila. She also holds the Chartered Accountant (CA) certification. She obtained Certification Risk Management for Banking (level 7) in 2025.
 Dawny Rachella Tahar	Serves as a Member of the Audit Committee. Indonesian citizen. She served as an independent audit committee member of PT Bank Maybank Indonesia, Tbk on 10 January 2024. Currently, she also serves as an Audit Committee member in PT Garuda Indonesia Tbk.	She graduated from Bogor Institute of Agriculture, Social Economics Faculty majoring in Agribusiness in 1990 and hold bachelor degree in Agriculture Economic. She obtained Certification Risk Management for Banking (level 7) in 2025 and CIA (level 1) in 2022.

Criteria or Indicators	Analysis	Supporting Documents
Completeness and Implementation of Committee Duties		
Governance Structure		
a) Members of the audit committee shall at least consist of an Independent Commissioner, an Independent Party with expertise in finance or accounting, and an Independent Party with expertise in law or banking.	The Chairman of the Audit Committee, Mr. Hendar, is an Independent Commissioner with expertise in banking, economics and finance, with 2 (two) members from the Independent Commissioners, namely 1) Mr. Daniel James Rompas who has expertise in banking, economics and finance, 2) Mr. Putut Eko Bayuseno who has expertise in law, and 1 (one) member from Syariah Supervisory Board namely Mr. Ahmad Satori, and 2 other members from independent parties, namely 1) Mrs. Yetti Septirawati is an expert in accounting and banking 2) Mrs. Dawny Rachella Tahar who has expertise in banking, risk management and auditing.	Decree of the Board of Directors of PT Bank Maybank Indonesia Tbk No. 2025.010/PRESDIR tanggal 15 April 2025.
b) The audit committee is chaired by an Independent Commissioner	The Chairman of the Audit Committee Mr. Hendar is an Independent Commissioner of the Audit Committee.	Decree of the Board of Directors of PT Bank Maybank Indonesia Tbk No. 2025.010/PRESDIR tanggal 15 April 2025.
c) At least 51% (fifty-one percent) of the audit committee members are Independent Commissioners and Independent Parties.	All the members of the Audit Committee are independent commissioners and independent parties.	Decree of the Board of Directors of PT Bank Maybank Indonesia Tbk No. 2025.010/PRESDIR tanggal 15 April 2025.
d) Audit committee members have integrity, morals, and good morals.	All members of the Audit Committee have no record of disgraceful integrity, are not involved in civil and criminal law cases, and have good morality.	Statement Letter as of January 2026 signed by each member.

Term of Office

The composition of the Audit Committee as mentioned above is valid until the closing of the Annual General Meeting of Shareholders in 2027, unless any member of the Audit Committee resigns, or no longer works for the Company, or if the Board of Commissioners decides to change the composition of the Audit Committee (whichever occurs first). In the event that there is a replacement of Audit Committee members, it must be approved by the Board of Commissioners.

Independence of the Audit Committee

All members of the Audit Committee have met all independence criteria and are able to carry out their duties independently, uphold the interests of the Bank and cannot be influenced by any party. This can be seen from the membership which consists of 1 (one) Chairman who is an Independent Commissioner, 2 (two) Members who are also Independent Commissioners, 1 (one) Member from Syariah Supervisory Board, and 2 (two) Members who are Independent Parties.

Duties and Responsibilities

As stipulated in the Audit Committee Charter, the duties and responsibilities of the Audit Committee are as follows:

Internal Control and Risk Management

The Audit Committee responsibilities are as follow:

- Evaluate whether the Management implements an adequate internal control system and runs effectively, based on reports such as from internal auditors and external auditors including OJK.
- Evaluate whether the auditors' recommendations have been followed up by the Management.
- The Audit Committee may coordinate with the Risk Monitoring Committee if deemed necessary.

Financial Information

The Audit Committee is responsible to improve the quality of financial information disclosure, by:

- a. Reviewing financial information including financial projections published to the public and/or authorities.
- b. Ensuring that the financial statements have been prepared in accordance with accounting standards and other applicable regulations.
- c. Reviewing and reporting to the Board of Commissioners on complaints relating to the Bank's accounting and financial reporting processes.

Internal Auditor

The Audit Committee responsibilities are as follow:

- a. Evaluate the Internal Audit Charter to be approved by the Board of Commissioners.
- b. Evaluate the annual work plan of the Internal Audit Unit (SKAI) and provide inputs if necessary.
- c. Ensure SKAI's independency and no restrictions applied upon SKAI.
- d. Ensure that significant Internal Audit findings are immediately submitted to the Audit Committee and discuss them for the attention of the Board of Commissioners.
- e. Recommend to the Board of Commissioners that SKAI conduct special audits when there are allegations of fraud or deviations from laws and regulations.
- f. Review the report on the Implementation and Main Points of Internal Audit Results that will be submitted to OJK.
- g. Evaluate the effectiveness of the SKAI function, by ensuring that Management follows up on recommendations submitted by SKAI.
- h. Evaluate and provide recommendations to the Board of Commissioners on the appointment, performance appraisal, replacement and dismissal of the Head of SKAI.

Public Accountant/External Auditor

The Audit Committee responsibilities are as follow:

- a. Review the independence, performance of the Public Accountant, fees (service fees) and other criteria in order to provide recommendations to the Board of Commissioners for the determination of the Public Accountant to be appointed by the General Shareholder Meeting.
- b. Review the adequacy of the Public Accountant's audit to ensure that important risks have been considered, including reviewing the terms of the engagement.
- c. Ensure that significant findings are immediately submitted to the Audit Committee for discussion, to be submitted and brought to the attention of the Board of Commissioners.
- d. Ensure that Management conducts follow-up on the Public Accountant's findings.
- e. Provide an independent opinion in the event of a difference of opinion between Management and the Public Accountant on the services provided.

Other Tasks

The above-mentioned duties and responsibilities do not limit the Audit Committee to act otherwise in so far as it does not conflict with OJK Regulations and the prevalence of domestic and international practices. The Audit Committee is also responsible for other relevant tasks assigned by the Board of Commissioners including but not limited to the appointment and/or removal of the Public Accountant/External Auditor's office based on independence, the scope of the assignment and fair value of service fee.

Compliance with Laws and Regulations

The Audit Committee is tasked with ensuring compliance with laws and regulations, particularly in the Capital Market and banking sectors.

Audit Committee Meetings and Attendance

In 2024, the Audit Committee held 22 meetings with the agenda of discussion related to implementation of internal control, historical financial information and discussion on the implementation of the audit of Financial Statements with external auditor. Each meeting was attended by all of the Audit Committee members and always met the applicable quorum.

Audit Committee Meeting Agenda

The main agenda of the Audit Committee Meeting throughout 2025 are as follows:

No.	Date	Main Agenda of Audit Committee Meeting
1.	16 January 2025	Implementation of Internal Audit Assignment and Discussion of Audit Findings
2.	10 February 2025	Discussion of ECL Collective and audit progress on the Consolidated Financial Statements for the 2024 financial year with EY
3.	17 February 2025	Discussion on the Consolidated Financial Statements for the 2024 financial year with EY
4.	25 February 2025	Implementation of Internal Audit Assignment and Discussion of Audit Findings
5.	17 March 2025	Discussion on evaluation of KAP in 2024 and audit proposal on the Consolidated Financial Statements for the 2025 financial year
6.	17 March 2025	Implementation of Internal Audit Assignment and Discussion of Audit Findings
7.	28 April 2025	Discussion on Interim Consolidated Financial Statements (unaudited) as of 31 March 2025
8.	9 May 2025	Implementation of Internal Audit Assignment and Discussion of Audit Findings
9.	14 May 2025	Discussion with EY on Independency (selected AC members only)
10.	26 May 2025	Discussion on evaluation of KAP (EY) performance in 2024 (selected AC members only)
11.	5 June 2025	Discussion with the Operations Director on Payment System Regulatory Reporting (OJK) (selected AC members only)
12.	18 June 2025	Kick off meeting on EY limited review of Consolidated Financial Statements as of 30 June 2025
13.	23 June 2025	Implementation of Internal Audit Assignment and Discussion of Audit Findings
14.	10 July 2025	Discussion on EY limited review of Consolidated Financial Statements as of 30 June 2025
15.	11 July 2025	Discussion on Deloitte External Quality Assurance report of SKAI performance
16.	22 July 2025	Implementation of Internal Audit Assignment and Discussion of Audit Findings
17.	16 August 2025	Implementation of Internal Audit Assignment and Discussion of Audit Findings
18.	23 September 2025	Implementation of Internal Audit Assignment and Discussion of Audit Findings
19.	17 October 2025	Implementation of Internal Audit Assignment and Discussion of Audit Findings
20.	19 October 2025	Discussion on ICOFR implementation progress and AC approval for ICOFR revised procedure
21.	27 October 2025	Discussion on Interim Consolidated Financial Statements (unaudited) as of 30 September 2025
22.	25 November 2025	Implementation of Internal Audit Assignment and Discussion of Audit Findings
23.	17 December 2025	Kick off meeting on EY audit of Consolidated Financial Statements for the 2025 financial year

Name	Position	Attendance at Audit Committee Meetings	Percentage of Attendance (%)
Hendar	Chairman of the Audit Committee	22	100%
Daniel James Rompas	Audit Committee Member	23	90%
Putut Eko Bayuseno	Audit Committee Member	23	90%
Ahmad Satori	Audit Committee Member	23	90%
Yetti Septirawati	Audit Committee Member	22	100%
Dawny Rachella Tahar	Audit Committee Member	22	100%

Implementation of Audit Committee Activities during 2025

For the fiscal year 2025, the Audit Committee has carried out its functions to assist the Board of Commissioners by referring to the Audit Committee Charter, among others:

- Reviewed financial information that will be released by the Bank to the public and/or authorities, in the form quarterly draft reports and annual financial statements publications, as well as the full financial statements (long-form report).
- Provided recommendations to the Board of Commissioners regarding the appointment of a Public Accountant (AP) which was decided by the Annual General Shareholder Meeting, based on following criteria: independency, scope of assignment, and service fees. Those recommendations were also based on the results of the evaluation over Audit Services provided annually for previous year Financial Reports. The evaluation report has also been submitted to OJK.
- Monitored and evaluated the planning and implementation of audits as well as monitoring the follow-up of audit results issued by the Internal Audit (SKAI), external auditors and regulators, in order to assess the adequacy of internal control.
- Reviewed compliance with laws and regulations related to the Bank's activities.
- Assisted the Board of Commissioners in preparing the annual Bank Payment System Supervision Report and has been submitted to Bank Indonesia.

In terms of reviewing the adequacy of the financial reporting process, the Audit Committee also provided recommendations that the financial statements have been prepared based on generally accepted accounting standards and existing regulations and ensured the implementation of audits by the Public Accounting Firm (KAP) in accordance with applicable auditing standards in Indonesia.

The implementation of the Audit Committee's duties is carried out through written communication (reporting) and by holding regular meetings, both with SKAI, Internal Audit Committee (IAC), Compliance work unit, Finance and Accounting Division (FAD) work unit, related business work units and with KAP.

Regarding the review of risk management implementation activities carried out by the Board of Directors, the Bank has a Risk Monitoring Committee established by the Board of Commissioners.

Work Program and Activities of the Audit Committee

In 2025, the Audit Committee carried out activities in accordance with its duties and responsibilities represented in the work program and documented AC reports.

Training of Audit Committee Members during 2024

Name	Position	Name Training/Seminar/ Workshop/Sharing Knowledge	Date		Organiser	Location
			Start	End		
Hendar	Chairman and Member of the Audit Committee Details of his training can be seen in the Board of Commissioners Training Program in the Board of Commissioners Sub Chapter in this Corporate Governance chapter.					
Daniel James Rompas	Audit Committee Member Details of his training can be seen in the Board of Commissioners Training Program in the Board of Commissioners Sub Chapter in this Corporate Governance chapter.					
Putut Eko Bayuseno	Audit Committee Member Details of his training can be seen in the Board of Commissioners Training Program in the Board of Commissioners Sub Chapter in this Corporate Governance chapter.					
Yetti Septirawati	Audit Committee Member	OJK : How to Achieve Peak Performance in 2025	17 January 2025	17 January 2025	OJK	Online
		OJK : Transformasi Digital: Tren Inovasi Teknologi di sektor Keuangan	23 January 2025	23 January 2025	OJK	Online
		OJK : Imboost your spirit : Cultivating positivity for balanced and fulfilling life	14 February 2025	14 February 2025	OJK	Online
		OJK : Outlook Ekonomi dan Keuangan di Tahun 2025	20 February 2025	20 February 2025	OJK	Online
		OJK : Inovasi Produk Keuangan Islam : Peran Etika Halal dalam Memperluas Penetrasi Pasar	13 March 2025	13 March 2025	OJK	Online
		OJK : Meneropong Masa Depan Pasar Emas Indonesia : Peran Strategis Bullion Bank	17 April 2025	17 April 2025	OJK	Online
		OJK : Efek Domino Tarif Trump : Ancaman atau Peluang bagi Ekonomi Indonesia ?	15 May 2025	15 May 2025	OJK	Online
		OJK : Future – Proofing Economics : The startegic Role of Accountants in Turbulence Time	23 May 2025	23 May 2025	IAI – IFAC	Online
		OJK : Customer experience : Strategies for Success in Digital Era	22 May 2025	22 May 2025	OJK	Online
		Komite Profesi Akuntan Publik : Peran Artificial Intelligence dan Audit Competency dalam Meningkatkan Professional Skepticism Auditor	15 May 2025	15 May 2025	KPAP	Online
		OJK : Urgensi Transparansi Keuangan Hijau pada Lembaga Keuangan	26 May 2025	26 May 2025	OJK	Online
		OJK : Diorama Keuangan Berkelanjutan Indonesia	3 June 2025	3 June 2025	OJK	Online
		OJK: The Future of Cyber Security: Threats, Challenges, and Innovations	5 June 2025	5 June 2025	OJK	Online

Training of Audit Committee Members during 2024

Name	Position	Name Training/Seminar/ Workshop/Sharing Knowledge	Date		Organiser	Location
			Start	End		
		Ikatan Akuntan Indonesia: Future Proofing Economics: The Strategic Role of Accountants in Turbulence Times	13 March 2025	14 March 2025	OJK	Online
		Ikatan Akuntan Indonesia: Aset Kelolaan pada Lembaga Zakat	18 June 2025	18 June 2025	IAI	Online
		OJK: Strategi Peningkatan Daya Saing serta Pendalaman Perbankan Syariah dan Pasar Modal Syariah	28 August 2025	28 August 2025	OJK	Online
		IBI-BCC: Pembekalan Manajemen Risiko Jenjang Kualifikasi 4	4 August 2025	5 August 2025	IBI - BCC	Online
		IBI-BCC: Pembekalan Manajemen Risiko Jenjang Kualifikasi 5	10 September 2025	11 September 2025	IBI - BCC	Online
		IBI-BCC: Pembekalan Manajemen Risiko Jenjang Kualifikasi 6	5 November 2025	5 November 2025	IBI - BCC	Online
		IBI-BCC: Pembekalan Manajemen Risiko Jenjang Kualifikasi 7	5 December 2025	5 December 2025	IBI - BCC	Online
Dawny Rachella Tahar	Audit Committee Member	Risk Management Certification Training Level 7	14 February 2025	14 February 2025	BSMR	Jakarta
		Risk Management Refresher Training Level 7	17 November 2025	17 November 2025	BSMR	Online

RISK OVERSIGHT COMMITTEE

The Board of Commissioners (BOC) established the Risk Oversight Committee to support effective implementation of duties and responsibilities related to the oversight of risk management implementation, and identification of significant risks that require attention of the BOC.

Legal Basis

The Risk Oversight Committee is established based on the following provisions:

- OJK Regulation No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks.
- The Bank's Articles of Association regarding the duties and authorities of the Board of Commissioners.

Risk Oversight Committee Charter

The Bank's Risk Oversight Committee has a Charter or Guidelines that contains objective, membership (composition, qualifications, independence and membership period), duties and responsibilities, authorities, working and meeting procedures, reporting and its evaluation. The Risk Oversight Committee Charter was last updated on 24 November 2023 referring to OJK Regulation No. 17 year 2023 on The Implementation of Governance for Commercial Banks and has been uploaded on the Bank's website. Furthermore, the charter of the Risk Oversight Committee will always be reviewed periodically in order to comply with applicable regulations.

Composition of Risk Oversight Committee Members

The membership and composition, as well as the independence of the members of the Risk Oversight Committee have complied with OJK regulations. The Bank's Risk Oversight Committee in 2024 consists of 1 (one) Chairman/concurrent member who is an Independent Commissioner, 3 (three) members who are Independent Commissioners, 3 (three) members who are Commissioners, 1 (one) member who is a member of DPS and 2 (two) Independent Parties with competence and qualifications in the fields of economics, banking, finance and risk management.

Members of the Risk Oversight Committee are appointed by the Board of Commissioners and for the period of 2024 -2027 have undergone several changes and the latest composition determined based on the Decree of the Company's Board of Directors No. 2025.012/ PRESDIR dated 15 April 2025:

No.	Name	Position in Bank	Position in Committee	Term of Office
1.	Daniel James Rompas	Independent Commissioner	Chairman /Member (*)	2024-2027
2.	Marina R Tusin	Independent Commissioner	Member	2024-2027
3.	Hendar	Independent Commissioner	Member	2024-2027
4.	Putut Eko Bayuseno	Independent Commissioner	Member	2024-2027
5.	Edwin Gerungan	Commissioner	Member	2024-2027
6.	Datuk Lim Hong Tat	Commissioner	Member	2024-2027
7.	Dato' Zulkiflee Abbas Abdul Hamid	Commissioner	Member	2024-2027
8.	M. Sodikun	Member of DPS	Member (**)	2024-2027
9.	Agus Kretarto	Independent Party	Member/Executive Secretary	2024-2027
10.	Irma Savitry	Independent Party	Member	2024-2027

*) Appointed as a member since November 2024, became Chairman on 15 April 2025, replacing Hendar.

**) Appointed since 15 April 2025

Achjar Iljas, an Independent Commissioners was no longer a Member since April 2025.

Qualification and Profile of Risk Oversight Committee Members

The following are the profiles and qualifications of the Risk Oversight Committee Members

Membership Profile	Career Background	Education
 James Daniel Rompas	Served as the Bank's Risk Oversight Chairman. Details of his experience and qualifications can be found in the Board of Commissioners Profile in the Company Profile chapter.	Listed in the Board of Commissioners Profile

Membership Profile	Career Background	Education
 Marina R Tusin	She serves as a member of the Risk Oversight Committee. Details of her experience and qualifications can be found in the Board of Commissioners Profile in the Company Profile chapter.	Listed in the Board of Commissioners Profile
 Hendar	He serves as a member of the Risk Oversight Committee. Details of his experience and qualifications can be found in the Board of Commissioners Profile in the Company Profile chapter. He has expertise in the field of Sharia Banking	Listed in the Board of Commissioners Profile
 Putut Eko Bayuseno	He serves as a member of the Risk Oversight Committee. Details of his experience and qualifications can be found in the Board of Commissioners Profile in the Company Profile chapter.	Listed in the Board of Commissioners Profile
 Edwin Gerungan	He serves as a member of the Risk Oversight Committee. Details of his experience and qualifications can be found in the Board of Commissioners Profile in the Company Profile chapter.	Listed in the Board of Commissioners Profile
 Datuk Lim Hong Tat	He serves as a member of the Risk Oversight Committee. Details of his experience and qualifications can be found in the Board of Commissioners Profile in the Company Profile chapter.	Listed in the Board of Commissioners Profile
 Dato' Zulkiflee Abbas Abdul Hamid	He serves as a member of the Risk Oversight Committee. Details of his experience and qualifications can be found in the Board of Commissioners Profile in the Company Profile chapter.	Listed in the Board of Commissioners Profile
 M. Sodikun	He serves as a member of the Risk Oversight Committee. Details of his experience and qualifications can be found in the Board of Shariah Supervisory Profile in the Company Profile chapter.	Listed in the Board of Commissioners Profile

Membership Profile	Career Background	Education
 Agus Kretarto	He served as Member/Secretary of the Risk Monitoring Committee. He has served as a Member of the Risk Oversight & Integrated Good Corporate Governance of Bank Maybank Indonesia since 2018. Previously he held the following positions: Member of Audit Committee of PT Jasa Angkasa Semesta Tbk and PT Cardiq Aero Services Tbk (2012 – August 2021); Member of Audit & Risk Oversight Committee of Maybank Indonesia (2012-April 2018); Member of Audit Committee of PT Indonesia Infrastruktur Finance (2012– March 2018); Member of Audit & Risk Oversight Committee of Bank Barclays Indonesia (2009 – June 2011); Member of Risk Oversight Committee of BII (2008–2012); Board Member of DKI Jakarta Water Supply Regulatory Agency (2005–2011); Member of Audit Committee of BII (2003–2008); Compliance Director of Bank Harmoni Internasional (2002–2003); GM Corporate Secretary of PT Mustika Ratu Tbk (2001), Head of Planning & Development Division and Corporate Secretary (1995–2000) and Head of SKAI of PT Bank Rama Tbk. (1993–1994); Auditor of BPKP at State-Owned Banks (1987–1992); and Auditor of several State-Owned Enterprises, State Projects & World Bank Projects (1982–1984).	• Magister Manajemen, Universitas Indonesia, 1991 • Chartered Akuntan, Sekolah Tinggi Akuntansi Negara, 1987 • Sertifikat Manajemen Risiko Kualifikasi 7
 Irma Savitry	She served as Member of the Risk Monitoring Committee. Previously has held several positions: Chief of Credit and Collections at Bank Sampoerna (2015–2023) ; Deputy Credit Director of Banker Association for Risk Management / BARA (2018–2021) ; Risk Management Head Danamon Simpan Pinjam (2014–2015); National Fraud, QA, and Collections Head at Bank Danamon (2010–2014) ; Consumer Risk Group Head at PT Maybank Indonesia, Tbk d/h PT Bank Internasional Indonesia, Tbk (2007–2010) ; CRM and Pricing Director at GE Consumer Finance (2006–2007); Banking Director at GE Consumer Finance (2004–2006); Risk Director at GE Consumer Finance (2002–2004); Credit Cycle Head at Standard Chartered Bank (1997–2002); Credit Policy Head Citibank (1994–1997); Credit Acceptance Unit Head Citibank (1991–1994) ; General Accounting Head Citibank (1989–1991); Junior Auditor Ernst and Young (1987–1989)	Sarjana Ekonomi Universitas Indonesia, 1987 Sertifikat Risk Management Kualifikasi 7

Risk Oversight Committee Training Program

Risk Oversight Committee Training Program 2025

Name	Nama Training	Organising Party	Location	Date
Agus Kretarto AK.MM	Penerapan PSAK 413	Ikatan Akuntansi Indonesia (IAI)	IAI	05 November 25
	Training Refreshment SMR J7	Maisa Edukasi	Zoom Meeting	12 November 25
	Training Refr SMR J7 : 10 Feb 2025	IBI BCC	Zoom Meeting	10 February 25
Daniel James Rompas	Navigating Governance in Groups	Maybank Group	Malaysia	08 December 25
	BIGER SKAI	Internal	Sentral Senayan 3	26 July 25
	AML CFT PF and ABC Training for BOD–BOC	Internal	Sentral Senayan 3	17 October 25
	Refreshment SMR J6 BOC : 25 Juni 2025	IBI BCC	Sentral Senayan 3	25 June 25
	Guru Series: AI Transformation	Internal	Sentral Senayan 3	07 March 25
	Lite Agile Showcase & Awards Day 2025	Internal	Sentral Senayan 3	06 February 25
	Agile Leadership Training	Deloitte	Sentral Senayan 3	17 January 25
Marina R Tusin	Navigating Governance in Groups	Maybank Group	Malaysia	08 December 25
	Refreshment SMR J6 BOC : 25 Juni 2025	IBI BCC	Sentral Senayan 3	25 June 25
	Guru Series: AI Transformation	Internal	Sentral Senayan 3	07 March 25
	Lite Agile Showcase & Awards Day 2025	Internal	Sentral Senayan 3	06 February 25
	Agile Leadership Training	Deloitte	Sentral Senayan 3	17 January 25
	New Year Town Hall 2025	Internal	Sentral Senayan 3	07 January 25
M. Sodikun	Training SMR J4 DPS : 240225	Muamalat Institute	Sentral Senayan 3	24 February 25
	Ujian SMR J4 : DPS	LSPKS	LSP SPI	04 March 25
	Training SMR J4 : DPS	Muamalat Institute	Sentral Senayan 3	11 February 25

Risk Oversight Committee Training Program 2025

Name	Nama Training	Organising Party	Location	Date
Irma Savitry Daulay	Penerapan PSAK 413	Ikatan Akuntansi Indonesia (IAI)	IAI	05 November 25
	Training Refreshment SMR J7	Maisa Edukasi	Zoom Meeting	12 November 25
	Ujian SMR J7 ROC : 190225	BSMR	Cosmopolitan Amarrosa	19 February 25
	Training SMR J7 ROC : 140225	GPS	Sentral Senayan 3	14 February 25
	Ujian SMR J6 ROC : 220125	IBI BCC	Cosmopolitan Amarrosa	22 January 25
	Training SMR J6 ROC : 170125	IBI BCC	Sentral Senayan 3	17 January 25
Dato' Zulkiflee Abbas Abdul Hamid	Ujian SMR J6 BOC : 26 Sept 2025	LSPP	Sentral Senayan 3	26 September 25
	Training SMR J6 BOC : 23 Sept 2025	INOFIN	Zoom Meeting	23 September 25
Putut Eko Bayuseno	Navigating Governance in Groups	Maybank Group	Malaysia	08 December 25
	BIGER SKAI	Internal	Sentral Senayan 3	26 July 25
	AML CFT PF and ABC Training for BOD-BOC	Internal	Sentral Senayan 3	17 October 25
	Refreshment SMR J6 BOC : 25 Juni 2025	IBI BCC	Sentral Senayan 3	25 June 25
	Guru Series: AI Transformation	Internal	Sentral Senayan 3	07 March 25
	Lite Agile Showcase & Awards Day 2025	Internal	Sentral Senayan 3	06 February 25
	Agile Leadership Training	Deloitte	Sentral Senayan 3	17 January 25
Datuk Lim Hong Tat	Refreshment SMR J6 BOC : 25 Juni 2025	IBI BCC	Sentral Senayan 3	25 June 25
Hendar	Navigating Governance in Groups	Maybank Group	Malaysia	08 December 25
	BIGER SKAI	Internal	Sentral Senayan 3	26 July 25
	IRPA Annual Risk Prof Summit 2025	Indonesian Risk Professional Association	Bandung	12 December 25
	AML CFT PF and ABC Training for BOD-BOC	Internal	Sentral Senayan 3	17 October 25
	Refreshment SMR J6 BOC : 25 Juni 2025	IBI BCC	Sentral Senayan 3	25 June 25
	Guru Series: AI Transformation	Internal	Sentral Senayan 3	07 March 25
	Agile Leadership Training	Deloitte	Sentral Senayan 3	17 January 25
	New Year Town Hall 2025	Internal	Sentral Senayan 3	07 January 25
Edwin Gerungan	Navigating Governance in Groups	Maybank Group	Malaysia	08 December 25
	AML CFT PF and ABC Training for BOD-BOC	Internal	Sentral Senayan 3	17 October 25
	Refreshment SMR J6 BOC : 25 Juni 2025	IBI BCC	Sentral Senayan 3	25 June 25
	Guru Series: AI Transformation	Internal	Sentral Senayan 3	07 March 25
	Lite Agile Showcase & Awards Day 2025	Internal	Sentral Senayan 3	06 February 25
	Agile Leadership Training	Deloitte	Sentral Senayan 3	17 January 25

Term of Office

The composition of the Risk Oversight Committee as mentioned above is valid until the closing of the Annual General Meeting of Shareholders in 2027, unless any member of the Risk Oversight Committee resigns, or no longer works for the Company, or if the Board of Commissioners decides to change the composition of the Risk Oversight Committee (whichever occurs first).

Independence of Risk Oversight Committee Members

The composition of the Risk Oversight Committee members from Independent Commissioners and Independent Parties exceeds the minimum requirement of more than 50% of the total members of the Risk Oversight Committee, or constitutes the majority. All independent members of the Risk Oversight Committee have met all independence criteria and are able to carry out their duties independently, and uphold the interests of the Bank.

Main Duties

1. Review material risk management policies developed by management for recommendation and approval by the BOC; and ensure that risk management policies are at least in accordance with the guidelines for all types of risks set by the regulator.
2. Evaluate the conformity of risk management implementations with the bank policies.
3. Review any non-compliance with prudential rules and with the policy and control framework established by the relevant units.
4. Monitor and evaluate the implementation of the duties of the Risk Management Committee and the Risk Management Units.
5. Providing advice to the BOC on relevant information arising from its risk oversight and responsibilities.

2025 Duties Implementation Report

Periodically review and assess:

- a. Developments in the global & domestic economy, banking, regulatory changes and the business environment in general and evaluate their impact on bank risk management.
- b. Monthly Enterprise Risk Dashboard (ERD) & Risk Heat Map.
- c. Quarterly Risk Profile.
- d. Semi-annual Risk Based Bank Rating (RBBR) for approval by the Board of Commissioners.
- e. Market risk and liquidity risk.

- f. Business update covering portfolio development in credit/financing & deposits compared to targets, as well as significant changes, NIM and profitability.
- g. Credit risk covering NPL, LAR & Watchlist, 25 largest and high-risk debtors/obligors, VPI, progress of remedial process including write-offs and adequacy of provisioning.
- h. Maximum Lending Limit (LLL) and Internal Counterparty Limit.
- i. Operational risk dash-board covering risk incidents including actual losses, potential losses, and near misses, KRI and trend of incident frequency,
- j. Information technology (IT) & cyber risk.
- k. Evaluate compliance risks, including functions of Anti-Money Laundering (AML) & Countering Financing of Terrorism (CFT).
- l. Monitor compliance status against established Risk Appetite Statements (RAS), recovery plan indicators.
- m. Monitor the follow-up of significant findings of external supervisors such as OJK & PPATK related to risk management.

2. Evaluation of risk management policies conducted during 2025 by the Risk Oversight Committee covering:
 - a. Revision Annual Review of ICAAP Policy.
 - b. Adjustment of BOC Acknowledgment.
 - c. Debtor Threshold Limit.
 - d. 2025 RAS and Review of Recovery Plan (RCP)
 - e. Annual Review of Capital Management Framework.
 - f. Redevelopment and Implementation of Forward-Looking Probability of Default Model for Non-Retail Portfolio.
 - g. Review of Premier Banking Service Policy.
 - h. Corporate Regulations on Structured Products.
 - i. Annual Review of Industry Limits.
 - j. Reclassification of Quasi-Government Entities and BPR in Implementing Single Debtor Limit.
 - k. Periodic review of Credit Risk Framework.
 - l. Revision of Corporate Regulations on Sharia Governance Framework.
 - m. Annual review of Recovery Plan (RCP).
 - n. Review of Corporate Regulations on ESG Framework.

Committee Meetings and Attendance Rate

The Risk Oversight Committee Charter stipulates that regular monthly meetings of the Risk Oversight Committee shall be held prior to regular meetings of the Board of Commissioners. Any ad hoc meeting may be held upon special request. Notice of the time, place, agenda and materials of the meeting shall be given to each member not less than 48 hours prior to the time of the meeting.

Regarding quorum, the Risk Oversight Committee meetings are attended by at least 51% of the Committee Members, including at least one Independent Commissioner and Independent Party. Based on the meeting, the Risk Oversight Committee will provide a report to the BOC. This report may consist of any subject as recommendation for approval and/or ratification and/or provide information to the BOC.

During 2025, the Risk Oversight Committee held 12 meetings, with the attendance of members as follows:

Attendance List for the 2025 Risk Oversight Committee Meeting

Date	JDR	MT	HD	PEB	EG	LHT	ZA	MS ^{*)}	AK	IS
16 January 2025	✓	✓	✓	✓	✓	✓	✓	0	✓	✓
25 February 2025	✓	✓	✓	✓	✓	✓	✓	0	✓	✓
17 March 2025	✓	✓	✓	✓	✓	✓	✓	0	✓	✓
8 April 2025	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
9 May 2025	✓	✓	✓	✓	✓	✓	✓	0	✓	✓
23 June 2025	✓	✓	✓	✓	✓	✓	0	0	✓	✓
22 July 2025	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
19 August 2025	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
23 September 2025	✓	✓	✓	✓	✓	✓	0	✓	✓	✓
21 October 2025	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
20 November 2025	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
17 December 2025	✓	✓	✓	✓	0	✓	✓	✓	✓	✓
Total	12	12	12	12	11	12	10	7/9	12	12
%	100	100	100	100	91.67	100	83.33	77.78	100	100

JDR-Daniel James Rompas | **MT**-Marina R Tusin | **HD**-Hendar | **PEB**-Putut Eko Bayuseno | **EG**-Edwin Gerungan | **LHT**-Datuk Lim Hong Tat | **ZA**-Dato' Zulkiflee Abbas Abdul Hamid | **MS**-M. Sodikun | **AK**-Agus Kretarto | **IS**-Irma Savitry

*) Effective from April 2025

NOMINATION AND REMUNERATION COMMITTEE

The Nomination and Remuneration Committee is established to review and provide recommendations to the Board of Commissioners in carrying out its oversight function on the implementation of nomination and remuneration policies for the Board of Commissioners, the Board of Directors, Shariah Supervisory Board, Independent members of the Board of Commissioners Committees, and Executive Vice President.

Legal Basis

The Nomination and Remuneration Committee is established based on the following provisions:

1. Financial Services Authority Regulation No. 2 of 2024 concerning the Implementation of Sharia Governance for Sharia Commercial Banks and Sharia Business Units.
2. Financial Services Authority Regulation No. 17 Year 2023 on the Implementation of Corporate Governance for Commercial Banks.
3. Financial Services Authority Regulation Number 59/POJK.03/2017 concerning the Implementation of Governance in Providing Remuneration for Shariah Commercial Banks and Shariah Business Units.
4. Financial Services Authority Regulation No. 27/POJK.03/2016 concerning Capability and Appropriateness Assessment for Main Parties of Financial Services Institutions.
5. Financial Services Authority Regulation Number 45/POJK.03/2015 concerning the Implementation of Governance in Providing Remuneration for Commercial Banks.
6. Financial Services Authority Regulation No. 34/POJK.04/2014 on the Nomination and Remuneration Committee of Issuers or Public Companies.
7. Financial Services Authority Circular Letter No. 13/SEOJK.03/2017 Concerning the Implementation of Governance for Commercial Banks.
8. Circular Letter of the Financial Services Authority No. 39/SEOJK.03/2016 concerning Capability and Appropriateness Assessment for candidates for Controlling Shareholders, Candidates for members of the Board of Directors, and Candidates for Members of the Board of Commissioners of Banks.
9. Circular Letter of the Financial Services Authority No. 40/SEOJK.03/2016 on the Implementation of Governance in Providing Remuneration for Commercial Banks.
10. Bank Indonesia Regulation No. 11/33/PBI/2009 on the Implementation of Good Corporate Governance for Shariah Commercial Banks and Shariah Business Unit.
11. The Bank's Articles of Association.

Articles of Association of the Bank.

Nomination and Remuneration Committee Charter

The Nomination and Remuneration Committee has a Nomination and Remuneration Committee charter that regulates the duties and responsibilities, membership and structure, meetings and activities, authority, term of office, and procedures of the Nomination and Remuneration Committee. The Bank's disclose the Charter of the Nomination and Remuneration Committee on the Bank's website, and is reviewed periodically to comply with applicable regulations.

Composition of Nomination and Remuneration Committee Members

The membership, composition, and independence of the Nomination and Remuneration Committee members have met the applicable regulations. Members of the Nomination and Remuneration Committee are appointed by the Board of Commissioners based on the Decree of the Company's Board of Directors No. SK.2025.001/DIRHC tanggal 15 April 2025.

Composition of Nomination and Remuneration Committee Members in 2025:

No	Name	Position in the Company	Position in the Committee	Term of Office
1	Marina R Tusin	Independent Commissioner	Chairperson and Member	2024 – 2027
2	Hendar	Independent Commissioner	Member	2024 – 2027
3	Edwin Gerungan	Independent Commissioner	Member	2024 – 2027
4	Dato' Sri Khairussaleh Ramli	President Commissioner and Non-Independent Commissioner	Member	2024 – 2027
5	Nelda Victoria Siburian	Executive Officer	Member and concurrent Executive Secretary	2024 – 2027

Qualification and Profile of Nomination and Remuneration Committee Members

Membership Profile	Career Background	Education
 Marina R Tusin	She serves as Chairperson and member of the Nomination and Remuneration Committee. Details of her experience and qualifications can be found in the Board of Commissioners Profile in the Company Profile chapter.	Listed in the Board of Commissioners Profile.
 Hendar	He serves as a member of the Nomination and Remuneration Committee. Details of his experience and qualifications can be found in the Board of Commissioners Profile in the Company Profile chapter.	Listed in the Board of Commissioners Profile.
 Edwin Gerungan	He serves as a member of the Nomination and Remuneration Committee. Details of his experience and qualifications can be found in the Board of Commissioners Profile in the Company Profile chapter.	Listed in the Board of Commissioners Profile.
 Dato' Sri Khairussaleh Ramli	He serves as a member of the Nomination and Remuneration Committee. Details of his experience and qualifications can be found in the Board of Commissioners Profile in the Company Profile chapter.	Listed in the Board of Commissioners Profile.
 Nelda Victoria Siburian	She serves as Member and Executive Secretary of the Nomination and Remuneration Committee. Full profiles are listed in the Executive Officer Profiles.	Listed in the Executive Officer Profile.

Training of Nomination and Remuneration Committee Members during 2025

Name	Position	Name of Training/Seminar/ Workshop/Sharing Knowledge	Date	
			Start	End
Marina R Tusin	Chairperson and Member of Nomination and Remuneration Committee	Details of her training can be seen in the Board of Commissioners Training Program in the Board of Commissioners Sub Chapter in this Corporate Governance chapter.		
Hendar	Member of Nomination and Remuneration Committee	Details of his training can be seen in the Board of Commissioners Training Program in the Board of Commissioners Sub Chapter in this Corporate Governance chapter.		
Edwin Gerungan	Member of Nomination and Remuneration Committee	Details of his training can be seen in the Board of Commissioners Training Program in the Board of Commissioners Sub Chapter in this Corporate Governance chapter.		
Dato' Sri Khairussaleh Ramli	Member of Nomination and Remuneration Committee	Details of his training can be seen in the Board of Commissioners Training Program in the Board of Commissioners Sub Chapter in this Corporate Governance chapter.		
Nelda Victoria Siburian	Member of Nomination and Remuneration Committee	Job Evaluation Workshop	6 March 2025	6 March 2025
		Train for Trainers - New Balanced Scorecard	29 April 2025	29 April 2025
		Employee Engagement & MSocial	22 May 2025	22 May 2025
		Webinar Anti Suap & Korupsi	26 May 2025	26 May 2025
		Budget & Strategy 2026 Preliminary Workshop	21 July 2025	21 July 2025
		MBI Leaders Workshop	29 September 2025	29 September 2025
		RCC Sertifikasi Uji Kompetensi Bidang MSDM	26 September 2025	26 September 2025

Term of Office

The composition of the Nomination and Remuneration Committee valid until the closing of the Annual General Meeting of Shareholders in 2027, unless any member of the Nomination and Remuneration Committee resigns, or no longer works for the Company, or if the Board of Commissioners decides to change the composition of the Nomination and Remuneration Committee (whichever occurs first).

Independence of Nomination and Remuneration Committee Members

All members of the Nomination and Remuneration Committee have met all independence criteria and are able to carry out their duties independently, uphold the interests of the Bank and cannot be influenced by any party.

Duties and Responsibilities

The Nomination and Remuneration Committee has duties and responsibilities to provide recommendations to the Board of Commissioners as follows:

A. Nomination Area

1. Provide recommendations to the Board of Commissioners regarding the composition of the positions of members of the Board of Directors and/or members of the Board of Commissioners (number, competence, ability, and balance of independent and non-independent status).
2. Determine the procedures, policies, and criteria required in the nomination process for the appointment and/or replacement of the Board of Commissioners, Board of Directors, Shariah Supervisory Board, independent members of the Board of Commissioners Committees, and Executive Vice President.
3. Provide recommendations regarding candidates to become members of the Board of Commissioners, Board of Directors, and Shariah Supervisory Board, based on the competence, ability, and experience of each individual to be nominated to the Board of Commissioners, and then submitted to the General Meeting of Shareholders.
4. Provide recommendations to the Board of Commissioners regarding candidates to become independent members of the Board of Commissioners Committees based on the competence, ability, and experience of the nominated individuals.

5. Review and approve suitable candidates to serve as Executive Vice President based on the endorsement of the Board of Directors.
6. Assist and/or recommend to the Board of Commissioners regarding the promotion, confirmation and termination of service of members of the Board of Directors.
7. Assist and/or provide recommendations to the Board of Commissioners regarding the terms and conditions of appointment or dismissal of members of the Board of Commissioners.
8. Evaluate and provide recommendations to the Board of Commissioners on potential candidates for the nomination of the Board of Commissioners and President Director of the Bank's subsidiaries.
9. Undertake the process of identifying the quality of Board of Directors and/or Board of Commissioners members aligned with the Bank's strategic directions.

B. Remuneration Area

1. Provide recommendations to the Board of Commissioners regarding procedures for reviewing the structure, policies and remuneration plans as well as terms and conditions for the Board of Commissioners and Board of Directors to be submitted to the General Meeting of Shareholders.
2. Evaluate and provide recommendations to the Board of Commissioners regarding remuneration policies and/or plans and terms and conditions of service for independent members of the Board of Commissioners and Shariah Supervisory Board Committees.
3. Provide recommendations to the Board of Commissioners in connection with remuneration policies for employees in general, including and not limited to the determination of Material Risk Taker officials every year.
4. Ensure remuneration decisions are based on risk and performance considerations, alignment with financial performance as well as fulfilment of reserves as applicable provisions and potential future income of the Bank, performance assessment results, equality with other similar banks, as well as long-term goals and strategies of the Bank.
5. Propose and recommend to the Board of Commissioners the appointment of members of the Board of Directors. The Bank also have measurable standards to align the performance-based remuneration of the Board of Directors with long-term interests of the Bank, such as claw back provision and deferred bonuses.

Task Implementation Report 2025

During 2025, the Nomination and Remuneration Committee has carried out activities and provided several recommendations including the following:

1. Provide recommendations on the nomination of candidates for the appointment and/or replacement of members of the Board of Directors and Board of Commissioners which will be submitted to the General Meeting of Shareholders.
2. Provide recommendations on the nomination of candidates for Independent Committee Members and Executive Vice President candidates to fill the required positions.
4. Provide recommendations on the remuneration for members of the Board of Directors, Board of Commissioners, and Shariah Supervisory Board, which will be submitted to the General Meeting of Shareholders.
5. Provide recommendations on the remuneration for candidates for Independent Committee Members and candidates for Executive Vice President.
6. Provide recommendations on the Nomination and Remuneration Committee regarding the implementation of remuneration policies and employee retention strategies in general, taking into account the principles of governance in providing remuneration in accordance with applicable regulatory provisions, including and not limited to Material Risk Taker officials.
7. Provide recommendations on the evaluation results of the Board of Directors' performance in 2025 and approved the framework for evaluating the Board of Directors' performance in 2025.
8. Provide recommendations on the performance assessment framework of the Board of Commissioners and Board of Commissioners level Committees in 2024, namely Board Effectiveness Evaluation.
9. Provide recommendations on the talent management process, including building a succession plan for members of the Board of Directors.
10. Provide recommendations on the recommendations and ensure that members of the Board of Directors and Board of Commissioners receive appropriate and continuous development in order to keep abreast of the latest developments in the industry.

Meetings and Attendance of Nomination and Remuneration Committee

In accordance with the provisions stipulated in the Charter, the Nomination and Remuneration Committee is required to hold meetings at least 1 (one) time every 4 (four) months which can be held in the form of physical or online meetings. Meetings must also be attended by at least 51% of the total members, including 1 (one) Independent Commissioner and Executive Officer, and attended by the Chairman of the Committee.

During 2025, the Nomination and Remuneration Committee met 7 (seven) times with the attendance rate in accordance with the Nomination and Remuneration Committee Charter.

The Bank does not have a separate Nomination and Remuneration Committee, therefore the Nomination and Remuneration Committee meetings discuss the nomination and remuneration agenda in one committee forum. Of the 7 (seven) Nomination and Remuneration Committee meetings held in 2025, there were at least 7 (seven) meetings that discussed the Nomination and/or Remuneration agenda.

Attendance List for the 2025 Nomination and Remuneration Committee Meeting

No	Date	Marina R Tusin	Hendar	Edwin Gerungan	Dato' Sri Khairussaleh Ramli	Nelda Victoria Siburian
1	14 January 2025	✓	✓	✓	✓	✓
2	20 February 2025	✓	✓	✓	✓	✓
3	14 May 2025	✓	✓	✓	✓	✓
4	18 June 2025	✓	✓	✓	✓	✓
5	15 July 2025	✓	✓	✓	✓	✓
6	18 September 2025	✓	✓	✓	✓	✓
7	26 November 2025	✓	✓	x	✓	0
Frequency		100%	100%	86%	100%	100%

Board of Directors Succession Planning

The Nomination and Remuneration Committee reviews and provides recommendations to the Board of Commissioners on the nomination and succession planning of the Bank's Directors to ensure the growth and sustainability of the Bank. The Committee will review the Bank's Board of Directors from various aspects such as resources, nomination succession plans, development activities as well as the performance of the Board of Directors on a regular basis. Succession planning for the Board of Directors is also conducted in accordance with the provisions set out in the Nomination and Remuneration Committee Charter as follows:

1. Review the talent management process, including establishing succession and development planning for members of the Board of Directors.
2. Monitor and provide input to the Board of Directors with respect to the leadership development framework, succession planning and development for Directors to ensure continuity of succession planning.
3. Provide recommendations and ensure that the members of the Board of Directors receive appropriate and continuous development and are aware of the latest developments in the industry.

INTEGRATED GOVERNANCE COMMITTEE

Together with the FSIs that are members of the Maybank Indonesia Financial Conglomeration ("MIFC"), Maybank Indonesia implements integrated Corporate Governance comprehensively and effectively based on OJK Regulation No. 18/POJK.03/2014 on the Implementation of Integrated Governance for Financial Conglomeration. Maybank Indonesia as the Main Entity together with MIFC Member FSIs continuously improve the Governance structure and process so as to produce good Integrated Governance.

The Board of Commissioners of Maybank Indonesia as the Main Entity established the Integrated Good Corporate Governance Committee (IGCG), with the aim of assisting and facilitating the Board of Commissioners in carrying out its duties and functions of supervising the implementation of Governance at each Financial Services Institution (FSI) in MIFC in accordance with the Integrated Governance Guidelines. The IGCG Committee also functions to provide direction or advice to the Board of Directors of Maybank Indonesia on the implementation of the Integrated Governance Guidelines, and evaluate the Integrated Governance Guidelines and direct them for improvement.

Legal Basis for the Establishment of the Integrated Governance Committee

1. OJK Regulation No. 18/POJK.03/2014 on the Implementation of Integrated Governance for Financial Conglomeration.
2. OJK Circular Letter No. 15/SEOJK.03/2015 dated 25 May 2015 on the Implementation of Integrated Governance for Financial Conglomeration;
3. OJK Regulation No. 17 Year 2023 on the Implementation of Governance for Commercial Banks;
4. OJK Regulation No. 30 Year 2024 on Financial Conglomeration and Holding Company of Financial Conglomeration;
5. Articles of Association of Maybank Indonesia and its amendments;
6. MIFC Integrated Good Corporate Governance Guidelines;
7. Corporate Charter;
8. Integrated Good Corporate Governance Committee Charter;
9. Board of Directors Decree No. 2025.015/PRESDIR dated 6 Oktober 2025 determining the membership of the Integrated Good Corporate Governance.

Integrated Good Corporate Governance Committee Charter

Maybank Indonesia has an IGCG Committee Charter which serves as a guideline in carrying out the duties and responsibilities of the IGCG Committee. The IGCG Committee Charter regulates the membership, structure, authority, duties and responsibilities, meetings, activities and work procedures for the IGCG Committee in carrying

out its functions. The IGCG Committee Charter was issued based on the approval of Maybank Indonesia Board of Commissioners. The most recent version was determined through Board of Directors Decree letter dated 2 April 2024 and has been uploaded on the Bank's website.

Integrated Good Corporate Governance Committee Guidelines

Maybank Indonesia as the Main Entity has Guidelines that refer to conservative regulations as a guide for FSIs in MIFC to implement Governance, therefore as to encourage quality improvement in the implementation of IGCG. By implementing IGCG, it will encourage the Financial Conglomeration to have more prudent Governance in accordance with the principles of transparency, accountability, responsibility, independency or professionalism, and fairness. The IGCG Guidelines are reviewed periodically to be in accordance with the applicable provisions and conditions. The IGCG for MIFC Guidelines have been updated several times since its issuance and can be accessed on the Bank's website. The Board of Directors of Maybank Indonesia as the Main Entity has submitted these Integrated Good Corporate Governance Committee (along with any amendments) to the Board of Directors of the MIFC Member FSIs to be used as a guideline for the Member FSIs in preparing the governance guidelines at each MIFC Member FSI.

Corporate Charter

In accordance with OJK Regulation No. 45/POJK.03/2020 on Financial Conglomeration ("OJK Regulation 45/2020"), the Main Entity is required to prepare and have a Corporate Charter. Maybank Indonesia as the Main Entity in Maybank Indonesia Financial Conglomeration has issued the Corporate Charter in December 2020. This Corporate Charter contains:

- a. Objectives, basis of preparation, and scope;
- b. Structure of the Financial Conglomeration; and
- c. Duties and responsibilities of the board of directors of the Main Entity and the Board of Directors of the Financial Services Institutions that are members of the Financial Conglomeration.

The scope of duties and responsibilities for the management of the Financial Conglomeration between the Main Entity and the member FSIs of the Financial Conglomeration shall be adjusted to the characteristics and complexity of the business of the Financial Conglomeration. The Corporate Charter as referred to shall be signed by the Board of Directors of the Main Entity and the Board of Directors of the member FSIs of the Financial Conglomeration.

OJK Regulation No. 30 of 2024 Concerning Financial Conglomeration and Financial Conglomeration Holding Companies ("OJK Regulation 30/2024") which was promulgated on 23 December 2024, states that OJK Regulation 45/2020 is is revoked and no longer valid.

As in OJK Regulation 30/2024, PIKK is required to prepare and have a Financial Conglomeration Corporate Charter. Maybank Indonesia meets the criteria as a financial Conglomeration as in accordance with Article 2 paragraph (1) of OJK Regulation No. 30/2024, therefore Maybank Indonesia will submit an application for the establishment of a Financial Conglomeration Holding Company to OJK, 6 (six) months from the issuance of OJK Regulation 30/2024. Immediately after the Financial Conglomeration Holding Company is formed, Maybank Indonesia will create and determine the Corporate Charter as referred to in OJK Regulation 30/2024.

Composition of Integrated Good Corporate Governance Committee Members

In order to carry out its duties in relation to IGCG in MIFC, the Bank's Board of Commissioners has established IGCG Committee. In accordance with OJK Regulation No. 18/2014, the IGCG Committee membership consists of at least:

1. an Independent Commissioner who is the Chairman of one of the committees in the Main Entity, as chairman and member;
2. an Independent Commissioner representing and appointed from a FSI within the Financial Conglomeration, as a member;
3. an independent party, as a member; and
4. a member of the Sharia Supervisory Board of the FSI in the Financial Conglomeration, as a member.
5. Membership of the Independent Commissioner, independent party and member of the Sharia Supervisory Board on the Integrated Good Corporate Governance Committee in the Financial Conglomeration shall not be counted as concurrent positions.
6. The number and composition of Independent Commissioners who become members of the IGCG Committee are adjusted to the needs of the Financial Conglomeration as well as the efficiency and effectiveness of the IGCG Committee's duties by taking into account at least the representation of each financial services sector.

Members of the IGCG Committee of Maybank Indonesia Financial Conglomeration were most recently appointed based on the Decree of the Board of Commissioners and determined by the Bank's Board of Directors through the Decree of the Board of Directors No.SK.2024.015/PRESDIR dated 11 November 2024, with the following composition:

Name	Position in Committee	LJK	Position in the Financial Institution
Daniel James Rompas	Chairperson and Member	MBI	Independent Commissioner
Marina R Tusin	Member	MBI	Independent Commissioner
Irma Savitry	Member	MBI	Independent Party
M. Sodikun	Member	MBI	Sharia Supervisory Board
Umar Juoro	Member	MSI	Independent Commissioner
Herwan Ng	Member	MIF	Independent Commissioner
Rallyati Arianto Wibowo	Member	WOM	Independent Commissioner
Freddy Hendradjaja	Member	MAM	Independent Commissioner
Didit Mehta Pariadi	Member	EII	Independent Commissioner

Qualifications and Profile of Members of the Integrated Governance Committee

Name	Work Experience Background
 Daniel James Rompas	Chairperson and Member Independent Commissioner of PT Bank Maybank Indonesia, Tbk Appointed as Chairperson of the Integrated Good Corporate Governance Committee based on the resolution of the Board of Commissioners meeting dated 20 January 2025. Full profile is presented in the Board of Commissioners Profile section in this Annual Report.

Name	Work Experience Background
 Marina R Tusin	Independent Commissioner of PT Bank Maybank Indonesia, Tbk Appointed as a member of the Integrated Good Corporate Governance Committee based on the resolution of the Board of Commissioners meeting dated 20 January 2025. Full profile is presented in the Board of Commissioners Profile section in this Annual Report.
 Irma Savitry	Independent Party PT Bank Maybank Indonesia, Tbk Appointed as a member of the Integrated Good Corporate Governance Committee since 6 January 2025. Full profile is presented in the Independent Party Profile section in this Annual Report.
 M. Sodikun	Sharia Supervisory Board of PT Bank Maybank Indonesia, Tbk Appointed as a member of the Integrated Good Corporate Governance Committee based on the resolution of the Board of Commissioners meeting dated 25 March 2024. Full profile is presented in the Sharia Supervisory Board Profile section in this Annual Report.
 Umar Juoro	Independent Commissioner of PT Maybank Sekuritas Indonesia Appointed as a member of the Integrated Good Corporate Governance Committee on 1 July 2025. Educational Background He had completed his undergraduate education in Physics from Insitut Teknologi Bandung (1985), a Master of Arts Economics from University of Philippines (1997), a Masters of Arts in Political Economy from Boston University (1989), and a certificate in Advanced Studies in International Economics from Kiel Institute of World Economics, Germany (1993). Working Experience He began his career at LP3ES from 1985 to 1991 as a Research Fellow. He also served as a Consultant to the World Bank, ADB, UNDP, and ILO from 1995 to 1997. From 2001 to 2008, he served as an Independent Commissioner at Bank International Indonesia. From 2008 to 2017, he served as an Independent Commissioner at PT Bank Maybank Indonesia Tbk. From 2017 to 2024, he served as an Independent Commissioner at HSBC Indonesia. He served as Special Staff at the Coordinating Ministry for Economic Affairs of the Republic of Indonesia from 2020 to 2024. He was also a Member of the National Economic Committee during the administration of President Susilo Bambang Yudhoyono from 2009 to 2014, and Assistant for Economic, Financial, and Industrial Affairs to the late President B.J. Habibie from 1998 to 1999. He also served as a Consultant to the World Bank, ADB, UNDP, and ILO from 1995 to 1997. Concurrent Positions Since 2020, he has continued to serve as a Senior Researcher at The Habibie Center. Affiliate Relations He does not have any affiliated, financial, management, and family relationship with other members of The Board of Commissioners, members of The Board of Directors, nor with Majority and Controlling Shareholders.

Name	Work Experience Background
 Herwan Ng	Independent Commissioner of PT Maybank Indonesia Finance Appointed as a member of the Integrated Good Corporate Governance on 25 March 2024. Educational Background Indonesian Citizen. He had completed his Bachelor's degree in Economy from Tarumanagara University in 1995, Master Business Administration from Edinburgh Business School in 2010, and Diploma in Corporate Governance Program from Corporate Governance Institute in 2023, and Diploma in Environmental, Social and Governance from Corporate Governance Institute in 2025. Work Experience Prior to his appointment as Independent Commissioner of PT Maybank Indonesia Finance, he had several experiences as: - Associate to Senior Manager, PwC Indonesia and Netherlands (1995-2005); - Chief Financial Officer (CFO), Rio Tinto Indonesia (2005 – 2019); - Audit Committee, PT Maybank Indonesia Finance (2015 – 2021); - Independent Commissioner, PT Hewlett Packard Finance Indonesia (2017 – 2022); - Risk Oversight Committee, PT Maybank Indonesia Finance (2022 – 2024); - Independent Commissioner, PT Asuransi Bina Dana Arta, Tbk (2023 – 2025); - Audit Committee & Risk Oversight Committee, PT Caterpillar Finance Indonesia (2021-present); - Head of Audit Committee, PT Maybank Indonesia Finance (2024-present); - Head of Risk Monitoring Committee, PT Maybank Indonesia Finance (2024-present); - Head of Nomination and Remuneration Committee, PT Maybank Indonesia Finance (2024-present); - Independent Commissioner, PT FKS Multi Agro, Tbk (2024 – present); - Independent Commissioner, PT FKS Food Sejahtera Tbk (2025-present). Concurrent Positions Until present, he is concurrently positioned as Independent Commissioner of PT FKS Multi Agro, Tbk since 2024 and PT FKS Food Sejahtera Tbk since 2025. Affiliate Relations He does not have any affiliated, financial, management, and family relationship with other members of The Board of Commissioners, members of The Board of Directors, nor with Majority and Controlling Shareholders.
 Rallyati A. Wibowo, S.E	Independent Commissioner of PT Wahana Ottomitra Multiartha, Tbk Appointed as a member of the Integrated Good Corporate Governance on 6 Oktober 2025. Educational Background She obtained a Bachelor of Accounting degree from the Faculty of Economics, University of Indonesia (1985), and a Master Degree in Accounting degree from the Faculty of Economics, University of Indonesia (2010). Work Experience 1. Senior Assistant – Assistant Manager Public Accounting Firm Drs Hadi Sutanto & Partners (currently named Public Accounting Firm Rintis, Jumadi, Rianto & Partners) (1986-1992); 2. Lecturer at the Faculty of Economics and Business, University of Indonesia (1986-present); 3. Vice President – Financial Controller PT Sewu New York Life (the company has been acquired and currently named PT Asuransi Jiwa Sequis Life) (1992-1995); 4. Head of the Finance and Accounting Division PT Kustodian Sentral Efek Indonesia (KSEI) (1995-2005); 5. Head of the Accounting, Finance and HR, and Risk Management Division PT Surya Citra Media (2005-2009); 6. Member of the Audit Committee of PT Tugu Pratama Indonesia (currently named PT Asuransi Tugu Pratama Indonesia Tbk) (2010-2011); 7. Director of Finance and Administration of PT Indospec Asia (2012); 8. Director of Logistics and General Affairs of PT Adi Sarana Armada Tbk (2012-2015); 9. Member of the Audit Committee of the University of Indonesia (2014-2019); 10. Member of the Audit Committee of PT Krakatau Steel (Persero) Tbk (2016-2023); 11. Member of the Board of Directors of the Indonesian Audit Committee Association (2019-2022); 12. Member of the Audit Committee of PT Bank Central Asia Tbk (2021-present); 13. Member of the Board of Directors of the Indonesia Audit Committee Association (2022-October 2025); 14. Independent Commissioner of PT Wahana Ottomitra Multiartha Tbk (2024-present); 15. Member of the Risk Oversight Committee of PT Wahana Ottomitra Multiartha Tbk (2024-present); 16. Member of the Audit Committee of PT Mitrabara Adiperdana Tbk (2024-September 2025); 17. Chairman of the Audit Committee of PT Wahana Ottomitra Multiartha Tbk (2024-present). Concurrent Positions 1. Lecturer at the Faculty of Economics and Business, University of Indonesia (1986-present). 2. Member of the Audit Committee of PT Bank Central Asia Tbk (2021-present). 3. Independent Commissioner of PT Wahana Ottomitra Multiartha Tbk (2024-present). 4. Member of the Risk Oversight Committee of PT Wahana Ottomitra Multiartha Tbk (2024-present). 5. Chairman of the Audit Committee of PT Wahana Ottomitra Multiartha Tbk (2024-present). Affiliated Relationship Does not have any affiliated relationship in the form of financial relationships or family relationships with members of the Board of Directors of PT Wahana Ottomitra Multiartha Tbk, other members of the Board of Commissioners of PT Wahana Ottomitra Multiartha Tbk, or with the Major Shareholders and Controlling Shareholders of PT Wahana Ottomitra Multiartha Tbk.

Name	Work Experience Background
 Freddy Hendradjaja	Independent Commissioner of PT Maybank Asset Management Appointed as a member of the Integrated Good Corporate Governance since the Board of Commissioners meeting on 22 July 2022. Educational background Indonesian citizens. He has a Master of Business Administration degree in International Finance from Brandeis University, United States and a Bachelor of Economics degree from the University of Indonesia. Work Experience He was appointed as Independent Commissioner of PT Maybank Asset Management in June 2022. He has more than 20 years of experience in the capital markets industry, including serving as Portfolio Manager at Bahana TCW Investment Management, Head of Alternative Investments at Danareksa Investment Management, Associate Director at Danareksa Capital, and Chief Investment Officer at Lippo Securities. Currently he also serves as Co-founder & Commissioner/Chairman of the Board of the P2P lending company PT Kredit Plus Teknologi (Pinjam Gampang). He has a license as a Securities Underwriter Representative (WPPE) and Securities Broker-Dealer Representative (WPPE) based on a decision from the Financial Services Authority (OJK). Concurrent Positions - Affiliate Relations He does not have any affiliated, financial, management, and family relationship with other members of The Board of Commissioners, members of The Board of Directors, nor with Majority and Controlling Shareholders.
 Didit Mehta Pariadi	Independent Commissioner of PT Asuransi Etiqa Internasional Indonesia Appointed as a member of the Integrated Good Corporate Governance since the Board of Commissioners meeting on 31 October 2022. Background Education Indonesian citizen, born in 1959, domiciled in Depok. He obtained a Bachelor of Economics degree, Faculty of Economics from the University of Indonesia (1985) and holds a Master in Management Accounting, faculty of Economics, University of Indonesia, Depok (1990). Work Experience Currently as Independent Commissioner of PT Asuransi Etiqa Internasional Indonesia and Commissioner of PT Dharma Bandar Mandala, a domestic air cargo and logistics services company. He started his career as a Senior Auditor at the Coopers & Lybrand Public Accounting Firm in 1985 – 1987. Then he started at the Senior Management level as a Member of the Board of Directors at a National consulting services company (PT REDECON), national logistics and domestic express and courier services (PT Sekupang Makmur Abadi and PT Yapindo Transportama). His career in the General Insurance sector began in 2016 as an Independent Commissioner and Chairman of the Audit Committee at PT Asuransi Jasa Indonesia ("Jasindo"), 2 years later he was appointed Director of Finance & Investment (2018–2020) and finally became President Director of PT Asuransi Jasa Indonesia (2020 – 2021). Concurrent Positions - Affiliate Relations He does not have any affiliated, financial, management, and family relationship with other members of The Board of Commissioners, members of The Board of Directors, nor with Majority and Controlling Shareholders.

Term of Office

The term of office of the members of the IGCG Committee shall not exceed the term of office of each member as stipulated in the Articles of Association of each FSI, unless the member concerned resigns from membership of this committee, or no longer working at the FSI company Member of the MIFC

Independence of the Integrated Governance Committee

All members of the IGCG Committee have met all independence criteria and are able to carry out their duties independently, uphold the interests of the company and cannot be influenced by any party.

Concurrent Positions

Membership of Independent Commissioners, independent parties, and members of the Sharia Supervisory Board as referred to in Article 17 paragraph (1) OJK Regulation No. 18/POJK.03/2014 on the Integrated Good Corporate Governance in the Financial Conglomeration shall not be counted as concurrent positions.

Responsibilities and Authorities of the Integrated Governance Committee

The duties and responsibilities of the Integrated Good Corporate Governance Committee include evaluating the implementation of the Integrated Good Corporate Governance Committee duties and responsibilities which include:

- a. Evaluate the implementation of the Integrated Good Corporate Governance Committee by Member FSIs and the Main Entity, through:
 - Assessment of the adequacy of internal control,
 - Implementation of integrated compliance and intern audit functions, and
 - Implementation of the Integrated Good Corporate Governance.
- b. Provide recommendations to the Board of Commissioners of the Main Entity on the results of the evaluation of the implementation of the Integrated Good Corporate Governance Committee;
- c. Provide recommendations to the Board of Commissioners of the Primary Entity for the improvement of the Integrated Good Corporate Governance Guidelines;
- d. Organising Integrated Good Corporate Governance Committee meetings on a regular basis.

In terms of conducting evaluations, the Integrated Good Corporate Governance Committee is authorised to request information from the Work Units below, namely in the form of evaluation results on the implementation of the Integrated Good Corporate Governance:

- a. integrated compliance function from SKKT;
- b. integrated intern audit function from SKAIT;
- c. integrated risk management implementation from SKMRT;
- d. integrated minimum capital requirement;
- e. and other matters related to the implementation of integrated governance in Maybank Indonesia Financial Conglomeration.

The Chairman of the Integrated Good Corporate Governance Committee shall make and submit a report to the Bank's Board of Commissioners on each implementation of its duties accompanied by recommendations (if necessary, in terms of obtaining approval).

Integrated Governance Committee Meetings in 2025

The implementation policy of the Integrated Good Corporate Governance Committee within MIFC is as follows:

- a. Integrated Good Corporate Governance Committee meetings are held in accordance with the provisions required by OJK Regulation No. 18/POJK.03/2014 the needs of MIFC, at least 1 (one) time every 1 (one) semester. In 2025, the IGCG Committee held 4 (four) meetings, thus exceeding the requirements set out in OJK Regulation No. 18/POJK.03/2014.
- b. Meetings may be held if attended by more than 50% of the Integrated Good Corporate Governance members;
- c. Meeting decisions were made based on the principle of deliberation to reach consensus. In the event that deliberation to reach consensus is not achieved, decisions shall be made by voting based on the affirmative votes of more than 50% of the Committee Members present.
- d. Dissenting opinions occurring in the meeting and the reasons for the differences shall be clearly stated in the minutes of the meeting.
- e. Minutes of Meeting shall be prepared by the Integrated Good Corporate Governance Secretariat or by a person present at the Meeting appointed by the Chairman of the Meeting and shall be signed by all Integrated Good Corporate Governance Committee Members present at the relevant Meeting.
- f. The Integrated Good Corporate Governance Committee Meeting may be conducted through electronic media.

During 2025, the MIFC Integrated Good Corporate Governance Committee Meeting was held 4 (four) times, therefore the committee meeting was held exceeding the minimum number specified in OJK Regulation No.18/POJK.03/2014 and in the MIFC Integrated Good Corporate Governance Committee Charter, namely 1 (one) time every semester.

The agenda of the Integrated Good Corporate Governance Committee Meeting in 2025 is as follows:

15 January 2025

1. Request for rating recommendation for submission of:
 - a. Integrated Governance Implementation Assessment Report for semester II – 2024;
 - b. Integrated Minimum Capital Adequacy Report as of 31 December 2024;
 - c. Integrated Risk Profile Report for semester II – 2024.
2. Submission of Integrated Risk Appetite Statement (“RAS”) Monitoring Q4 2024;
3. Implementation Report of Integrated Compliance (“SKKT”) and Integrated AML/CFT Working Unit for 4th Quarter – 2024.
4. Implementation Report of Integrated Intern audit Working Unit (SKAIT) for 4th Quarter – 2024.

6 May 2025

1. Request for recommendation to submit the Annual Report on the Implementation of ICGG MIFC in 2024.
2. Request for:
 - a. Recommendation Annual Review of Integrated Risk Appetite Statement (RAS) FY 2025;
 - b. Integrated Risk Appetite Statement (“RAS”) Monitoring of Q1 2025.
3. Implementation Report of Integrated Compliance (“SKKT”) and Integrated AML/CFT Working Unit, and Whistleblowing Statistics for first Quarter – 2025.
4. Implementation Report of Integrated Intern audit Working Unit (SKAIT) for first Quarter – 2025.

23 July 2025

1. Request for rating recommendation for submission of:
 - a. Integrated Governance Implementation Assessment Report for semester I – 2025;
 - b. Integrated Minimum Capital Adequacy Report as of 30 June 2025;
 - c. Integrated Risk Profile Report for semester I – 2025.
2. Submission of Integrated Risk Appetite Statement (“RAS”) Monitoring Q2 2025;
3. Implementation Report of Integrated Compliance (“SKKT”) and Integrated AML/CFT Working Unit, and Whistleblowing Statistics for second Quarter – 2025.
4. Implementation Report of Integrated Internal Audit Working Unit (SKAIT) for second Quarter – 2025.

22 October 2025

1. Submission of the Integrated Cyber Security & resilience Framework of the MBI Financial Conglomeration;
2. Update Project Majestic “Financial Holding Company (FHC);
3. Submission of:
 - a. Integrated Risk Appetite Statement (“RAS”) Monitoring Q3 2025;
 - b. Annual Review of the Policy on the Implementation of Integrated Risk Management for Maybank Indonesia Financial Conglomeration 2025.
4. Implementation Report of Integrated Compliance (“SKKT”) and Integrated AML/CFT Working Unit, and Whistleblowing Statistics for third Quarter – 2025;
5. Implementation Report of Integrated Internal Audit Working Unit (SKAIT) for third Quarter – 2025.

Frequency and Attendance of Integrated Governance Committee Meetings

During 2025, the Integrated Governance Committee held four meetings. The frequency and attendance of each member of the Integrated Governance Committee were as follows.

Nama	Position in FI	Position in Committee	Meeting Frequency	Number of meetings attended	Percentage
Hendar ^{*)}	Independent Commissioner of Maybank Indonesia	Chairman also Member	1	1	100%
Daniel James Rompas	Independent Commissioner of Maybank Indonesia	Chairman also Member	3	3	100%
Marina R Tusin ^{**)}	Independent Commissioner of Maybank Indonesia	Member	3	3	100%
Irma Savitry	Independent Party of Maybank Indonesia	Member	4	4	100%
M. Sodikun	SSB Member of Maybank Indonesia	Member	4	2	50%
I Nyoman Tjager ^{***)}	President Commissioner/ Independent Commissioner of PT Maybank Sekuritas Indonesia	Member	2	1	50%
Umar Juoro	Independent Commissioner of PT Maybank Sekuritas Indonesia	Member	2	2	100%
Herwan Ng	Independent Commissioner of PT Maybank Indonesia Finance	Member	4	3	75%
Myrnie Zachraini Tamin ^{****)}	Independent Commissioner of PT Wahana Ottomitra Multiartha, Tbk	Member	3	2	67%
Rallyati Arianto Wibowo ^{*****)}	Independent Commissioner of PT Wahana Ottomitra Multiartha, Tbk	Member	1	1	100%
Freddy Hendradjaja	Independent Commissioner of PT Maybank Asset Management	Member	4	4	100%
Didit Mehta Pariadi P	Independent Commissioner of PT Asuransi Etiqa Internasional Indonesia	Member	4	4	100%

Notes:

- ^{*)} The term of office as Chairman also a member of the ICGC Committee is based on the Board of Directors' Decree dated 15 April 2025.
- ^{**)} Appointed as a Member of the ICGC Committee pursuant to the Board of Directors' Decree dated 15 April 2025.
- ^{***)} The term of office ended at the closing of the Extraordinary General Meeting of Shareholders of PT Maybank Sekuritas Indonesia held on 4 June 2025.
- ^{****)} The term of office ended at the closing of the Annual General Meeting of Shareholders of PT Wahana Ottomitra Multiartha Tbk held on 28 March 2024, and subsequently ended on 30 September 2025.
- ^{*****)} Appointed as a Member of the ICGC Committee pursuant to the Board of Directors' Decree dated 6 October 2025.

Implementation of the Integrated Governance Committee's Duties in 2025

During 2025, the Integrated Good Corporate Governance Committee focused its activities on supervising and evaluating, among others, the following matters:

1. Providing recommendations related to the submission of half year and annual Integrated Governance Implementation Reports to OJK;
2. Providing recommendations related to the submission of half year Risk Profile Report and Minimum Capital Adequacy Report to OJK;
3. Providing recommendations in terms of appointment and changes in the composition of the ICGC Committee members in order to fulfill the representation of members from each FSI member of the Financial Conglomeration;
4. Provide recommendations in terms of reporting to the regulator in the event of changes to the members and membership of the MIFC FSI;
5. Supervise and provide recommendations on the implementation of the integrated work units that have been established in order to support the implementation of supervision by the ICGC Committee, including the Integrated Internal Audit Work Unit, Integrated Compliance Work Unit and Integrated Risk Management Work Unit. Reports on the implementation of the functions of each of these working units were reported periodically to the Integrated Good Corporate Governance.
6. Periodic evaluation of the framework of Integrated Risk Management Work Unit and Integrated Capital Management Procedure.

INVESTIGATION & WHISTLEBLOWING GOVERNANCE COMMITTEE

Based on the spirit of implementing Good Corporate Governance, Maybank Indonesia has implemented Anti Fraud strategy, among others by developing policy and mechanism for handling complaints (Whistleblowing) to improve the effectiveness of the implementation of fraud control system.

On 11 May 2021, Bank has established a Whistleblowing Governance Committee with the objective to ensure whistleblowing reports are followed up with adequate attention, independence, investigation and remedial action, where necessary. In order to improve the oversight of investigation & whistleblowing governance function, PT Bank Maybank Indonesia Tbk ("Maybank Indonesia") needs to establish the Investigation and Whistleblowing Governance Committee. The establishment was recommended at the Whistleblowing Governance Committee Meeting held on 7 May 2025 and subsequently approved by the Board of Commissioners on 16 May 2025. It was formally stipulated on the Board of Directors' Decree No. SK.2026.002/PRES DIR dated 14 January 2026.

Legal Basis

- Law of the Republic of Indonesia No. 21 of 2011 on the Financial Services Authority;
- OJK Regulation No. 17 Year 2023 dated 14 September 2023 regarding Implementation of Good Corporate Governance for Commercial Banks;
- Circular Letter of the Financial Services Authority (SE OJK) No. 13/SEOJK.03/2017 dated 17 March 2017 concerning the Implementation of Governance for Commercial Banks;
- OJK Regulation Number 12 of 2024 concerning the Implementation of Anti Fraud Strategies for Financial Service Institutions; and
- Other relevant laws and regulations

Investigation & Whistleblowing Governance Committee Charter

The Bank's Investigation & Whistleblowing Governance Committee has a Charter or Guidelines that contains objective, membership (composition, qualifications and membership period), duties and responsibilities, authorities, working and meeting procedures, reporting and its evaluation.

Structure and Membership

The composition of the Investigation & Whistleblowing Governance Committee as of 31 December 2025 is as follows:

No.	Name	Position in the Company	Position in the Committee
1	Putut Eko Bayuseno	Independent Commissioner	Chairman and Member
2	Hendar	Independent Commissioner	Alternate Chairman and Member
3	Marina R Tusin	Independent Commissioner	Member
4	Yessika Effendi	Director, Legal, Compliance, Corporate Secretary and Anti Fraud	Member
5	Irvandi Ferizal	Director, Human Capital	Member
6	Effendi	Director, Risk Management	Member

Term of Office

The term of office of the members of the Investigation & Whistleblowing Governance Committee shall not exceed the term of office of each member, unless the member concerned resigns from membership of this Committee, or no longer works for the Company, or if the Board of Commissioners decides to change the composition of the Committee membership (whichever occurs first).

Independence

The Investigation & Whistleblowing Governance Committee Charter stipulates that the Chairman and Substitute Chairman are from Independent Commissioners, hence the independence criteria of the membership composition has been met.

Duties and Responsibilities

The Investigation & Whistleblowing Governance Committee is responsible for:

- Review and assess the adequacy of policies and procedures related to whistleblowing.
- Evaluate the follow up of whistleblowing reports in terms of steps of investigation, the closure, and to make recommendations, where required
- Review whistleblowing indicators such as the statistic on reports received from the whistleblowing channels, nature of the reports received, trend analysis, reports under follow up process and closure of reports.
- Evaluate the effectiveness of investigation process and to make recommendations (where required).

Implementation of Duties of the Investigation & Whistleblowing Governance Committee

Throughout 2025, the Investigation & Whistleblowing Governance Committee has conducted activities in the form of supervision and evaluation as well as review of Whistleblowing indicators, including statistics on reports received from Whistleblowing channels, types of reports, trend analysis, reports that are in the follow up process and closure of reports, and effectiveness of investigation process along with the recommendation (where necessary) as part of the Investigation &, as part of the Investigation & Whistleblowing Governance Committee meeting agenda.

Meetings and Attendance Rate

Based on the Investigation & Whistleblowing Governance Committee Charter, Committee Meetings are held every quarter but can be held at any time if necessary. Throughout 2025, the Investigation & Whistleblowing Governance Committee Meeting was held 4 (four) times with the following attendance rates:

No.	Name	9 January 2025	7 May 2025	17 July 2025	15 October 2025	Attendance Rate
1	Putut Eko Bayuseno	✓	✓	✓	✓	100%
2	Hendar	✓	✓	✓	✓	100%
3	Marina R Tusin	✓	✓	✓	✓	100%
4	Yessika Effendi	✓	✓	✓	✓	100%
5	Irvandi Ferizal	✓	✓	✓	✓	100%
6	Effendi	✓	✓	✓	✓	100%

Member Training Program

As presented in the profile of each member in this annual report.

INFORMATION AND TECHNOLOGY OVERSIGHT COMMITTEE

Good Corporate Governance (GCG) is crucial in improving the Bank's performance, protecting the interests of stakeholders and enhancing compliance with prevailing laws and regulations and ethical values.

To support the implementation of GCG principles and improve the effectiveness of the supervisory function performed by the Board of Commissioners, the Bank may establish Committees.

The Information and Technology Oversight Committee (IT Oversight Committee) is a committee that assists the Board of Commissioners in carrying out its supervisory function.

This committee was established by and responsible to the Board of Commissioners on 29 August 2022 in accordance with the approval of the IT Oversight Committee Charter by the Board of Commissioners.

Legal Basis

- OJK Regulation No. 33/POJK.04/2014 concerning Directors and BOC of issuer or public company.
- OJK Regulation No. 17 Year 2023 dated 14 September 2023 regarding Good Corporate Governance for Commercial Banks.
- OJK Circular Letter No.13/SEOJK.03/2017 dated 17 March 2017 regarding Good Corporate Governance for Commercial Banks.
- OJK Regulation No. 11 /POJK.03/2022 dated 6 July 2022 regarding the Implementation of Information Technology by Commercial Banks.

- OJK Circular Letter No. 21/SEOJK.03/2017 dated 6 June 2017 regarding Implementation of Risk Management in the Use of Information Technology by Commercial Banks.
- OJK Circular Letter No. 29/SEOJK.03/2022 dated 27 December 2022 regarding Cyber and Security Resilience for Commercial Banks.
- BI Regulation No. 2 Year 2024 dated 18 April 2024 regarding Information System Security and Cyber Resilience for Payment System Providers, Money Market and Foreign Exchange Market Players, and Other Parties Regulated and Supervised by Bank Indonesia.
- BI Regulation No. 22/23/PBI/2020 dated 29 December 2020 regarding Payment System.
- BI Regulation No. 23/6/PBI/2021 dated 1 July 2021 regarding Payment Service Provider.
- OJK Regulation No. 21 Year 2023 dated 22 December 2023 regarding Digital Services by Commercial Banks.

Information and Technology Oversight Committee Charter

To support the implementation of the IT Oversight Committee's duties, the Bank has established the IT Oversight Committee Charter which regulates the following matters:

1. Purpose
2. Duties, Responsibilities & Authority
3. Structure & Membership
4. Meetings, Quorum & Decision Making
5. Term of Services
6. Performance Evaluation Mechanism
7. Review Period
8. Committee Secretary
9. Charter Approval
10. Confidentiality
11. Compliance to the Law and Regulation

Structure and Membership

The composition of the IT Oversight Committee as of 31 December 2025 is as follows:

No.	Name	Position in the Company	Position in Committee
1	Dato'Zulkiflee Abbas Abdul Hamid	Commissioner	Chairman
2	Edwin Gerungan	Commissioner	Member
3	Datuk Lim Hong Tat	Commissioner	Member
4	Daniel James Rompas	Commissioner	Member

Term of Office

The term of office of the IT Oversight Committee members may not exceed the term of office of the Board of Commissioners as stipulated in the Articles of Association. Replacement of IT Oversight Committee members must be approved by the Board of Commissioners. The number of members of the IT Oversight Committee is at least 3 (three) people, so that any vacancy in the position of a member must be filled immediately within a period of no later than 3 (three) months.

Independence

The IT Oversight Committee must be entirely independent from the influence of the Board of Directors and accountable only to the Board of Commissioners. Independence is one of the main criteria that must be possessed by members of the IT Monitoring Committee.

Duties and Responsibilities

1. Review the Company's technology planning and strategy.
2. Evaluate significant technology investments and expenditures.
3. Monitor and evaluate existing and future technology trends that may affect the Company's strategic plan, including monitoring overall industry trends.
4. Receive reports from management on the Company's technology operations including, among others, software development project performance, technical operation performance, technology architecture and significant technology investments.
5. Provide recommendations regarding information and technology policies to the Board of Commissioners for approval.
6. Carry out other activities in accordance with the Charter and Articles of Association of the Company.

Implementation of IT Oversight Committee Duties 2025

During 2025, the IT Oversight Committee focused its activities on supervising and evaluating, among others, on the following matters:

1. The first meeting of the IT Oversight Committee on 14 January 2025
2. The second meeting of the IT Oversight Committee on 28 February 2025
3. The third meeting of the IT Oversight Committee on 10 April 2025
4. The fourth meeting of the IT Oversight Committee on 15 May 2025
5. The fifth meeting of the IT Oversight Committee on 20 June 2025
6. The sixth meeting of the IT Oversight Committee on 21 July 2025
7. The seventh meeting of the IT Oversight Committee on 25 September 2025
8. The eighth meeting of the IT Oversight Committee on 20 October 2025
9. The ninth meeting of the IT Oversight Committee on 21 November 2025
10. Provide the IT Oversight Committee report at the BOC meeting on 26 March 2025, 22 August 2025, and 24 December 2025.

Meeting and Attendance

Name	Position	Number of Meeting	Attendance	Percentage
Dato'Zulkiflee Abbas Abdul Hamid	Ketua Komite	9	9	100%
Edwin Gerungan	Anggota	9	8	89%
Datuk Lim Hong Tat	Anggota	9	9	100%
Daniel James Rompas	Anggota	9	9	100%

Training Program for Members

The profiles of each member can be found in this Annual Report.

REMUNERATION POLICY

Maybank Indonesia owns and implements remuneration policies for members of the Board of Commissioners and Board of Directors to encourage the principles of GCG through a mechanistic and structured implementation of strategic policies, including for the compensation and benefits and other remuneration for Bank employees. The implementation of the Bank's remuneration system always upholds the principle of competitiveness, fair and balanced, and risk-based and ensuring that nobody receives rewards below the provisions set by the government.

The Bank has prepared the directions of the policy and adopts fair and competitive remuneration practices in accordance to the contribution and performance of employees whilst taking into account the company's sustainable financial capacity. Remuneration policies and practices that are right on target will increase the return on investment on human resources (Return on Investment on Human Capital Investment). The Bank always oversees the implementation of the remuneration policy and from time to time and makes the necessary amendments to ensure the achievement of the company's remuneration policy objectives, which ultimately to increase the corporate value.

Maybank Indonesia regulates the Remuneration Policy in the Board of Directors Regulation NO.M.2022.010/ DIR HC – RODS which consists some basic principles of remuneration, including:

- Prudential principle in the provision of remuneration based on performance and risk.
- Fixed and Variable Remuneration
- Performance Management
- Material Risk Taker (MRT)
- Information Disclosure

The Bank conducts periodic reviews of the remuneration policy to keep it in line with the industry developments and the Bank's strategy as well as prevailing provisions from the regulators.

REMUNERATION POLICY FOR BOARD OF COMMISSIONERS AND BOARD OF DIRECTORS

Maybank Indonesia implements remuneration policy for the Board of Commissioners and Board of Directors based on recommendations from the Nomination and Remuneration Committee which approved by the Board of Commissioners. The recommendations include procedures to review the remuneration structure, policy and remuneration plan, and the terms and conditions for the Board of Commissioners and Board of Directors to be submitted to the General Meeting of Shareholders (GMS).

In this regards, the Nomination and Remuneration Committee ensures that remuneration decisions are in due observance of the risk and/or performance considerations, consistent with financial performance and regulatory reserve provisions, the Bank's future potential income, performance evaluation results, equality with other similar banks, and the Bank's long term target and strategy.

Procedures for Determining Board of Commissioners Remuneration

01 Nomination and Remuneration Committee

The Nomination and Remuneration Committee provides recommendations and proposals for the Board of Commissioners' remuneration in accordance with their functions and responsibilities as well as remuneration standards for positions and similar industries in the market, to be submitted to the GMS through the Board of Commissioners.

02 Board of Commissioners

The Board of Commissioners studies the recommendations and proposed remuneration of the Board of Commissioners and proposes them to the GMS for approval.

03 General Meeting of Shareholders

The GMS determines remuneration for members of the Board of Commissioners and authorises the President Commissioner to carry out its distribution to each member of the Board of Commissioners.

04 Board of Commissioners Remuneration

The distribution of remuneration to members of the Board of Commissioners in accordance with GMS decision.

BOARD OF COMMISSIONERS REMUNERATION STRUCTURE (FEE STRUCTURE)

In carrying out its duties and responsibilities, the Board of Commissioners receives remuneration packages in kind, including salaries and other fixed income, among other benefits including transportation allowances and other forms of remuneration based on the Bank's provisions, as well as other facilities in kind/non-kind, namely other non-permanent income, which may or may not be owned.

The Remuneration package and facilities (fee structure) received by the Board of Commissioners consists of remuneration structure and details of nominal amount, as described in the table below:

Type of Remuneration and Facilities	Amount Received in 1 (One) Year	
	Board of Commissioners	
	Persons	In Million Rp
Remuneration (salary, bonus, routine allowance, tantiem, and other facilities in the form of cash)	9*	21,758
Other facilities in kind form (housing, health insurance, and others) which:		
a. with transferable ownership;	5	2,231
b. with non-transferable ownership		
TOTAL	9*	23,989

*) One Commissioner's term of assignment ended on 11 April 2025

The Remuneration Package which is grouped based on the income level received by the Board of Commissioners members in 1 (one) year, as shown in the table below:

Type of Remuneration and Facilities	Amount Received in 1 (One) Year	
	Board of Commissioners	
	Persons	In Million Rp
Remuneration (salary, bonus, routine allowance, tantiem, and other facilities in the form of cash)	9*	21,758
Other facilities in kind form (housing, health insurance, and others) which:		
a. with transferable ownership;	5	2,231
b. with non-transferable ownership		
TOTAL	9*	23,989

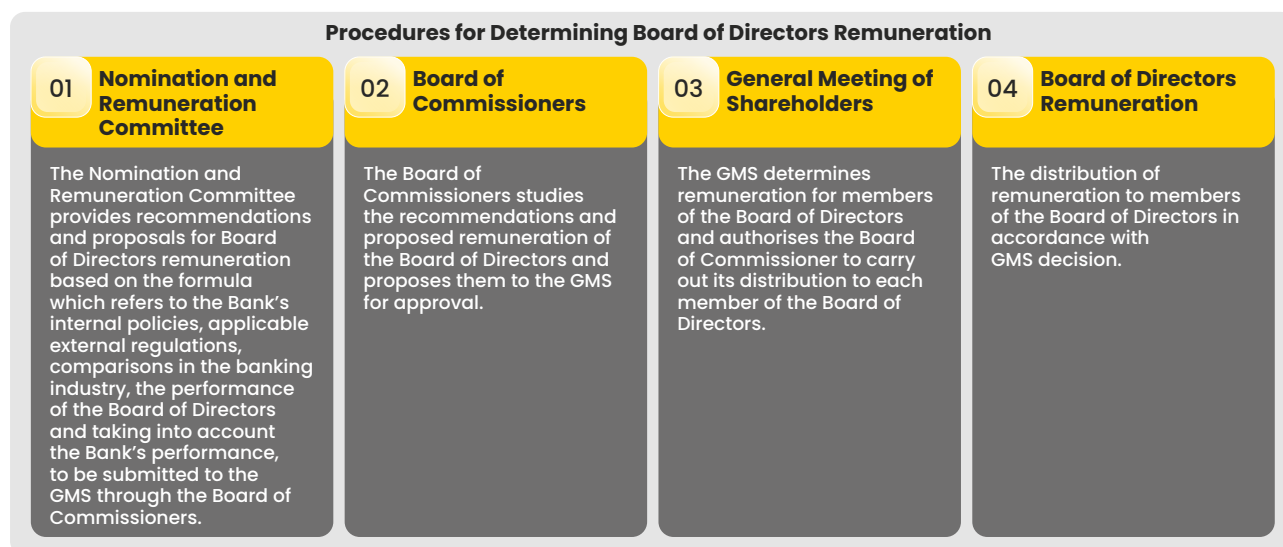
The Remuneration Package grouped as income level received by the Board of Commissioners members in 1 (one) year is as shown in the table below:

Amount of Remuneration per Person in 1 (One) Year *)	Number of Commissioners
Above Rp5 billions	-
Above Rp2 billion to Rp5 billion	8
Above Rp1 billion to Rp2 billion	-
Above Rp500 billion to Rp1 billion	-
Under Rp500 million	-

Notes: *) received in cash

The number of Board of Commissioners who received Variable Remuneration within 1 (one) year and total nominal amount as shown in the table below:

Remuneration Deemed Variable	Amount Received in 1 (One) Year	
	Board of Commissioners	
	Persons	In Million Rp
Total	0	0



STRUCTURE OF BOARD OF DIRECTORS REMUNERATION

In carrying out their duties and responsibilities, the Board of Directors receives remuneration packages in kind, including salaries and other fixed income, allowances (benefits) based on the Bank's provisions and other forms of remuneration as well as other facilities in kind/non-in kind, namely irregular income and other facilities, which may or may not be owned.

The Remuneration Package and facilities received by the Board of Directors consists of remuneration structure and details of nominal amounts, as described in the table below:

Type of Remuneration and Facilities	Amount Received in 1 (one) Year	
	Board of Directors	
	Persons	In Million Rp
Remuneration (salary, bonus, routine allowance, tantiem, and other facilities in the form of cash)	10	90,641
Other facilities in kind form (housing, health insurance, and others) which: a. with transferable ownership; b. with non-transferable ownership	10	5,330
TOTAL	10	95,970

The Remuneration Package grouped as income received by the Board of Directors members in 1 (one) year is shown in the table below:

Amount of Remuneration per Person in 1 (One) Year *)	Number of Directors
Above Rp5 billions	10
Above Rp2 billion to Rp5 billion	-
Above Rp1 billion to Rp2 billion	-
Above Rp500 billion to Rp1 billion	-
Under Rp500 million	-

Notes: *) received in cash

The number of Directors who received variable remuneration for 1 (one) year and the nominal stated in the table below:

Type of Remuneration and Facilities	Amount Received in 1 (one) Year	
	Board of Directors	
	Persons	In Million Rp
TOTAL	10	38,383

BOARD OF DIRECTORS PERFORMANCE INDICATOR FOR REMUNERATION DETERMINATION

The criteria used in assessing the performance of the Board of Directors refers to the strategy as well as the Bank's business and operational plans in the current year. The KPIs used for the performance assessment of the Board of Directors in 2025 are provided below:

Aspects	Indicators
Financial Performance	Bank's financial performance and portfolio growth, which includes profits earned and revenue generated, credit growth including the quality of credit management, growth of third-party funds, productivity ratio and cost management to improve efficiency.
M25+ Implementation and Transformation	Bank's commitment to transform and implement the M25+ strategy to increase Bank's productivity, which includes project initiation, continuous process improvement, human resource management, management of customer satisfaction which measured by Bank's promoter scores and customer engagement index.
Risk Management	Bank's commitment to governance and compliance to the regulations as well as managing credit risk, operational risk, and cyber-attack risk to ensure that it is always within the acceptable tolerance level.

Assessment for the Board of Directors Performance

The Nomination and Remuneration Committee evaluates and recommends the BOD's Balanced Scorecard to be approved by the Board of Commissioners, and review the overall performance based on the agreed Balance scorecard.

The Bank's strategic objectives are converted into Key Performance Indicators (KPI's) that are agreed upon by the BOD and handed down to all levels to develop and implement work plans that are aligned with the strategy and coordinating with one and another in order to achieve the Banks's Performance target.

The Directors KPI in 2025 were approved in a BOC Meeting and the development of the Bank's performance was monitored regularly through financial and business performance reports.

Remuneration for Material Risk Taker (MRT)

Details of the amount of remuneration provided in 1 (one) year include:

- 1) Fixed remuneration and variable remuneration;
- 2) Deferred and non-deferred remuneration; and
- 3) forms of remuneration provided in cash and/or shares or share-based instruments issued by the Bank, as in the table below:

A. Total Remuneration	
1. Cash (in million Rupiah)	121,912
2. Shares/share-based instruments issued by the Bank	436
B. Fixed Remuneration *)	
1. Cash (in million Rupiah)	58,477
2. Shares/share-based instruments issued by the Bank	-

Note: *) Only for MRT and in million Rupiah

C. Variable Remuneration *)		
	Not Deferred	Deferred
1. Cash (in million Rupiah)	59,510	3,924
2. Shares/share-based instruments issued by the Bank		436

Note: *) Only for MRT and in million Rupiah

Quantitative information on the following:

- 1) Total remaining deferred remuneration exposed to both implicit and explicit adjustment;
- 2) Total reduction in remuneration caused by explicit adjustments during the reporting period; and
- 3) Total reduction in remuneration arising from implicit adjustment during the period under review, as in the table below:

Type of Variable Remuneration *)	Deferred Amount	Total Reduction during Reporting Period		
		Explicit Adjustment (A)	Explicit Adjustment (B)	Total (A)+(B)
Cash (in million Rupiah)	5,280	-	-	-
Shares/share-based instruments issued by the Bank (in number of shares and/or in nominal millions, conversion value of shares)	596	-	-	-

Note: *) Only for MRT

REMUNERATION PAID TO MEMBERS OF THE NOMINATION AND REMUNERATION COMMITTEE FOR 1 (ONE) YEAR

No remuneration is paid to members of the Nomination and Remuneration Committee other than those paid monthly as a Commissioner or an Executive Officer.

COMMITTEES OF THE BOARD OF DIRECTORS

RISK MANAGEMENT COMMITTEE

The Risk Management Committee (RMC) is a committee established by and responsible to the Board of Directors to assist the Board of Directors in carrying out the Risk Management function.

Destination

The purpose of establishing the Risk Management Committee is to assist the Board of Directors in fulfilling supervisory responsibilities in relation to the rapid development of the financial services industry, especially banking, and in order to effectively manage increasingly the complex potential risks, as such the Risk Management Committee (RMC) is needed in an effort to determine, review the implementation and continuously improve the policies and methodologies used to manage the risk.

Structure and Membership

Member	
Chair	President Director
Vice Chairman/Member	Risk Management Director
Member	Finance Director/Alternate ^{*1)}
Member	Global Banking Director /Alternate ^{*2)}
Member	Community Financial Services (CFS) Director /Alternate ^{*3)}
Member	Legal & Compliance, Corporate Secretary Director /Alternate ^{*4)}
Member	Operations Director /Alternate ^{*5)}
Member	Human Capital Director /Alternate ^{*6)}
Member	IT Director /Alternate ^{*7)}
Member	Shariah Business Unit Director/Alternate ^{*8)}

Fixed Invitation	
Fixed Invitation	Head, Internal Audit (SKAI)
Fixed Invitation	Head, Enterprise Risk Management
Fixed Invitation	Head, Credit Risk Management
Fixed Invitation	Head, Retail Credit Portfolio & Policy
Fixed Invitation	Head, Non-Retail Credit Policy & Strategic Risk Management
Fixed Invitation	Head, Operational Risk & Business Continuity
Fixed Invitation	Head, Market, Liquidity & Treasury Credit Risk Management
Fixed Invitation	Chief Information Security Officer

Non-permanent Invitation	
Non-permanent Invitation	Internal parties of Bank Maybank Indonesia Group

Secretary	
Secretary	Enterprise Risk Management

Alternate

- *1) Head, Financial Planning, Performance Management & Investor Relation
- *2) Head, Business Planning, Performance, dan Embedded Risk Unit (ERU)/
Head, Local Corporate & Multinationals
- *3) Head, CFS Non-Retail Credit Process/
Head, CFS Retail Credit Process/
Head, Business Planning
- *4) Head, Compliance/
Head, Anti Fraud/
Head, Corporate Legal & Litigation
- *5) Head, Delivery Channel & Cash Operation /
Head, Operation Processing Center
- *6) Head, Business Human Capital
- *7) Head IT Governance, Planning & PM
- *8) Head, Sharia Process Development, Compliance & ERU

Duties and Authorisations

- a. Provide recommendations and/or approval of policies, strategies and guidelines for the implementation of risk management of the Bank and its subsidiaries, including framework strategies, methodologies, systems and risk management tools including contingency plans and ensure their implementation covering credit risk, operational risk, market risk, liquidity risk, legal risk, reputation risk, strategic risk and compliance risk.
- b. Provide recommendations on the improvement or refinement of risk management implementation based on the results of the evaluation of risk management implementation.
- c. Provide recommendations on the determination of matters related to business decisions that deviate from normal procedures.
- d. Conduct a comprehensive review of the Bank's and subsidiaries' portfolio on a regular basis and ensure that risk exposures are well managed.
- e. Review stress testing scenarios and their risk impact on capital adequacy, profitability and asset quality and recommend necessary corrective actions.
- f. Review and approve the Recovery Plan (RCP) for the bank's readiness to face any risks and crisis conditions that may occur can be addressed quickly and appropriately.
- g. Examining the application of Environmental Social Governance (ESG) principles in business and investment practices that integrated with the implementation of the principles of environmental conservation, social responsibility and good governance.
- h. Approve strategic actions arising from external regulations that impact risk management practices.
- i. Approve corrective measures to address risk issues that come to the attention of Bank Indonesia (BI) and/or the Financial Services Authority (OJK).
- j. Approve new products and activities with reference to the product and activity launch requirements.
- k. To oversee and provide strategic direction to key business initiatives and projects and ensure they receive the necessary support from all relevant units in Maybank Indonesia in line with the company's objectives.
- l. Providing ratification for material that has been presented at a meeting outside the RMC and requires RMC approval.
- m. Approve matters requiring ROC recommendation for BOC approval.
- n. Carry out other responsibilities delegated by the BOD and ROC.

Implementation of Risk Management Committee Duties during 2025

In 2025, the Risk Management Committee regularly reviewed and provided recommendations on various matters, among others:

1. Updating of Risk Management Framework and Policy and its implementation.
2. Updating and monitoring of the Risk Appetite Statement
3. Updating and monitoring of Enterprise Risk Dashboard
4. Update from Embedded Risk Unit (ERU)
5. Stress Test both related to Regulator, Group and internal Bank requests.
6. Bank Health Level, Risk Profile including Minimum Capital Adequacy (CAR) in accordance with Risk Profile and reporting to the regulator
7. Sharia Supervisory Board Report
8. Compliance and regulatory updates
9. Update on the progress of follow-up on Regulatory findings
10. Cyber Security Evaluation Report (OJK Circular Resolution 29) & Digital Maturity Assessment Bank (OJK Circular Resolution 24)
11. Vulnerable Account Process

ASSET & LIABILITIES MANAGEMENT (ALM) DAN ASSET & LIABILITIES MANAGEMENT COMMITTEE (ALCO)

Assets & Liabilities Management (ALM)

Assets & Liabilities Management is one of the key components in the management of the Bank. ALM is a critical financial and risk management discipline, which is applied to the Bank's on and off balance sheet positions to maintain a risk-reward profile that will generate the best value for shareholders. ALM is intended to manage and control the Bank's on and off balance sheet by identifying, measuring and managing the risks inherent in the on and off balance sheet and income statement.

There are two aspects of the ALM function:

1. Decision-making function: Assets & Liabilities Management Committee (ALCO)
2. ALM support function: ALM-related Work Units

Assets & Liabilities Management Committee (ALCO)

ALCO is a committee established and accountable to the Board of Directors of PT Bank Maybank Indonesia Tbk (the "Bank") to support the Board in the development, implementation, monitoring, and evaluation of the Bank's ALM strategy.

ALCO Structure and Membership

Every interested party must be a member of ALCO to ensure the effectiveness of ALCO. When required, other Senior Management may be invited to the meetings.

The structure and membership of ALCO are as follows:

Member	
Chairman	President Director
Vice Chairman	Director, Finance
Member	Director, Risk Management/ Alternate ¹⁾
	Director, Global Banking/Alternate ²⁾
	Director, Community Financial Services/Alternate ³⁾
	Director, Sharia Banking/Alternate ⁴⁾
	Head, Global Market
	Head, Corporate Treasury
Permanent Invitee	
Permanent Invitee	Head, Community Distribution
	Head, Economic Research & Industry Analyst
	Head, FICC & Derivatives
	Head, Corporate Treasury Liquidity Management
	Head, Global Market Rates
	Head, Market, Liquidity, & Treasury Credit Risk Management
	Head, Treasury Trading Risk
	Head, Balance Sheet Risk
	Head, GB Business Planning Performance & ERU
	Head, CFS Business Planning & Performance Management
	Head, Sharia Community Financial Services
	Head, Consumer
	Head, Transaction Banking
	Head, Financial Controller and Investor Relations

Non-Permanent Invitee	
Non-Permanent Invitee	Work units other than those mentioned above to discuss specific topics (if needed)
	Subsidiaries
Secretary	
Secretary	Head, Corporate Finance & Capital Management

ALCO Duties and Responsibilities

The duties and responsibilities of ALCO are as follows:

- a. Provide strategic direction of ALM and ensure tactical follow-up to create an evolving balance sheet structure to achieve performance objectives within defined risk parameters.
- b. Review the Bank-wide measurement methodologies for market risk (foreign exchange risk, interest rate risk and securities valuation risk), interest rate risk in the banking book (IRRBB), and liquidity risk.
- c. Approve the strategies for managing market interest rate risk, IRRBB, liquidity risk, as well as the appropriate assets and liabilities management strategies.
- d. Approve the limits related to market risk, IRRBB and liquidity risk, and supervise and approve any limit breaches in accordance with the applicable risk management policies.
- e. Review and approve the framework, policies and guidelines for internal transfer pricing.
- f. Supervise and manage the bank's overall liquidity position and interest rate risk on a consolidated basis.
- g. Determine interest rates on earning assets and liabilities to ensure that interest rates encourage the achievement of optimum use of funds and cost of funds and fulfillment of liquidity management objectives, and to obtain a balance sheet structure that is consistent with the ALM strategy (liquidity management and minimum reserve requirements).
- h. Ensure that strategies related to securities investments are aligned with the overall ALM strategy in order to achieve the Bank's objectives.
- i. Review the performance and risk profile of the securities investment portfolio.
- j. Managing the Bank's investment portfolio.
- k. Approve hedging strategies for invested capital and foreign currency gains to mitigate market risk exposure.
- l. Approve new products in terms of interest rate setting and matters relating to exposure to market and liquidity risks.
- m. Formulate and review strategies for managing market risk, IRRBB and liquidity risk in relation to the Bank's balance sheet profile, capital position and funding structure.
- n. Provide direction on the management of consolidated assets and liabilities of subsidiaries to achieve the Bank's overall objectives.
- o. Activate the Liquidity Contingency Plan (LCP) when conditions lead to a liquidity crisis, evaluate the effectiveness of the Bank's LCP after the crisis and assess the Bank's new position and determine follow-up strategies for restructuring the Bank's balance sheet.

In carrying out its duties and responsibilities, ALCO is expected to review, analyze, and decide when necessary on various items and ratios of on and off balance sheet, market risk and liquidity positions, and market indicators such as:

- a. Current and expected future market and economic conditions.
- b. The size, structure and behavior of the balance sheet in various currencies.
- c. The yield of net interest income.
- d. Exposure to interest rate risk, including limits thereon.
- e. The bank's overall foreign exchange exposure (structural and non-structural Net Open Position) including the limit there in.
- f. Liquidity risk and concentration risk positions, including limits.
- g. Treasury portfolio exposure and its risks.
- h. Ratios and limits in accordance with relevant regulations, including the Risk Based Bank Rating (RBBR) report from OJK - Bank Indonesia.
- i. Determination of interest rates for assets and liabilities (including proposed and reference interest rates).

CREDIT COMMITTEE

The Bank established a Credit Committee to support the process of loan lending and program products in due regard to the four-eyes principles. The purpose of the Credit Committee is to evaluate and make decisions on the following matters:

- Loan proposals including FX and Derivative facilities (either new, additional, or renewals).
- Purchase/Sale marketable securities
- Other approval memos (changes of the loan structure; loan amount; tenure, term and condition; collateral/ security; pricing; and others).
- Interbank limits
- Adjustment over internal rating results.
- Post approval monitoring.
- Credit application proposed by MBI Mumbai branch (for KKI)
- Loan proposal on related parties Bank (for KKI)
- Other matters required by Credit Committee.

Duties and Responsibilities

- The Credit Committee approves or rejects non-retail segment credit, RSME, Mortgage, and Joint Financing applications, especially the provision of Joint Financing limits to multifinance companies.
- Complying with and following all provisions of the Credit Risk (CRF), Level 2 Credit Policy (2a and 2b), Credit SOP (Level 3), and Circular Letter as well as applicable Bank Indonesia (BI)/FSA regulations and laws relevant to government laws and regulations.
- Coordinating with the Assets and Liabilities Committee in terms of credit funding.

Structure and Membership

Structure	Credit Committee (CC) 1	Credit Committee (CC) 2
Chairman	President Director	Director of Risk Management
Alternate Chairman	Director of Risk Management	Head, Credit Risk Management
Members	- President Director - Global Banking Director - CFS Director - Shariah Banking Director - Risk Management Director - Finance Director (CFO) - Head of Credit Risk Management - Head of related LOB - Related Regional Director	- Global Banking Director - CFS Director - Shariah Banking Director - Risk Management Director - Finance Director (CFO) - Head of Credit Risk Management - Head of related LOB - Related Regional Director
Meeting Quorum	Chairman + 2 Business Directors	Chairman + 2 Business Directors
Permanent Invitees	Representative of Business Unit 1 level below the Director	
Non-Permanent Invitees	Based on Committee needs	

Duties Implementation of in 2025

During 2025, the Credit Committee performed the following duties:

- Providing approval and rejection of applications of non-retail and mortgage segment loans carried out pursuant to prevailing regulations.
- Ensured that the Bank always complies and follows all provisions of the Credit Risk Framework (CRF), Level 2 Credit Policy (2a and 2b), Credit SOP (Level 3), and Circular Letter as well as applicable Bank Indonesia (BI)/FSA regulations and laws relevant to government laws and regulations.
- Coordinate with the Assets and Liabilities Committee in terms of credit funding aspects.

CREDIT RESTRUCTURING COMMITTEE

The Bank established the Credit Restructuring Committee in order to support the credit recovery and settlement process with prudential principles and the application of the four-eyes principles.

Structure and Membership

Structure	CREDIT RESTRUCTURING COMMITTEE (CRC) 1	CREDIT RESTRUCTURING COMMITTEE (CRC) 2	Credit Restructuring Committee (CRC) 3
Chairman	President Director	Risk Management Director	Head, Credit Risk Management
Alternate Chairman	Risk Management Director	Head, Credit Risk Management	Head, Credit Reviewer CFS
Member	- President Director - Risk Management Director - Global Banking Director - CFS Director - Shariah Banking Director - Finance Director (CFO) - Head, Credit Risk Management - Head, related LOB or Head, SME & Consumer Collection or Head, GB & BB Remedial - Related Regional Director	- Risk Management Director - Global Banking Director - CFS Director - Shariah Banking Director - Finance Director (CFO) - Head, Credit Risk Management - Head, related LOB or Head, SME & Consumer Collection or Head, GB & BB Remedial - Related Regional Director	- Head, related LOB atau Head, SME & Consumer Collection atau Head, GB & BB Remedial - Head, Credit Risk Management - Head, Credit Reviewer CFS - Head, SME Credit atau Head, SME Credit Reviewer - Head, Shariah GB atau Head, Shariah CFS - Related Regional Director
Meeting Quorum	Chairman + 2 Business Directors	Chairman + 2 Business Directors	Chairman +
Permanent Invitee	Business unit representative 1 level below Director		Head, SME Credit atau Head, SME Credit Reviewer + Head Related LOB atau Head, SME & Consumer Collection atau Head, GB & BB Remedial
Non-Permanent Invitee	As needed by the committee		

Duties and Responsibilities

- Approving or rejecting applications for the resolution and recovery of non-performing loans/securities.
- Carrying out duties, particularly in granting approval for the resolution of loans/financing/non-performing securities, with integrity, objectivity, diligence, and thoroughness in accordance with its competencies.
- Rejecting requests and/or undue influence from parties with vested interests related to the applicant for loan/financing/non-performing securities recovery that would result in merely formal approval.
- Complying with and adhering to the provisions of the Credit Risk Framework (KKRK), Level 2 Credit Policies (2a and 2b), and Credit SOP (Level 3) for each segment, as well as other internal regulations, applicable Bank Indonesia (BI)/ OJK regulations, and relevant laws and government regulations.

Duties Implementation in 2025

Throughout 2025, the Credit Restructuring Committee was responsible for approving and rejecting requests related to the settlement and recovery of non-performing loans/securities. The committee also ensured that the Bank remained fully compliant with all provisions of the Credit Risk Framework (CRF), Credit Risk Framework (CRF), Credit Risk Framework (CRF), Credit Policy Level 2 (2a and 2b), Credit SOP (Level 3) and Circular Letter. Additionally, it adheres to regulations issued by Bank Indonesia (BI)/OJK as well as other relevant laws and government regulations

Additionally, the Credit Restructuring Committee evaluated and made decisions on the following matters:

- Loan restructuring within the scope of credit recovery, including FX and Derivative facilities.
- Acquisition or transfer of Assets/Collaterals (asset settlement/AYDA).
- Sale/Transfer of Loans, Securities and Foreclosed asset (asset disposal).
- Write-off and charge-off.
- Updating the status of debtors managed by the Remedial team and debtors included in the credit restructuring program.
- Approval of memos related to changes in loan structure; loan amounts; repayment period; terms and conditions, collaterals; pricing; etc.).

INFORMATION AND TECHNOLOGY STEERING COMMITTEE

Referring to OJK Regulation No.11/POJK.03/2022 regarding the Implementation of Information Technology by Commercial Banks, OJK Regulation No.17 of 2023 regarding the Implementation of Governance for Commercial Banks and SE OJK No. 21/SEOJK.03/2017 regarding the Implementation of Risk Management in the Use of Information Technology by Commercial Banks, the IT Steering Committee is required to have an IT Steering Committee Charter.

Membership and Invitation to the IT Steering Committee

I. IT Steering Committee members and who have voting rights:

No.	IT Steering Committee members and who have voting rights	Alternate
1.	President Director – Chairman	Director, Information Technology & Digital
2.	Director, Information Technology & Digital – Co Chairman	Director, Operations Director, Risk Management
3.	Director, Finance	Head, Financial Planning, Performance Management & Inv. Relation Head, Financial Reporting
4.	Director, Risk Management	Director, Finance Director, Legal, Compliance, Corporate Secretary & Anti Fraud
5.	Director, Operations	Head, Delivery Channel & Cash Operation Head, Customer Experience Mgt
6.	Director, Global Banking	Head, Global Markets Head, Transaction Banking
7.	Director, Community Financial Services	Head, Consumer
8.	Director, Legal, Compliance, Corporate Secretary & Anti Fraud	Head, Compliance Head, Financial Crime Compliance
9.	Director, Human Capital	Head, Business Human Capital I Head, HC Operations
10.	Director, Sharia Business Unit	Head, Sharia Process Dev, Compliance & ERU Head, Sharia Product Management

II. Permanent invitees to the IT Steering Committee

- 1) Head, Internal Audit (SKAI)
- 2) Chief Information Security Officer
- 3) Head, IT Digital Delivery & Operations
- 4) Head, IT Community Financial Services Delivery & Operation
- 5) Head, IT Global Banking Delivery & Operation
- 6) Head, IT Analytic, Reporting & Corporate Delivery
- 7) Head, IT Infrastructure & Operation
- 8) Head, IT Governance, Planning & Project Management
- 9) Head, IT Security
- 10) Head, IT Enterprise Architecture & Platforms
- 11) Head, Digital Banking

In addition to regular invitations, the IT Steering Committee can also invite other officials related to the subject matter to be presented at the IT Steering Committee meeting.

The IT Steering Committee meeting quorum is fulfilled if it is attended by 7 (seven) members of the IT Steering Committee (or alternate) who have voting rights with the rule that the attendees include a minimum of three (3) Directors and the Chairman or Co-Chairman.

Authority and Responsibility of Information and Technology Steering Committee

The authority and responsibility of the IT Steering Committee is to provide recommendations to the Board of Directors which include:

- a. Information Technology Strategic Plan, KKS Strategic Plan (Information System Security and Cyber Resilience), that is in line with the Bank's corporate plan. In terms of providing recommendations, the IT Steering Committee considered the factors of efficiency, effectiveness and the following matters:

- Implementation plan (road-map) to achieve IT requirements that support the Bank's business strategy. The road-map consists of the current state, the future state and the steps that will be taken to achieve the future state.
 - Resources needed.
 - Advantages/benefits to be gained when the plan is implemented.
 - Obstacles that may arise in implementing the IT Strategic Plan.
- b. Formulation of key IT policies, standards and procedures such as IT security policies and risk management related to IT usage in the Bank.
 - c. Conformity between IT development/projects plan with the IT strategic plan including the suitability of measures to mitigate risks. The IT Steering Committee also determines the priority status of IT projects that are critical (significant impact on the Bank's operational activities) such as the replacement of core banking applications, production servers and network topology.
 - d. Conformity between IT development/project implementation and the agreed IT development/project plan (project charter). The IT Steering Committee should supplement recommendations with analytical results of key IT projects to enable the Board of Directors to make efficient decisions.
 - e. Conformity between IT compliance with the needs of management information systems that support the management of the Bank's business activities.
 - f. Evaluation of the effectiveness of the Bank's IT costs/investments towards the contribution/achievement of benefits as planned.
 - g. Monitoring of IT performance, and efforts to improve it for example by detecting IT obsolescence and measuring the effectiveness & efficiency of IT security policy implementation.
 - h. Resolving various IT-related problems that cannot be resolved by the IT user and organiser work units effectively, efficiently and in a timely manner.
 - i. Adequacy and allocation of the Bank's resources related IT. In the event that the resources are inadequate and the Bank will use the services of other parties in the implementation of IT, the IT Steering Committee must ensure that the Bank has the necessary policies and procedures.
 - j. Evaluate and approve the implementation of IT projects that require an investment of more than 1 billion rupiah.

Duties Implementation 2025

Throughout 2025, the IT Steering Committee has carried out the following duties, among others:

- Conduct regular meetings 10 (ten) times to discuss interests, initiatives and developments within the IT of Bank.
- Provide recommendations in terms of the Bank's strategic plan of IT development including the establishment of a road map, the adequacy of the resources and process improvement.
- Provide recommendations in the formulation of key IT policies, standards and procedures.
- To monitor the conformity of the IT projects plan and Bank's business plan.
- To monitor the implementation progress of IT projects with the initial project plan that have been appointed.
- Provide advice regarding measures to minimise the risk of IT investments made by the Bank, including monitoring the use of IT project cost budget.
- Present a report on the state and condition of information technology systems used by the Bank, in terms of security, availability, capacity and compatibility with the technology functions determined and used by the Bank as a whole.
- Evaluate the effectiveness of the Bank's IT costs/investments to the contribution/achievement of the planned benefits.

INTERNAL AUDIT COMMITTEE

In order to ensure that Management is aware of all significant internal audit findings that require Management's attention, Maybank Indonesia established an Internal Audit Committee (IAC). The Internal Audit Committee also discusses the impact and implications of the findings on the Bank, follows up on all significant internal audit findings and monitors and ensures that all improvement commitments are implemented in a timely manner.

Internal Audit Committee Charter

The Internal Audit Committee Charter is set out in the IAC Charter which was updated in January 2025.

Structure and Membership

Structure	Position Holders
Chair	Director of Finance ¹
Member	a. Director of Risk Management / Alternate ² c. Director of Legal, Compliance & Corporate Secretary & Anti-Fraud / Alternate ³ d. Director of Human Capital / Alternate ⁴
Fixed Invitation	Head, Internal Audit (SKAI)
Secretary	Strategic Operations, Head (SKAI)

1. Director, Risk Management
2. Head, Operational Risk & Business Continuity/Head, Enterprise Risk Management
3. Head, Compliance/Head, Anti-Fraud
4. Head, Business Human Capital

Automatic membership shall apply to incumbents in the capacity of Acting Head.

Committee's Duties and Responsibilities

The Committee has the following duties and responsibilities:

1. To ensure appropriate management response to audit findings and recommendation (including assessing implications for the whole Bank).
2. To ensure that audit findings and recommendations are followed-up effectively and in a timely manner.
3. To ensure the effectiveness of follow – up management actions are implemented as per audit recommendation.
4. Undertake any other tasks as may be determined by Audit Committee.

Committee Authorities, Rights and Obligation

1. Members of Committee are authorised to directly communicate with any party related to the Committee's duties.
2. Committee shall be kept updated on significant audit matters.
3. Committee shall:
 - a. Discuss the summary of audit reports prior to submission to Audit Committee.
 - b. Oversee the effectiveness of management action in respect of audit findings.
 - c. Follow-up and monitor the status of corrective actions on audit recommendation.
 - d. Review summary of outstanding audit findings and status.

Meeting Frequency and Quorum

1. Meeting to be held periodically aligned with the schedule to be aligned with the meeting of Audit Committee that is discussed on SKAI audit findings.
2. Meeting could be done if it is attended by minimum 3 (three) committee members/ alternate to form a quorum, and must be attended by Committee Chairman/ alternate.

Internal Audit Committee Meeting 2025

In 2025, the Internal Audit Committee held 10 meetings, where all meetings have met the quorum requirements as specified in the IAC Charter, with the agenda including the following:

1. Discussion of internal audit reports issued during the period of November 2024 to October 2025.
2. Presentations from related units regarding the status of follow-up on internal audit recommendations that require Management's attention.
3. Monitoring the status of follow-up on internal audit findings.
4. Discussion of requests for rescheduled target date for fulfilling commitments to internal audit recommendations submitted by related units.

Task Implementation and Work Program Realization 2025

No.	Work Program	Realisation
1	Internal Audit Committee Meeting	9 January 2025
2	Internal Audit Committee Meeting	6 February 2025
3	Internal Audit Committee Meeting	11 March 2025
4	Internal Audit Committee Meeting	7 May 2025
5	Internal Audit Committee Meeting	17 June 2025
6	Internal Audit Committee Meeting	10 July 2025
7	Internal Audit Committee Meeting	13 August 2025
8	Internal Audit Committee Meeting	16 September 2025
9	Internal Audit Committee Meeting	8 October 2025
10	Internal Audit Committee Meeting	11 November 2025

HUMAN CAPITAL COMMITTEE

Maybank Indonesia established the Human Capital Committee to review and change Human Resources (HR) policies on an ongoing basis. This HR policy review and updates is also an effort to realise the implementation of Good Corporate Governance through control mechanisms and implementation of strategic policies, including in the areas of Learning and Development, Compensation and Benefit, Talent Management and other strategic areas.

The Bank also optimises its supervisory and advisory functions to provide strategic direction and essential decision making, develop new policies towards better HR empowerment and support the Bank's business development, and resolve key HR issues that have financial and/or reputational risk implications to the Bank.

Objective

The Human Capital Committee intended to assist the Board of Directors in reviewing and providing strategic directions in the field of human resources of Maybank Indonesia and its subsidiaries, including but not limited to:

- General policy on employment
- Employee remuneration and benefits (salary increases, bonuses, retention programs, benefits, etc.)
- Performance Appraisal Management
- Talent Management (talent identification, succession planning, talent development programs, etc.)

- Employee training and development program framework and plan
- Organisational structure and ranks
- Development of a good working climate
- Development of corporate culture
- Employee relationship development and engagement
- HR policy alignment and synergy with subsidiaries

Composition of the Human Capital Committee

- President Director as Chairman and Member
- Human Capital Director as Member
- Director of Community Financial Services as Member
- Global Banking Director as Member
- Finance Director as Member
- Operations Director as Member
- Risk Management Director as Member
- Director of Legal, Compliance & Corporate Secretary as Member
- Information Technology Director as Member
- Shariah Business Unit Director as Member
- Human Capital Executive as Secretary/Writer

Duties and responsibilities of the Human Capital Committee

- Provide strategic direction by considering strategic Human Capital policies and directions to support the organisational activities and business development of the Bank and its human resources.
- Make decisions for Executive Officers and organise development programs for Executive Officers and talent employees.
- Provide direction and make strategic decisions on policies related to Human Capital.

Human Capital Committee Activities 2025

Throughout the year 2025, the Human Capital Committee met 13 times, with agenda discussions covering strategic policy matters including Learning and Development, Compensation and Benefit, Talent Management and other strategic areas.

HUMAN CAPITAL DISCIPLINARIAN COMMITTEE

The Human Capital Disciplinary Committee is the highest disciplinary committee at the corporate level, established by and accountable to the Board of Directors, to assist the Board of Directors in carrying out its function of reviewing, providing recommendations, and deciding on the imposition of sanctions related to violations/misconduct as regulated in the provisions governing disciplinary sanctions and/or fraud and/or other violations/misconduct that have not yet been regulated or that require analysis from various expert perspectives (resource persons), which is applicable to employees.

Committee Composition

The composition of the Committee is as follows:

- Chairman: Director of Risk Management
- Secretary: Head of Employee Relations and Health Safety
- Permanent Member:
 - Director of Human Capital
 - Director of Legal, Compliance, Corporate Secretary & Anti Fraud (LCCA)
 - Director of Finance
 - Director of Technology Information & Digital
 - Relevant Head of Work Unit (PUK)
 - Relevant Head of Business Human Capital (BHC)
 - Head of Employee Relations
- Resource persons and/or invitees:
 - Work Unit National Anti Fraud (NAF)
 - Intern Audit Unit (SKAI)
 - Work Unit Operation Risk & Business Continuity
 - Work Unit General Legal Counsel
 - Work Unit Compliance
 - Other necessary work units

Duties and Responsibilities of the Human Capital Disciplinary Committee

- Analyze/review and decide on the imposition of sanctions on employees who commit the following types of violations:
 - 1) Violation of the Code of Ethics and Code of Conduct; or
 - 2) Integrity violations; or
 - 3) Fraud; or
 - 4) Procedural violations or rule violations that have a significant financial and/or reputational impact on the Bank; or
 - 5) Violations with direct superiors / Heads of Work Units who potentially have a conflict of interest with the case or sanction decision.

This is based on:

- 1) Report of Investigation Results (LHI) from the Anti Fraud (AF) Work Unit; or
- 2) Audit Report (LHA) from the Intern Audit Work Unit (SKAI).

- Provide approval (ratification) of the sanctions proposed by the Employee Relations unit in accordance with the disciplinary action authority matrix.
- Monitoring and evaluating the follow-up to the implementation of decisions that have been made.
- Submit a report on the results of monitoring and evaluation, to the Board of Directors periodically.
- Conduct quarterly reviews of violations and sanctions imposed on employees during a certain period.

Authority

- In providing recommendations on the type of sanctions, the Human Capital Disciplinary Committee must still refer to all applicable laws/regulations.
- Determine the approval (ratification) of sanction recommendations proposed by the Human Capital – Employee Relations & Health Safety Unit for violations that lead to a Third Written Warning (SP3) or Termination of Employment.
- The Human Capital Discipline Committee can provide T provide recommendations for process improvements or internal policy changes to enhance governance and prevent the recurrence of similar violations in the future.

Human Capital Disciplinary Committee Meetings 2025

During 2025, the Human Capital Disciplinary Committee held 6 (six) meetings with agendas to discuss and decide on sanctions for 22 (twenty-two) cases.

CREDIT POLICY COMMITTEE/FUNDING

Credit Policy Committee (CPC) is a committee established by and accountable to the Board of Directors (BOD), to assist the BOD in conducting risk management functions related to credit or financing.

The CPC's purpose is to support the BOD in developing policy, overseeing policy implementation, and monitoring the development and condition of the credit or financing portfolio, as well as to provide recommendations for continuous improvement.

Duties and Responsibilities

- a. The committee shall provide input to the BOD on the development of the Bank's Credit Policy (BCP), with a particular focus on the formulation of prudential principles in credit or financing.
- b. The committee shall oversee the implementation of the BCP to ensure it is consistently and effectively applied. The committee formulates solutions to address any obstacles or constraints encountered during implementation. Additionally, The committee conducts periodic reviews of the BCP and provides recommendations to management regarding necessary changes or improvements.
- c. To monitor and evaluate:
 - i. The overall development and quality of the credit or financing portfolio;
 - ii. The appropriateness of the implementation of credit or financing approval authority;
 - iii. The appropriateness of the credit or financing granting process, including improvements and the quality for transactions involving the Bank's related parties and certain large debtors;
 - iv. The compliance with and proper implementation of the Legal Lending Limit (LLL);
 - v. Compliance with applicable laws and regulations in the implementation of credit or financing activities;
- d. Periodically submit written reports to the Board of Directors, with copies to the Board of Commissioners, regarding:
 - i. The supervision result of the implementation and execution of BCP; and
 - ii. The monitoring and evaluation result of the matters referred to point c.
- e. The committee shall provide recommendations for corrective actions to the BOD, with a copy submitted to the BOC on matters related to point d.
- f. In the event of any deviation in the implementation of the BCP that affects compliance with Sharia principles, the report shall also be submitted to the Sharia Supervisory Board.
- g. The committee shall review and ratify materials that have been presented in other meetings and require CPC approval.
- h. The committee shall approve materials that require recommendations from the Risk Oversight Committee (ROC) before seeking approval from the Board of Commissioners (BOC).
- i. The committee shall perform any other responsibilities as delegated by the Board of Director (BOD) and ROC.
- vi. The resolution of of non-performing loans in accordance with the stipulations set forth in the BCP; and
- vii. The Bank's efforts to maintain adequate provisions for credit or financing losses.

Structure and Membership

Member	
Chairman	President Director
Vice Chairman/ Members	Risk Management Director
Members	- Finance Director - Global Banking Director/Alternate¹⁾ - Community Financial Services (CFS) Director/Alternate²⁾ - Legal, Compliance, Corporate Secretary & Anti Fraud Director/Alternate³⁾ - Sharia Business Unit Director/Alternate⁴⁾ - Head, Internal Audit (SKAI) / Alternate⁵⁾* - Head, Credit Operation/ Alternate⁶⁾
Permanent Invitees	
Permanent Invitees	- Head, Enterprise Risk Management - Head, Credit Risk Management - Head, Retail Credit Portfolio & Policy - Head, Non Retail Credit Policy & Strategic Risk Management - Head, Operational Risk & Business Continuity - Head, Market, Liquidity & Treasury Credit Risk Management - Head, SME Credit Risk
Non-Permanent Invitees	
Non-Permanent Invitees	Bank Maybank Indonesia Group internal parties
Secretary	
Secretary	Non Retail Credit Policy & Strategic Risk Management Retail Credit Portfolio & Policy

Alternate

- 1) Head, Business Planning, Performance, dan Embedded Risk Unit (ERU)/
Head, Local Corporate & Multinationals
- 2) Head, Retail Credit Process/
Head, CFS Embedded Risk, Control & transaction Monitoring
- 3) Head, Compliance/
Head, Anti Fraud/
Head, Corporate Legal & Litigation
- 4) Head, Sharia CFS
- 5) Head, Strategic Operation & Quality Assurance (SOQ)
- 6) Head, Credit Operations Support

Note:

- *) Membership of this Committee is in accordance with POJK No.17 of 2023, and does not affect the independence of SKAI in its duties to conduct internal audits as regulated in POJK No.1/POJK.03/2019.
- KKP membership structure in accordance with NO.P.2025.195/MBI regarding the Credit Policy Committee (CPC) Charter

Duties Implementation in 2025

In 2025, the Credit Policy Committee (CPC) regularly reviewed and provided recommendations on various matters, among others:

1. Updating of Credit Risk Management Framework, Credit Policy Level 2A (Retail and Non Retail) and its derivatives.
2. Updating Credit Authority Limit.
3. Updating Credit Policy Committee (CPC) Charter, Asset Quality Committee (AQC) Charter.
4. Result Update of Disbursement & Quarterly Review PAR, segment Non Retail from Business Unit.
5. Approval and/ or Ratification on credit test, credit related product program as well as policy.

INTEGRATED RISK MANAGEMENT COMMITTEE

The Integrated Risk Management Committee (IRMC) is responsible for recommending an integrated framework or policy to identify, measure, monitor, manage and control all significant risk factors to the Bank's Board of Commissioners as the Main Entity for evaluation and approval.

Structure and Membership

Chair	Risk Management Director Bank Maybank Indonesia (MBI)
Alternate Chair/Member	President Director of Bank Maybank Indonesia (MBI) or Director of Bank Maybank Indonesia (MBI) who is
Member	Director Level 1. Maybank Indonesia: President Director (alternate: Global Banking Director/CFS Director) 2. Maybank Sekuritas Indonesia: President Director (alternate: Operation/Finance Director) 3. Maybank Asset Management: President Director (alternate: Director) 4. Maybank Indonesia Finance: President Director (alternate: Operation Director) 5. Wahana Ottomitra Multiartha: President Director (alternate: Risk Management Director) 6. Asuransi Etiqa Internasional Indonesia: President Director (alternate: Finance Director/ Technical Director) Executive Officer Level 1. Maybank Indonesia: Head, Enterprise Risk Management 2. Maybank Sekuritas Indonesia: Head, Risk Management (alternate: Head, Compliance) 3. Maybank Asset Management: Head, Compliance & Risk Management (alternate: Head, Risk Management) 4. Maybank Indonesia Finance: Head, Risk Management (alternate: Head, Legal & Compliance) 5. Wahana Ottomitra Multiartha: Head, Risk Management (alternate: Operational Risk & Enterprise Risk Management, Dept. Head) 6. Asuransi Etiqa Internasional Indonesia: Head, Risk Management (alternate: Manager, Compliance)
Fixed Invitation	1. Board of Director MBI (according to the meeting agenda) 2. Head, Market, Liquidity & Treasury Credit Risk Management MBI 3. Head, Operational Risk & Business Continuity MBI 4. Head, Credit Risk Management MBI 5. Head, Non Retail Credit Policy & Strategic Risk Management MBI 6. Head, Retail Credit Portfolio & Policy MBI 7. Head, Compliance MBI 8. Head, Internal Audit MBI
Invitation	Internal parties within Maybank Indonesia Financial Conglomeration who are requested to attend the Integrated Risk Management Committee meeting
Quorum	Meetings of this Committee can only be held when attended by: a. Attended by at least 50% of the members, who are the President Directors of each entity. b. Attended by the Chairperson or alternate (President Director of the main entity). c. Must be attended by representatives from each IRMC member entity as stipulated in the IRMC Charter.
Meeting Frequency	Quarterly (4 times a year)
Secretary	Head, Enterprise Risk Management MBI

Duties and Responsibilities

1. Review and recommend strategies, governance, frameworks/policies, risk tolerances, and risk appetite limits related to Integrated Risk Management for approval by the Main Entity's Board of Commissioners.
2. Review, provide input, and assess the adequacy of the Integrated Risk Management framework/policies in identifying, measuring, monitoring, and controlling risks, as well as their effectiveness.
3. Review periodic reports on risk exposure, risk portfolio composition, and risk management of each entity (Enterprise Risk Dashboard – ERD).
4. Assess the impact of risks on capital adequacy, profitability, liquidity, and asset quality under stress scenarios, and recommend follow-up actions to the Board of Commissioners of the Main Entity.
5. Review and recommend to the Board of Commissioners of the Main Entity strategic steps arising from Regulatory regulations that impact the implementation of Integrated Risk Management.
6. Review and recommend corrective measures to address risk issues as reported by the Regulator related to the implementation of Integrated Risk Management.
7. Review and assess the adequacy of Integrated Risk Management processes, information systems, and internal control systems, and their mitigation measures.
8. Provide oversight and strategic direction for significant risk issues (including but not limited to significant risks from new products and initiatives) and ensure adequate support and prioritization from across the Maybank Indonesia Financial Conglomerate and alignment with the direction and objectives of the Maybank Group.
9. Carry out other responsibilities, such as improving/enhancing the implementation of Integrated Risk Management, as may be delegated to the IRMC by the Board of Commissioners of the Primary Entity from time to time.

Duties Implementation Year 2025

During 2025, some of the duties of the Integrated Risk Management Committee included the following:

- Periodic review of the Terms of Reference of the Integrated Risk Management Committee.
- Periodic review of the Integrated Risk Appetite Statement (RAS) including its monitoring.
- Periodic review of Integrated Capital Contingency Plan
- Periodic review of Integrated Capital Management Framework
- Monitoring of Integrated Enterprise Risk Dashboard (ERD)
- Results of Integrated Risk Profile Assessment including its reporting.
- Monitoring and reporting of Integrated Minimum Capital Adequacy on a regular basis.
- Update Cyber Risk Management
- Update PDP
- Update FCC
- Update Financial Performance

TRANSFORMATION STEERING COMMITTEE

The Board of Directors has established a Transformation Steering Committee (TSC) to oversee the implementation of the Bank's strategic development initiatives. This formation is in response to the rapid evolution of the financial services industry, especially in banking, aiming to effectively manage the execution of increasingly complex development initiatives. The Transformation Steering Committee is also tasked with ensuring that these strategic initiatives are managed and executed efficiently and effectively

Objectives

The purpose of the Transformation Steering Committee is to assist the Board of Directors in its duty to guide and oversee efforts in designing, implementing, and managing the Bank's strategic initiatives. This is undertaken with the goal of boosting performance and competitiveness, thereby effectively navigating the challenges and opportunities presented by the constantly evolving business landscape

Role and Responsibilities

1. Provide strategic direction for the project, ensuring that its objectives align with the vision, mission, and strategic interests of all participating organizations.
2. Make key decisions related to project scope, budget, resources, and schedule.
3. Identify potential risks and emerging issues during project implementation, and develop mitigation strategies to minimize potential adverse impacts.
4. Monitor overall project performance based on key performance indicators (KPIs) and established milestones, ensuring that the project remains on schedule, within budget, and in line with agreed objectives
5. Resolve issues or challenges that cannot be addressed at the operational project level and have been escalated to the Committee.
6. Determine project priorities or phases, including deciding which projects should receive higher priority in cases of limited resources.
7. Serve as a forum to strengthen communication and coordination among participating organizations, ensuring timely and transparent information sharing regarding project developments.
8. Ensure that the project complies with all applicable internal and external regulations, including legal, financial, and compliance standards.
9. Represent the project in communications with internal and external stakeholders, including reporting decisions and project status to senior management and external parties.

Implementation of Transformation Steering Committee Duties during 2025

Throughout 2025, the Transformation Steering Committee convened a total of 9 times, with agenda discussion that included monitoring the implementation of developments, providing recommendations, and overseeing the outcomes of ongoing strategic initiatives

Member	
Chair	President Director, Maybank Indonesia
Member	Risk Management Director / Alternate ^{*1)}
	Finance Director / Alternate ^{*2)}
	Global Banking Director / Alternate ^{*3)}
	Community Financial Services (CFS) Director / Alternate ^{*4)}
	Legal, Compliance & Corporate Secretary Director / Alternate ^{*5)}
	Operations Director / Alternate ^{*6)}
	Human Capital Director / Alternate ^{*7)}
	IT & Digital Director / Alternate ^{*8)}
	Head, Strategy & Transformation Office

Permanent Invitee	Head, Community Distribution
	Head, Digital Banking
	Head, Pricing & Data Analytics
	Initiative Owner & Transformation Delivery Team (TDT) Leads
Secretary	Head, Strategy & Transformation Office
Non-Permanent Invitee	
Non-Permanent Invitee	Bank Maybank Indonesia Group internal parties
Alternate	
1) Head, Non-Retail Credit Policy & Strategic Risk Management 2) Head, Financial Planning Performance, Management & Inv. Relation 3) Head, Business Planning, Performance, dan Embedded Risk Unit (ERU); Head, Local Corporate & Multinationals 4) Head, CFS Non-Retail Credit Process; Head, CFS Retail Credit Process; Head, Business Planning 5) Head, Compliance; Head, Anti-Fraud; Head, Corporate Legal & Litigation 6) Head, Operation Processing Center; Head, Branch Control Operations 7) Head, Business Human Capital 8) Head, Digital; Head IT Architecture, Governance & Planning; Head IT Infrastructure and Operation	

JOINT STEERING COMMITTEE (JSC)

This committee is established based on Whole Maybank initiative to create synergy within the Maybank Group ecosystem as part of the Strategic Programme (SP).

Objectives

1. To discuss and make decisions on whole-of-maybank cross-entity synergies
2. To raise and resolve issues regarding cross-entity collaborations
3. To track progress and performance of cross-entity synergy initiatives
4. To share each entity strategy to broader whole-of-maybank leadership

Role and Responsibilities

1. Provide strategic direction for the project, ensuring that its objectives align with the vision, mission, and strategic interests of all participating organizations.
2. Make key decisions related to project scope, budget, resources, and schedule.
3. Identify potential risks and emerging issues during project implementation, and develop mitigation strategies to minimize potential adverse impacts.

4. Monitor overall project performance based on key performance indicators (KPIs) and established milestones, ensuring that the project remains on schedule, within budget, and in line with agreed objectives
5. Resolve issues or challenges that cannot be addressed at the operational project level and have been escalated to the Committee.
6. Determine project priorities or phases, including deciding which projects should receive higher priority in cases of limited resources.
7. Serve as a forum to strengthen communication and coordination among participating organizations, ensuring timely and transparent information sharing regarding project developments.
8. Ensure that the project complies with all applicable internal and external regulations, including legal, financial, and compliance standards.
9. Represent the project in communications with internal and external stakeholders, including reporting decisions and project status to senior management and external parties.

Implementation of Joint Steering Committee Duties during 2025

Throughout 2025, the Joint Steering Committee convened a total of 11 times, with agenda discussion that included monitoring the implementation of developments, providing recommendations, and overseeing the outcomes of ongoing strategic initiatives.

Members	
Chair	President Director, Maybank Indonesia
Member	President Director, Maybank Sekuritas Indonesia (MSID)/Alternate ¹⁾
	President Director, Maybank Asset Management (MAM)/Alternate ²⁾
	President Director, Etiqa Indonesia Insurance (EII)/Alternate ³⁾
	President Director, Maybank Finance (MIF) ⁴⁾
	President Director, Wahana Ottomitra Multifinance (WOM)/Alternate ⁵⁾
Fixed Invitation	Risk Management Director/Alternate ⁶⁾
	Compliance Director/Alternate ⁷⁾
	Community Financial Services (CFS) Director/Alternate ⁸⁾
	Global Banking (GB) Director/Alternate ⁹⁾
	Sharia Banking Director/Alternate ¹⁰⁾
	IT Director/ Alternate ¹¹⁾
	Operations Director/Alternate ¹²⁾
	Finance Director/ Alternate ¹³⁾
	Human Capital Director/ Alternate ¹⁴⁾
	Head of Strategy & Transformation Office
Secretary	Head of Transformation Delivery Team (TDT) Lead, 1-Maybank
Permanent Invitee	
Permanent Invitee	Head, Community Distribution
	Head, Digital Banking
	Head, Pricing & Data Analytics
	Initiative Owner from whole of Maybank initiatives (include MSID, MAM, EII, MIF, WOM)
Alternate	

- 1) Operation and Finance Director
- 2) Director
- 3) Finance and Technical Director
- 4) Operation Director
- 5) Risk Management Director
- 6) Head, Operational Risk and Business Continuity
- 7) Head, Enterprises Risk Management
- 8) Head, Compliance
- 9) Head, Corporate Legal & Litigation
- 10) Head, Consumer
- 11) Head, Wealth Management & Segmentation
- 12) Head, Bus. Planning Performance & ERU
- 13) Head, Global Market
- 14) Head, Sharia Community Financial Services
- 15) Head IT Architecture, Governance & Planning
- 16) Head IT Infrastructure and Operation
- 17) Head, Branch Control Operations
- 18) Head, Financial Planning Performance. Management & Inv. Relation
- 19) Head, Business Human Capital

CORPORATE SECRETARY

Maybank Indonesia continuously builds and maintains good communication with regulators, investors, capital market circles, and the general public. In this regard, Maybank Indonesia has a Corporate Secretary who plays an important role in ensuring smooth communication between the Bank and stakeholders and ensuring the timely and accurate delivery of information to all stakeholders. All information conveyed by the Corporate Secretary to the public is official information from the Bank as an Issuer or Public Company.

CORPORATE SECRETARY PROFILE



Putu Dewika Angganingrum
Corporate Secretary Maybank Indonesia

Citizenship
Indonesian citizen

Age
36 years old

Domiciled
Jakarta, Indonesia

The Corporate Secretary position of Maybank Indonesia is held by Putu Dewika Angganingrum. She joined Maybank Indonesia in 2024 as Corporate Secretary of Maybank Indonesia. Prior to joining Maybank Indonesia, she served as Corporate Secretary and Head of Legal and Compliance in PT Danareksa (Persero). She started her career as a corporate lawyer at HHP Baker McKenzie.

Putu Dewika Angganingrum obtained a Bachelor of Laws degree from the University of Indonesia and earned her Master degree in Management from the University of Illinois Urbana Champaign.

As Corporate Secretary, she acts as a liaison between Maybank Indonesia and the Capital Market Authority, Bank Indonesia, the Indonesia Stock Exchange, and other related institutions. She monitors Maybank Indonesia's compliance with capital market regulations and provisions and ensures that the Bank's management understands the changes and their implications.

LEGAL BASIS FOR APPOINTMENT OF CORPORATE SECRETARY

Putu Dewika Angganingrum was appointed as Corporate Secretary of Maybank Indonesia through the Decree of the Board of Directors No. SK.2024.001/DIR COMPLIANCE dated 1 April 2024. The appointment and promotion of the Corporate Secretary have been reported to the Financial Services Authority and the Indonesia Stock Exchange through Letter No. S.2024.096-097/MBI/DIR COMPLIANCE dated 3 April 2024, and published on the Bank's website (www.maybank.co.id) and the Indonesia Stock Exchange website on 3 April 2024.

TERM OF OFFICE OF CORPORATE SECRETARY

Putu Dewika Angganingrum has been appointed as Corporate Secretary effective since 1 April 2024.

CORPORATE SECRETARY EDUCATION AND TRAINING IN 2025

No.	Date	Training & Course	Organiser
1	22 January 2025	Socialization : Environmental, Social, and Governance (ESG) Metrics Reporting on Submission Forms Report Annual and Sustainability SPE- IDXNet .	Authority Service Finance ("OJK") and the Indonesia Stock Exchange ("BEI")
2	23 January 2025	Seminar: Regulation Authority Service Financial Services Authority Regulation ("POJK") No. 15/POJK.04/2022 concerning Solution Shares and Mergers Shares by Public Companies & POJK No. 29 of 2023 concerning Purchase Return Shares Issued by Public Companies.	Association Indonesian Issuer ("AEI") and OJK

No.	Date	Training & Course	Organiser
3	3 February 2025	Socialization : APOLO Conglomerate Finance (APOLO-KK)	OJK
4	6 February 2025	Socialization : POJK No. 45 of 2024 concerning Development and Strengthening Issuers and Public Companies	OJK
5	19-20 February 2025	Workshop: Indonesia Corporate Secretary Association – Corporate Governance Workshop Series	Indonesia Corporate Secretary Association (“ICSA”)
6	20 February 2025	Key Speaker in the Seminar Conglomeration Seminar Finance and Holding Company Conglomerate Finance	Himpunan Konsultan Hukum Sektor Keuangan (“HKHSK”)
7	21 March 2025	Socialization : Usage and Facilities related Issuers at KSEI	Kustodian Sentral Efek Indonesia (“KSEI”)
8	30 April 2025	Seminar: Exploration of POJK No. 45 concerning Development and Strengthening Issuers and Public Companies	AEI dan OJK
9	21 May 2025	Seminar: Personal Data Protection of PT Bank Maybank Indonesia Tbk	PT Bank Maybank Indonesia Tbk
10	4 June 2025	Socialization : Parent Company Module SPRINT Application Conglomerate Finance (PIKK)	OJK
11	19 June 2025	Socialization : POJK No. 9 of 2025 concerning Dematerialization Effect Characteristic Equity and Management Assets that are not Claimed in the Capital Market	OJK
12	14 August 2025	Socialization : a. Draft POJK regarding Transparency and Publication Bank Statement b. Draft POJK regarding General Bank Reporting through System OJK Reporting c. SEOJK No. 14/SEOJK.03/2025 concerning Implementation of Governance for Commercial Banks	OJK
13	19 August 2025	Risk & Governance Summit 2025	OJK
14	26 Agustus 2025	Socialization: POJK No. 14 of 2025 concerning Implementation Meeting General Holder Stocks , Meetings General Holder Bonds and Meetings General Sukuk holders in general Electronics	OJK
15	27 August 2025	Focus Group Discussion: POJK Number 9 of 2025 concerning Dematerialization Effect Characteristic Equity and Management Assets that are not Claimed in the Capital Market.	AEI dan OJK
16	28 August 2025	Socialization : Circular Letter of the Financial Services Authority (“SEOJK”) No. 10/SEOJK.04/2025 concerning the Electronic Submission of Ownership Reports or Changes in Share Ownership of Public Companies and Reports on Activities of Pledged Shares of Public Companies	OJK
17	10 September 2025	Socialisation: Internal Control over Financial Reporting (ICoFR)	PT Bank Maybank Indonesia Tbk
18	18 September 2025	Seminar: Unlocking Capital Market Synergies between Hongkong and Indonesia	AEI
19	23 September 2025	Seminar: Exploring Diversification Electronic GMS Solution	AEI
20	2-3 October 2025	Source person in the Seminar: Indonesian In-House Counsel Summit & Awards 2025	Hukum Online
21	14 October 2025	Seminar: Further Explanation of Financial Services Authority Regulation No. 9 of 2025 concerning Dematerialization of Equity Securities and Management of Unclaimed Assets in the Capital Market	ICSA dan OJK
22	28 October 2025	Seminar: Implementation Obligation Reporting Beneficial Owner Post Regulation of the Minister of Law of the Republic of Indonesia No. 2 of 2025 concerning Verification and Supervision of Beneficial Owners of Corporations	Hukum Online

No.	Date	Training & Course	Organiser
23	7 November 2025	Seminar: From Compliance to Confidence: Redefining ACGS through ESG and Digital Governance	ICSA & RSM
24	2 December 2025	Seminar: Further Exploration of POJK No. 42/POJK.04/2020 concerning Transaction Affiliates and Transactions collision Interest	ICSA & OJK
25	5 December 2025	Socialization : SEOJK No. 13/SEOJK.03/2025 concerning General Bank Reporting Conventional Through System OJK Reporting (SEOJK APOLO BUK)	OJK
26	5 December 2025	Socialization : Presentation of SEOJK Material on Reporting of Conventional Commercial Banks Through the OJK Reporting System and SEOJK on Transparency and Publication of Conventional Commercial Bank Reports	OJK
27	19 December 2025	Socialization : Regulation And System Reporting Change Ownership Share	OJK

DUTIES AND RESPONSIBILITIES OF THE CORPORATE SECRETARY

In general, the Corporate Secretary has the following duties and responsibilities:

- Following developments in the Capital Market, especially the laws and regulations applicable in the Capital Market sector
- Providing input to the Board of Directors and Board of Commissioners to comply with the provisions of laws and regulations in the Capital Market sector and in the field of corporate law
- Assisting the Board of Directors and Board of Commissioners in implementing corporate governance, which includes:
 - Disclosure of information to the public, including the availability of information on the Bank's website
 - Submission of reports to the Financial Services Authority and other regulators on time
 - Organising and documenting General Meetings of Shareholders ("GMS")
 - Organising and documenting meetings of the Board of Directors and/or Board of Commissioners
 - Providing advice and recommendations related to the principles of Good Corporate Governance (GCG) to the Bank's management, committees, and subsidiaries
- As a liaison between the Bank and shareholders, the Financial Services Authority, and other stakeholders
- Responsible for managing the storage of important Bank documents
- Manage the Bank's Shareholder List and Special List
- Act as Secretary of the Bank's Integrated Good Corporate Governance
- Prepare documents and assist in the Fit & Proper Test process for prospective members of the Bank's Board of Commissioners and/or Board of Directors

CORPORATE SECRETARY WORK UNIT TARGETS

Maybank Indonesia has a Corporate Secretary Work Unit as a work unit that supports the duties and responsibilities of the Corporate Secretary. The Corporate Secretary Work Unit carries out its obligations in providing technical and administrative support as well as analysis to the Board of Directors/Board of Commissioners/Shareholders, ensuring that corporate governance can be implemented and carried out properly.

The Corporate Secretary Work Unit has work targets including the following:

- Acting as the Bank's contact person with stakeholders, including regulators, in relation to the Bank's status as a public banking company
- Making efforts to ensure that the Bank's business activities, including the delivery of information disclosure to authorities and the public, have been carried out in accordance with applicable laws and regulations in relation to the Bank's status as a Public Banking Company
- Achieving orderly administration and completeness as well as security of the Bank's important documents
- Fulfillment of shareholder rights and the Bank's obligations to shareholders through the Bank's compliance with applicable laws and regulations for public banking companies
- Availability of adequate information for the Board of Directors and/or Board of Commissioners for decision-making materials by the Board of Directors and/or Board of Commissioners and ensuring that decision-making procedures are in accordance with applicable provisions, ensuring that the resulting decisions are valid and accountable.

6. Good organisation of GMS, Board of Directors Meetings, and/or Board of Commissioners Meetings, including recording the course of the Meeting and documenting and managing the Minutes of GMS, Board of Directors Meetings, and/or Board of Commissioners
7. Good organisation of all activities involving the Board of Directors and/or Board of Commissioners
8. Good organisation of document management related to the recording of share ownership in the Shareholders Register or Special Register as referred to in Article 50 of the Limited Liability Company Law and documents related to corporate actions
9. Obtaining the most recent knowledge related to capital market developments, ensuring that input/ views can be provided to the Board of Directors and/or Board of Commissioners related to capital market provisions, especially aspects of information disclosure, including reporting on the Bank's corporate actions
10. Availability of internal regulations in accordance with the applicable hierarchy as a reference for employees in carrying out the Bank's daily activities
3. Fulfill the obligation of Public Expose by submitting Public Expose material together with the submission of the Company's Annual Audited Financial Statement on 21 February 2025, in order to fulfill the obligation to submit information to the public based on Indonesia Stock Exchange Regulation Number I-E concerning Obligations to Submit Information.
4. Organise and attend Board of Commissioners Meetings, Joint Meetings of the Board of Commissioners and the Board of Directors, and Board of Directors Meetings.
5. Prepare Minutes of Board of Commissioners Meetings, Joint Meetings of the Board of Commissioners and the Board of Directors, Board of Directors Meetings, and Integrated Good Corporate Governance Meetings, and document the Minutes of the Meetings.
6. Organise and attend Committee Meetings at the Board of Commissioners level, including Integrated Good Corporate Governance Meetings where the Bank is the Main Entity in the Maybank Indonesia Financial Conglomeration.
7. Conduct Self-Assessment and prepare Corporate Governance Implementation Report for semester 1 and semester 2 of 2025.
8. Prepare an Integrated Governance Implementation Report for the Financial Conglomeration for semester 1 and semester 2 of 2025.
9. Provide recommendations on changes and adjustments to the Work Procedure and Guidelines of the Board of Commissioners and Board of Directors and Committees at the Board of Commissioners and Board of Directors level in accordance with current regulations.
10. Review the Bank's website and provide input on information that must be disclosed to the public.
11. Conduct information disclosure to the public by providing information on the website and reporting to the Indonesia Stock Exchange and the Financial Services Authority any material information that is estimated to affect investors or securities prices on the Exchange.
12. Provide services for any information needed by shareholders related to the Bank's condition.
13. Provide input to the policy-making work unit on internal policies/regulations and act as a coordinator on the Review Team to review the feasibility and adequacy of data/information in a draft internal regulation.

BRIEF REPORT ON THE IMPLEMENTATION OF THE CORPORATE SECRETARY FUNCTION IN 2025

1. Following the development of Capital Market Regulations and providing input to the Board of Directors and the Board of Commissioners, especially regarding the issuance of new regulations from the Capital Market Authority and the Financial Services Authority.
2. Holding an Annual GMS on 11 April 2025, and documenting the minutes of the meeting and deeds of the GMS along with reports to regulators and the public regarding the implementation of the GMS in question.

The Annual GMS of Maybank Indonesia are held physically and electronically using the KSEI Electronic General Meeting System Application ("eASY.KSEI Application") provided by PT Indonesian Central Securities Depository ("KSEI"), in accordance with the provisions of the Financial Services Authority ("OJK") Regulation Number 15/POJK.04/2020 concerning the Planning and Implementation of General Meetings of Shareholders of Public Companies, Financial Services Authority Regulation Number 16/POJK.04/2020 concerning the Implementation of General Meetings of Shareholders of Public Companies Electronically, KSEI Regulation Number XI-B concerning Procedures for the Implementation of General Meetings of Shareholders Electronically Accompanied by Voting through the KSEI Electronic General Meeting System ("eASY.KSEI"), and Article 11 paragraph 1 of the Company's Articles of Association.

Corporate Secretary

Putu Dewika Angganingrum

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e-mail: CorporateSecretary@maybank.co.id

CORPORATE SECURITY MANAGEMENT

ESTABLISHMENT

The establishment of Corporate Security Management aims to centralise the management of the Bank's physical security, so that it becomes more focused and effective. In organisational structure, Corporate Security Management is under the Directorate of Legal, Compliance & Corporate Secretary based on STO 2019.005 dated 15 July 2019 concerning the Organisational Structure of the Directorate of Legal, Compliance & Corporate Secretary, which was last amended based on STO 2020.014 dated 6 November 2020. The Head of Corporate Security Management reports directly to the Head of Corporate Secretary.

DUTIES & RESPONSIBILITIES

The Bank's Corporate Security Management has various duties and responsibilities as follows:

- Responsible for managing physical security risks and supervising all efforts to provide security and protection against various threats to the company, including human resources and company assets/facilities, so as to create a safe situation for the continuity of the Bank's business.
- Responsible for defining in detail and firmly the duties of each party involved in the implementation of security in the company (Security Vendors, Security guard Personnel) including providing input to Security Vendors regarding routine mental and physical development of Security guard personnel to form professionalism.
- Responsible for the implementation of security which includes the protection of assets/facilities of the head office and branch offices, prevention of violence in the work environment, access control systems, security alarms and CCTV (closed circuit television), and 24-hour Security Control Room that monitors the security situation and coordinates with branch offices
- Responsible for controlling the overall budget of outsourced personnel of the Bank's Security Unit.

- Responsible for the security protection of executives such as the Board of Directors, the Board of Commissioners, and other important parties (VIP) in Maybank Indonesia.
- Responsible for conducting education/socialisation programs to all employees to raise awareness on the implementation of physical security and prevention of violence in the work environment.
- Together with the Business Continuity Management work unit to develop procedures for handling emergencies/crisis and incidents that have an impact on the Bank.

IMPLEMENTATION OF CORPORATE SECURITY MANAGEMENT ACTIVITIES 2025

The implementation of Corporate Security Management activities throughout 2025 is as follows:

1. Provided support for "Business Continuity Management (BCM)" initiatives, including the implementation and coordination of emergency response procedures.
2. Implemented software updates for the electronic access control system at the Bank Maybank Head Office
3. Upgraded Closed-Circuit Television (CCTV) systems, including both software and hardware components
4. In collaboration with the Maybank Marathon committee, CSM provides support for executive protection during the Marathon event

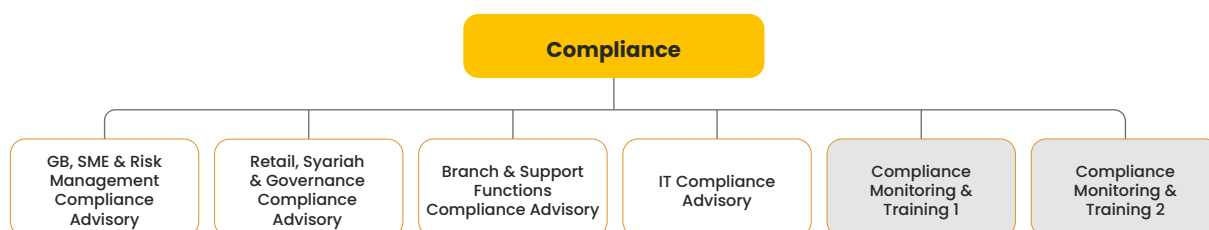
COMPLIANCE UNIT

COMPLIANCE UNIT HEAD PROFILE

Iwan Nugroho

The profile has been included in the part of Executive Officer Profiles.

ORGANISATIONAL STRUCTURE OF COMPLIANCE UNIT



The Organisational Structure of the Compliance Working Unit is cited in accordance with the Organisational Structure of the Directorate of Legal, Compliance, Corporate Secretary & Anti-Fraud No.STO.2022.008.

COMPLIANCE PRINCIPLES BASED ON POJK

Maybank Indonesia manages compliance risk and ensures the implementation of compliance culture in the Bank's activities, in line with OJK Regulation No. 46/POJK.03/2017 on the Implementation of Compliance Function of Commercial Banks. Compliance risk management is important due to the increasing complexity of the Bank's business activities in line with the development of information technology, globalisation, and financial market integration. In addition, the compliance function itself is one of the indicators in the implementation of Good Corporate Governance (GCG), which is also an important factor in assessing the Bank's health level. Therefore, Maybank Indonesia is committed to continuously implement compliance risk management based on the following compliance principles:

- a. Compliance starts at the top (Tone from the Top),
- b. Compliance is the responsibility of all parties,
- c. Compliance is carried out for the fulfilment of applicable laws and regulations.,
- d. Implementation of compliance to be carried out with competence and integrity in accordance with responsibilities,
- e. Stakeholder-oriented,
- f. Dedication to the Bank, and
- g. Problem-solving orientation.

COMPLIANCE FUNCTION

The Compliance Working Unit (SKK) is established as a separate unit, independent of the operational working units and free from the influence of other working units, and has direct access to the Director responsible for the Compliance Function. The Compliance Working Unit is established at the Bank's head office, but its scope covers all office networks and work units in the Bank.

In implementing the compliance program at PT Bank Maybank Indonesia Tbk, the Compliance Director is assisted by the Compliance Working Unit to ensure the Bank's compliance with Bank Indonesia ("BI") and Financial Services Authority ("OJK") Regulations and other applicable regulations and to monitor the fulfilment of commitments made by the Bank to the competent authorities.

The latest update of the organisational structure of the Directorate of Legal, Compliance, Corporate Secretary & Anti-Fraud is contained in Organisational Structure No.STO.2022.008 dated 30 May 2022 concerning the Organisational Structure of the Directorate of Legal, Compliance, Corporate Secretary & Anti-Fraud which, among others, is related to the adjustment of the structure of the Financial Crime Compliance and Anti-Fraud Unit.

DUTIES AND RESPONSIBILITIES

SKK functions to assist the Compliance Director in effectively managing compliance risks faced by the Bank, promoting the implementation of Compliance Culture across all levels of the organisation and business activities of the Bank and monitoring the fulfilment of commitments made to the competent authorities. Broadly speaking, the duties and responsibilities of the SKK are as follows:

DUTIES AND RESPONSIBILITIES OF SKK

- Responsible for establishing measures that support the creation of a culture of compliance in all business activities of the Bank and at all levels of the organization.
- Responsible for identifying, measuring, monitoring, and controlling the Bank's compliance risk.
- Responsible for assessing and/or evaluating the adequacy and suitability of policies, systems, and procedures owned by the Bank against the provisions of Bank Indonesia (BI), the Financial Services Authority (OJK) and other applicable laws and regulations, as well as recommending updates and improvements to policies, systems, and procedures based on regulatory developments.
- Act as a liaison officer with external parties, particularly regulators, in the conduct of audits as well as in other required communication and coordination activities.
- Act as a contact person in handling compliance issues, submitting applications for new product/service/activity licenses, and fulfilling the Bank's commitments to BI and OJK.
- Responsible for providing advice to business and support work units in an effort to fulfil regulatory requirements and compliance.
- Responsible as coordinator of the functions/duties of the Integrated Compliance Working Unit (SKKT) in the Maybank Indonesia Financial Conglomeration (MIFC).
- Responsible for preparing the Compliance Function Implementation Report and other reports necessary for management to understand the Bank's position in the regulatory environment.
- Ensure that the policies, provisions, systems, and procedures, as well as business activities carried out by the Bank are in accordance with the provisions of OJK, BI, and statutory provisions.
- Ensure the Bank's compliance with commitments made by the Bank to OJK, BI, and/or other authorized supervisory authorities.
- Conduct monitoring and examination processes to identify potential compliance risks in work units and branch offices in order to improve compliance culture.
- Improving the culture of compliance in all operational activities of the Bank by conducting Focus Group Discussions (FGDs) and organizing training/refreshment programs on applicable regulations.

IMPLEMENTATION OF COMPLIANCE ACTIVITIES AND EVENTS IN 2025

Throughout 2025, the Compliance Work Unit has carried out a number of activities to support and improve the Compliance Culture bank wide at all levels of the organisation, including the following:

1. Reviewing draft policies, provisions, systems, and procedures to ensure that the draft policies, provisions, systems, and procedures are in accordance with the provisions of the Financial Services Authority, Bank Indonesia, and other relevant laws and regulations.
2. Providing recommendations for updating and improving the Bank's policies, provisions, systems, and procedures based on a gap analysis of new regulation issued by the Financial Services Authority, Bank Indonesia, and other laws and regulations.
3. Initiate and provide advisory support on the implementation of systems and reporting related to compliance with regulatory requirements.
4. Optimising the use of the LCCA Site as a means to provide advisory, carry out monitoring activities on the fulfilment of newly issued Regulatory provisions (regulatory monitoring), carry out Compliance Plan Self-Assessment (CPSA) activities, and serve as a repository for the FCC Database, Legal, Notary lists and others.
5. Review and update significant training materials and refreshment training delivered by the Compliance Work Unit, ensuring that they are in line with the latest Regulatory provisions.
6. Monitor compliance risks across all work unit lines and submit the results in a compliance risk profile report.
7. Conduct compliance testing of Work Units and/or Branch Offices in accordance with the Compliance work plan in order to ensure that understanding and implementation of work procedures are in accordance with Regulatory provisions.
8. Involve Compliance Work Unit employees in internal and external training in order to improve employee understanding, competence, and capability.

9. In order to improve the compliance culture, which is part of the corporate culture, it is necessary to carry out activities/programs that can improve Compliance Awareness, including by conducting socialisation to employees in the Work Unit and/or Branch Office regarding Compliance Awareness and/or other Banking Regulations.
10. Monitor and analyse the findings of the audit results conducted by the Regulator and periodically submit follow-up reports on the Bank's commitment to the Regulator, as well as coordinate with related work units if there is a change in the Bank's commitment to the Regulator.

COMPLIANCE ACTIVITY 2025

No	Compliance Activity 2025	
1.	Compliance Advisory	5,598
2.	Bank Policy Review	577
3.	Compliance testing	KC: 62 KP: 11
4.	Training/Socialization conducted by Compliance	89

COMPLIANCE INDICATOR 2025

Capital Adequacy Ratio (CAR – credit risk, market risk, and operational risk) above the minimum required by the regulator.

2. There were no exceedances or violations of the provisions of the legal Lending Limit (LLL) during 2025.
3. Net Non-Performing Loan (NPL) does not violate the maximum limit of 3%.
4. Statutory Reserves (GWM) and Foreign Currency Reserves do not violate the minimum limit requirements of the Regulator.
5. Net Open Position (on- and off-balance sheet) does not violate the maximum limit of 20%.
6. The self-assessment of Bank's Soundness Level as of 2025 is Composite Rating 2, which reflects the Bank's generally healthy condition so that it is considered capable of facing significant negative influences from changes in business conditions and other external factors, based on the results of the OJK assessment, the Bank's Soundness Level for the December 2023 period is Composite Rating
7. Commitments to external parties can generally be fulfilled well.

ADMINISTRATIVE SANCTIONS

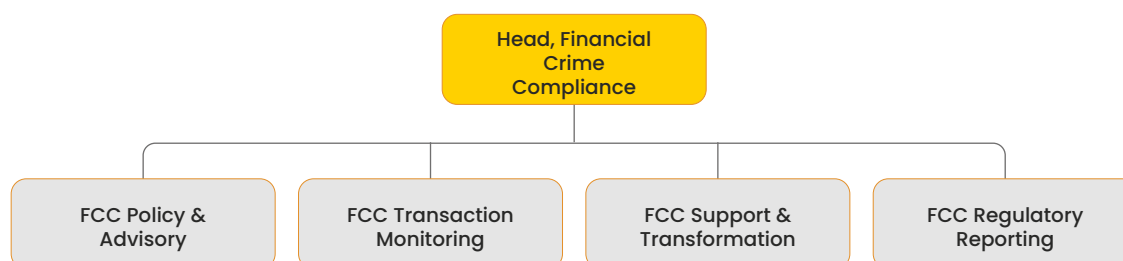
During 2025, there were no material administrative sanctions imposed on the Bank, members of the Board of Commissioners and members of the Board of Directors, by the Financial Services Authority or other authorities that affecting the continuity of Maybank Indonesia's business or sanctions affecting the Bank's Management.

IMPLEMENTATION OF THE ANTI-MONEY LAUNDERING PROGRAM, COUNTER-TERRORISM FINANCING, **AND PREVENTION OF THE FINANCING OF WEAPONS OF MASS DESTRUCTION PROLIFERATION PROGRAM (AML, CFT & CPF)**

HEAD OF FINANCIAL CRIME COMPLIANCE PROFILE

Financial Crime Compliance Head is Rika. Further details of the FCC Head is included in the Executive Officer Profiles Section.

FINANCIAL CRIME COMPLIANCE ORGANISATIONAL STRUCTURE



In order to effectively ensure Bank's compliance with the Anti-Money Laundering, Counter Financing of Terrorism, and Prevention of Financing of Proliferation of Weapons of Mass Destruction (AML, CFT & CPF) program, Maybank Indonesia has established a dedicated Financial Crime Compliance (FCC) Unit. The establishment of this unit is in accordance with Financial Services Authority Regulation Number 8 of 2023 concerning the Implementation of Anti-Money Laundering, Prevention of Terrorism Financing, and Prevention of Financing for the Proliferation of Weapons of Mass Destruction in the Financial Services Sector, as well as Financial Services Authority Circular Letter No. 32/SEOJK.03/2017 concerning the Implementation of Anti-Money Laundering and Terrorism Prevention Programs in the Banking Sector, along with related regulations issued by regulators and the government.

IMPLEMENTATION OF AML, CFT & CPF PROGRAM

Maybank Indonesia implements AML, CFT & CPF Program in accordance with applicable regulations, which includes:

1. Board of Directors and the Board of Commissioners active oversight on Maybank Indonesia's AML, CFT & CPF Program, among others, is as follows:
 - a. Conducting discussions related to the implementation of AML, CFT & CPF Program through committee, including Board of Directors, Board of Commissioners, Risk Management Committee, Risk Oversight Committee and Integrated Risk Management Committee.
 - b. Approving the AML, CFT & CPF Program Policy in accordance with applicable regulations.
 - c. Approving system development initiatives to support the implementation of AML, CFT & CPF Program.
 - d. Approval of Suspicious Transaction Report by the Compliance Director before it is reported to regulator (PPATK)

2. The FCC work unit conducts activities related to AML, CFT & CPF policies and procedures on an ongoing basis in accordance with the latest regulations from OJK and PPATK Regulators, among others:
 - a. Issuing internal policies and procedures supporting the implementation of AML, CFT & CPF Program to ensure that the Bank's operations are in accordance with the prevailing rules and regulations.
 - b. Conduct reviews and provide advisory related to policies and procedures of other work units so that they are in line with the implementation of the AML, CFT & CPF Program Policy.
 - c. Provide recommendations and input to branch and business units regarding the implementation of AML, CFT & CPF Program.
 3. The effective internal control activities and monitoring of the AML, CFT & CPF Program in the Bank, among others, is carried out through the following:
 - a. Monitoring of AML, CFT & CPF Program implementation activities within Maybank financial conglomeration.
 - b. Monitoring of AML, CFT & CPF Program implementation activities in overseas branches.
 - c. Audit on the implementation of AML, CFT & CPF is conducted by Internal Audit.
 4. Implementation of management information system (MIS) initiatives to support the AML, CFT & CPF Program that have been completed and are ongoing, including the following:
 - a. System development related to the customer screening process, customer AML, CFT & CPF risk assessment, and a system to monitor customer transactions.
 - b. System development to support the AML, CFT & CPF reporting process through the goAML PPATK system.
 - c. Development of a system to support the implementation of Sanctions provisions, including a system for screening dual-use of goods to prevent terrorism and proliferation of weapons of mass destruction.
 - d. Development of tools to automate the KYC Review/ Customer Data monitoring process conducted by branches.
 - e. Maintaining AML, CFT & CPF database including PEP database, OFAC list, UN Terrorist list, List of Suspected Terrorists and Terrorist Organisations (DTTOT), Proliferation list (DPPSPM), and other AML, CFT & CPF and Sanctions Program lists.
 - f. Use of the LCCA Portal as a means of centralising all inquiries from branch and business units at the Head Office to FCC Working Unit in order to facilitate monitoring of follow-up on the questions asked and can be a reference for other teams who will ask questions on the same topic so that there is no need to ask questions repeatedly to the FCC Work Unit.
 5. In an effort to prevent Maybank Indonesia from being used for money laundering, terrorism financing and/or proliferation financing activities, increased awareness is vital part of the AML, CFT & CPF Program. As such, the Bank has conducted the following training activities:
 - a. Providing training through face-to-face training, e-learning modules and online training to employees, including AML, CFT & CPF training as part of the new employee induction program.
 - b. Launched role specific training for certain work units that play an important role in the implementation of the AML, CFT & CPF program with advanced level material conducted by the FCC Work Unit.
 - c. Implementation of AML, CFT & CPF related training to the FCC team in an effort to improve the capability of FCC staff, in coordination with BCCO CFS/GB.
 - d. Awareness campaign videos, tutorials and education on APU PPT PPPSPM topic in collaboration with the HCTMOL work unit.
 - e. APU PPT PPPSPM training for all levels of Directors and Commissioners of Maybank Indonesia and companies within the conglomerate with external resource persons.
 - f. Awareness of different educational topics on APU PPT PPPSPM
- Bank's AML, CFT & CPF Program also includes supporting law enforcement in combating money laundering and terrorism financing, among others, following up on correspondences with law enforcement officials and regulator (PPATK/OJK) relating to cases of money laundering and terrorism financing and/or proliferation financing.
- PPATK has published the Financial Integrity Rating on Money Laundering/Terrorist Financing (FIR) assessment result for all banks, including Maybank Indonesia. FIR is an assessment to measure the level of commitment of the Reporting Party in supporting PPATK and law enforcement officials in tracing financial transactions related to indications of criminal acts of money laundering (TPPU) and criminal acts of terrorism financing (TPPT) and the level of implementation and compliance with AML, CFT & CPF reporting governance. In 2024, the FIR score obtained by the Bank from PPATK was 9.06 (Very Good). The score obtained by Maybank has improved from the previous year's FIR assessment.

WHISTLEBLOWING SYSTEM AND ANTI FRAUD

The Whistleblowing System policy is a key element in maintaining the Bank's integrity to improve the Bank's transparency and combat practices that could damage the Bank's activities and reputation. Maybank Indonesia is committed to implement GCG principles in the Bank's operations to support business sustainability in accordance with the Bank's vision and mission. Fraudulent practices are contrary to GCG principles, therefore the Bank has taken steps in order to prevent fraud and other violations.

In the event that employees have identified or found any indications of violation or fraud act that are detrimental or potentially detrimental to the Bank, employees are required to submit reports through the Whistleblowing System.

Aside from the employees, third parties are also eligible to submit reports through Whistleblowing System.

WHISTLEBLOWING REPORTS SUBMISSION MECHANISM

Employees or third parties who are aware of indications of violation or fraud act, can submit the Whistleblowing reports through the following media:

Reporting Tools	Media Whistleblowing
E-mail	WhistleBlowing@maybank.co.id
Short Message Service	0811 1930 1000
Instant Messaging App - WhatsApp	0811 1930 1000
Toll Free Phone	0800 1503034

WHISTLEBLOWER PROTECTION

The Bank's Whistleblowing Policy applies to all employees, customers and debtors, other parties that provide services to the Bank, including consultants, vendors, contractors, and other service providers. Every report submitted through the Whistleblowing reporting media will be documented and followed-up.

All Whistleblowing reports will be protected for its confidentiality by the Bank. If the Whistleblower provides his/her identity clearly, the Whistleblower has the right to obtain information regarding the follow-up status of his/her report.

PARTIES THAT MANAGE WHISTLEBLOWING REPORTS

In carrying out its functions and supervision, the Board of Commissioners and the Board of Directors have appointed Head, AntiFraud and Head, Employee Relations & Health Safety as parties who manage, administer and evaluate each of the Whistleblowing report.

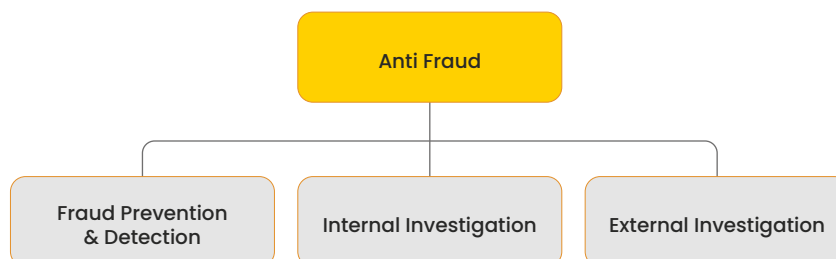
DIRECT REPORTING LINES TO THE BOARD OF COMMISSIONERS AND BOARD OF DIRECTORS REGARDING WHISTLEBLOWING ACTIVITIES AND WHISTLEBLOWER REPORTS HANDLING.

The Bank has established an Investigation & Whistleblowing Governance Committee (IWBGC) with purpose to ensure execution of investigation and follow up of whistleblowing reports are conducted with adequate attention, independence and remedial action (where necessary).

During 2025, IWBGC has held meetings on 9 January, 7 May, 17 July, and 15 October 2025. The composition of IWBGC members as of 31 December 2025 are as follow:

No.	Name	Title	Position
1.	Putut Eko Bayuseno	Independent Commissioner	Chairperson and Member
2.	Hendar	Independent Commissioner	Alternate Chairperson and Member
3.	Marina R Tusin	Independent Commissioner	Member
4.	Yessika Effendi	Director, Legal, Compliance, Corporate Secretary and Anti Fraud	Member
5.	Irvandi Ferizal	Director, Human Capital	Member
6.	Effendi	Director, Risk Management	Member

Organisational Structure of Anti Fraud Work Unit



WHISTLEBLOWING REPORT IN 2025

In 2025, there were 39 Whistleblowing reports that have been received and followed up with the following details:

Type of Whistleblowing Report Indication	2025	2024
a. Code of Ethics	39	29
b. Violation of Law & Regulation	-	-
c. Fraud	-	1
NUMBER OF WHISTLEBLOWING REPORTS	39	30

SANCTIONS AND FOLLOW-UP ON FRAUD CASES IN 2025

Throughout 2025, the Bank has imposed sanctions on party/perpetrator who has been proven has committed violations as stipulated in the Board of Directors' Regulation on Employee Discipline Development Measures and Collective Labor Agreement (CLA) and refers to the applicable laws and regulations.

IMPLEMENTATION OF FRAUD PREVENTION STRATEGY IN 2025

Throughout 2025, Maybank Indonesia has consistently conducted fraud prevention and detection activities, investigation, reporting and procedures to impose sanctions towards fraudsters, as well as evaluation and follow-up for improvements that required in order to prevent the potential of similar fraud incidents in the future. The details have been reported through Anti Fraud Strategies Implementation Report to the Board of Directors and Commissioners. The Bank has also anticipated the risk of fraud incidents that comes from internal and external parties. The Management has conducted follow-ups and improvements as well as strengthened the internal control system.

INTERNAL FRAUD

Internal fraud is fraud committed by members of the Board of Directors, the Board of Commissioners, the Supervisory Board (SPS), permanent, honorary and/or outsourced employees. The definition of fraud is in accordance with the Financial Services Authority Regulation concerning the implementation of anti-fraud strategies for Financial Services Institutions. The nominal value of internal fraud that exceeds IDR 100,000,000.00 (one hundred million rupiah) shall be disclosed.

Disclosures regarding internal fraud are shown in the Internal Fraud Table below:

Internal Fraud in 1 Year	Cases Committed by					
	Members of the Board of Directors, Members of the Board of Commissioners, and Members of the DPS		Permanent Employee		Honorary and Outsourced Employees	
	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year
Total Fraud	0	0	5	7	0	0
Settled	0	0	5	7	0	0
In internal settlement proses	0	0	0	0	0	0
No settlement has been attempted	0	0	0	0	0	0
Followed up through legal process	0	0	1	1	0	0

LEGAL ISSUES

Throughout 2025, there were several civil case and criminal case faced by Maybank Indonesia at all levels of the jurisdiction. Therefore, the Bank analysis the legal risks faced, legal analysis is carried out based on various parameters, the results of monthly legal risk evaluation basis as part of legal risk management as part of risk management.

Maybank as Defendant/Reported Party

(satuan)

Legal Issues	Total	
	Civil	Criminal
Has been completed (final and binding)	60	0
on litigation process	75	36
TOTAL	135	36

Notes:

- For civil cases, there are 47 new cases until December 2025.
- For Criminal Cases, there are 3 new cases until December 2025.

Maybank as the Plaintiff/Applicant/ Reporting Party

(Unit)

No.	Legal Issues	Total	
		Civil	Criminal
1.	Cases related to Home Mortgage (KPR)		
	Has been completed (final and binding)	-	-
	on litigation process	-	-
	TOTAL	-	-
2.	Cases related to the provision of other credits		
	Has been completed (final and binding)	-	-
	on litigation process	1	14
	Total	1	14
3.	Bankruptcy and PKPU/Suspension Payment Obligation Cases		
	Has been completed (final and binding)	-	-
	on litigation process	9	-
	Total	9	-
4.	Other Cases		
	Has been completed (final and binding)	-	-
	on litigation process	-	15
	TOTAL	-	15

MATERIAL CASES AGAINST MAYBANK INDONESIA

During 2025, cases faced by Maybank Indonesia mostly involving challenge to enforcement of collaterals. In the event there will be court award which are not favouring Maybank, it shall not result material impact to financial condition or business continuity to the Bank. The database containing entire list of cases against Maybank is monitored and evaluated by Litigation Division. Litigation Division under Corporate Legal & Litigation Group work units in the organisational structure of the Director in charge of the Compliance function.

Important Cases faced by Maybank Indonesia and Subsidiaries of Maybank Indonesia							
Legal cases currently faced by the company/ subsidiaries/ members of the Board of Directors/ members of the Board of Commissioners in office (during the period of 2023); Case value >Rp 10 billion		Parties Involved		Subject Matter/ Claim	Settlement Status	Impact on Company's Condition	Nominal value of claims/ lawsuits
		Plaintiff	Defendant				
1	Unlawful Act Lawsuit filed by the Debtor jointly with the Collateral Owners (PT PK, HJ, BH, FP, and ABK)	Debtor Collateral Owner	Maybank Indonesia Auction Officer Auction Winner Private Auction Office Land Office	The lawsuit is filed by the Debtor and the collateral owner concerning their objection that Maybank did not provide credit restructuring to the Debtor and subsequently conducted an auction of the collateral, which was awarded to the Auction Winner.	District Court	Not significant	-
2	Unlawful Act Lawsuit filed by the Passive Partner of the Debtor, CV S.	Passive Partner of the Debtor CV S	Maybank Indonesia Active Partner of the Debtor CV S	The lawsuit is filed by the Passive Partner of the Debtor concerning the reduction in the value of the Bank Guarantee.	District Court	Not significant	-
3	Breach of Contract Lawsuit filed by the Heirs of Ex - Debtor (SAB	Heirs of Ex - Debtor	Maybank Syariah Indonesia Maybank Indonesia Insurance Company Cession Buyer (Cessionary)	The lawsuit is filed by the former Debtor in relation to objections to the cession process. The plaintiff also sought to pursue an insurance claim; however, such claim could not be made as the applicable time limit had lapsed..	District Court	Not significant	-
4	Unlawful Act Lawsuit filed by the Business Partner of Debtor RS	Business Partner of Debtor RS	Debtor Debtor's Wife Employees Maybank Indonesia	The lawsuit is filed by the business partner of Debtor RS in relation to business losses allegedly suffered as a result of the Debtor's actions, where the business partner claims that the Bank participated in concealing the Debtor's misconduct.	Supreme Court	Not significant	-

Important Cases faced by Maybank Indonesia and Subsidiaries of Maybank Indonesia

Legal cases currently faced by the company/ subsidiaries/ members of the Board of Directors/ members of the Board of Commissioners in office (during the period of 2023); Case value >Rp 10 billion		Parties Involved		Subject Matter/ Claim	Settlement Status	Impact on Company's Condition	Nominal value of claims/ lawsuits
		Plaintiff	Defendant				
5	Unlawful Act Lawsuit filed by the Debtor jointly with the Collateral Owners (PT PK, HJ, BH, FP, and ABK)	Debtor Collateral Owner	Maybank Indonesia Auction Officer Auction Winner Private Auction Office Land Office	The lawsuit is filed by the Debtor and the collateral owner concerning their objection that Maybank did not provide credit restructuring to the Debtor and subsequently conducted an auction of the collateral, which was awarded to the Auction Winner	he Panel of Judges of the Supreme Court has rendered a decision rejecting the cassation appeal filed by	Not significant	-
6	A lawsuit for unlawful acts filed by a third party against former debtor PT. PG	Third Parties	Former Debtor Notary Notary Collateral Owner Office Land Office Other Bank Maybank Indonesia Heirs of Former Commissioner Heirs of Former Commissioner	Third party lawsuit against the Ex - Debtor regarding collateral assets which were taken over to the Ex - Debtor without the consent of the heirs of the collateral owner.	The Supreme Court	Not significant	-

MATERIAL CASES FACED BY CURRENT MEMBERS OF THE BOARD OF COMMISSIONERS AND THE BOARD OF DIRECTORS

Throughout 2025, none of the members of the Board of Commissioners or the Board of Directors of Maybank Indonesia were implicated in any civil and/or criminal cases.

IMPACT OF LEGAL CASES ON MAYBANK INDONESIA AND ITS SUBSIDIARIES

All legal issues faced by Maybank Indonesia and its Subsidiaries throughout 2025 did not have a material impact on the position and business continuity of Maybank Indonesia and its Subsidiaries.

LEGAL ISSUES/LITIGATION (WOM FINANCE)

Throughout 2025, WOM Finance encountered various civil, industrial relations, and criminal disputes or lawsuits across all levels of the judiciary as part of its business operations.

WOM Finance as Defendant/Reportee

Legal Issues	Total	
	Civil/PHI	Criminal
Has been completed (has permanent legal force)	30	0
In the settlement process	23	0
TOTAL	53	0

Details of WOM Finance's information as the respondent/reported party are as follows:

- A. Civil Case Lawsuit as many as 48 (fourty eight), namely:
1. 27 (twenty seven) have been FINISHED and Inkracht in 2025 consisting of:
 - a. 2 (two) Civil Case in 2023
 - b. 12 (twelve) Civil Cases in 2024
 - c. 13 (thirteen) Civil Cases in 2025
 2. 21 (twenty one) still in process in 2025 consist of:
 - a. 21 (twenty one) Civil Cases in 2025
- B. Special Civil Cases/PHI as many as 5 (five), namely:
1. 3 (three) have been FINISHED and Inkracht in 2025 consisting of:
 - a. 2 (two) PHI cases in 2024
 - b. 1 (one) PHI cases in 2025
 2. 2 (two) still in process in 2025 consist of:
 - a. 2 (two) PHI cases in 2025

WOM Finance as Plaintiff/Reporting Party

Legal Issues	Total	
	Civil/PHI	Criminal
Has been completed (has permanent legal force)	103	5
In the settlement process	11	5
TOTAL	114	10

Details of WOM Finance's information as Plaintiff/Reporting Party are as follows:

- A. Civil Case Suit as many as 114 (one hundred fourteen), namely:
1. 103 (one hundred three) have been FINISHED and Inkracht in 2025 consisting of:
 - a. 13 (thirteen) Civil Cases in 2024
 - b. 90 (ninety) Civil Cases in 2025
 2. 11 (eleven) still in process in 2025 consist of:
 - a. 11 (eleven) Civil Cases in 2025
- B. 10 (ten) Criminal Cases, namely:
1. 5 (five) have been FINISHED and Inkracht in 2025 consisting of:
 - a. 5 (five) Criminal Cases in 2025
 2. 5 (five) still in process in 2025 consist of:
 - a. 5 (five) Criminal Cases in 2025

Important Cases Faced by Current Members of the Board of Commissioners and Board of Directors

Throughout 2025, no members of the Board of Commissioners or the Board of Directors of WOM Finance have been implicated in any important civil and/or criminal cases, as members of the Board of Directors or members of the Board of Commissioners of WOM Finance.

Important Cases Faced by WOM Finance

During 2025, there were no cases that were categorised as important/material and/or that could affect Maybank Indonesia's performance faced by WOM Finance.

LEGAL ISSUES/LITIGATION (MIF)

Throughout 2025, while conducting its business operations, MIF encountered various civil and criminal disputes or lawsuits. At all levels of the judiciary, MIF conducts an analysis of the legal risks encountered, evaluating them based on diverse parameters. This includes monthly assessments of legal risk, integral to comprehensive risk management practices.

MIF as Defendant/Reportee

Legal Issues	Total	
	Civil	Criminal
Has been completed (has permanent legal force)	7	4
In the settlement process	5	11
TOTAL	12	15

Notes:

- Civil Cases:
 - 7 new cases until December 2025
 - 12 cases have not been completed in 2025
- Criminal Cases:
 - 36 new cases until December 2025
 - 57 cases have not been completed in 2025

MIF as Plaintiff/Reporting Party

Legal Issues	Total	
	Civil	Criminal
Has been completed (has permanent legal force)	1	4
In the settlement process	7	46
TOTAL	8	50

Important Cases Faced by Current Members of the Board of Commissioners and Directors

Throughout 2025, none of the members of the Board of Commissioners and the Board of Directors of MIF were involved in any civil and/or criminal cases.

Important Matters Faced by the MIF

During 2025, there were no cases that were categorised as important/material and/or that could affect Maybank's performance faced by PT Maybank Indonesia Finance.

TAXATION MANAGEMENT AND CONTROL

Tax management and control is one of the major pillars of the Bank's sustainability and stakeholder trust. Maybank Indonesia, as a corporate entity, is subject to complex tax regulations. Maybank Indonesia can ensure operational reliability and legal compliance by using a targeted approach.

In terms of tax management and control, Maybank Indonesia has defined taxation policies and procedures that include guidelines related to tax reporting, fulfilment of tax obligations, and tax risk management. Furthermore, the deployment of Information Technology systems helps

Maybank Indonesia maintain an accurate tax recording and reporting system, as well as ensuring consistency and compliance with tax regulations and related recording rules and regulations.

TAX DISPUTES

Maybank Indonesia is not involved in any tax dispute or litigation, either before the competent tax court and/or other competent authorities in Indonesia or outside the court based on applicable taxation laws and regulations, that may have a material negative impact on the Company's business activities and operations.

INTERNAL AUDIT UNIT

The Internal Audit Unit (SKAI) carries out the internal audit function independently and objectively by conducting a review of the effectiveness of internal control performed by the operational working units in accordance with the scope of the audit/assurance as well as advisory assignment. SKAI also plays an active role in supporting the Bank's efforts to continuously enhance the company's control environment in maintaining the soundness and qualified of business growth.

INTERNAL AUDIT CHARTER

In carrying out its duties and responsibilities, SKAI refers to the Internal Audit Charter which is periodically reviewed and updated. The charter is also a form of compliance with the Financial Services Authority Regulation (POJK) No. 01/ POJK.03/2019 dated 29 January 2019 concerning the Implementation of the Internal Audit Function in Commercial Banks, as well as OJK Regulation No. 56/ POJK.04/2015 dated 23 December 2015 concerning the Establishment and Guidelines for Preparing an Internal Audit Unit Charter, and the Implementation of Internal Audit Professional Standards.

The Internal Audit Charter is a formal statement that confirms the vision and mission, position and independence, accountability, authority, qualifications and code of ethics of internal auditors, independence and objectivity, duties and responsibilities and scope of SKAI. The Internal Audit Charter has been updated and approved by the Board of Commissioners with recommendations from the Audit Committee, and was determined by the President Director in December 2025 and has been published on the Bank's website.

APPOINTMENT AND DISMISSAL THE HEAD OF SKAI

The Head of SKAI or professionally called as Chief Audit Executive (CAE) is appointed and dismissed by the President Director after obtaining approval from the Board of Commissioners by considering the recommendations of the Audit Committee. The appointment and dismissal of the Head of SKAI is reported to the regulator within 10 working days after the effective date. The Head of SKAI directly reports to the President Director, and has direct communication with the Board of Commissioners through the Audit Committee.

THE HEAD OF SKAI PROFILE

• NAME OF THE HEAD OF SKAI

Hariseno Acharyama

• POSITION HISTORY

Legal Basis for Appointment:

Appointed since 1 May 2019 in accordance with Decree No. SK.PERS.2019.0857/DIR HC on the Appointment of

The Head of Internal Audit Working Unit (SKAI) and has been reported to the Financial Services Authority (OJK).

Professional Experience and Time Period:

Hariseno joined PT Bank Maybank Indonesia Tbk (MBI) since 2015 with about 23 years of experience in the banking industry including almost 3 years at KPMG. Prior to being appointed as Head of SKAI in 2019, he served as Head of Credit & Treasury Audit Division at MBI. His previous work experience includes heading several internal control functions, such as Enterprise Risk Management Group Head at Bank Sahabat Sampoerna, Compliance Risk Advisory Head at Bank ANZ Indonesia, SKAI Quality Assurance Head at Bank Commonwealth Indonesia, as well as being a project stream leader on several projects handled by KPMG Indonesia-Siddharta Consulting (Risk Advisory Services Division).

THE HEAD OF SKAI EDUCATION AND TRAINING 2025

Head of SKAI hold Bachelor in Mathematic Science from Bandung Institute of Technology, Bachelor in Civil Engineering from Parahyangan Catholic University, and Master in Finance Management from University of Krisnadipayana. He also fellows several professional certifications in internal auditing, risk management, credit, and sharia i.e. Qualified Internal Auditor (QIA), Certification in Risk Management Assurance (CRMA), Risk Management Certification Level 7, Credit Skills Accreditation, Associate Qualification in Islamic Finance (AQIF) Certification.

The relevant education and/or training attended by the Head of SKAI during 2025 are as follows:

No	Name of Education and/or Training
1	MyTAIF Associate Qualification in Islamic Finance (AQIF)
2	Asian Confederation of Institutes of Internal Auditors (ACIIA) Conference 2025
3	Maybank Sustainability Practitioner Certification (MSPC) - White Belt
4	National Seminar of Internal Audit (SNIA) 2025
5	Leaders Bootcamp 2025
6	Job Evaluation Workshop
7	Personal Data Protection (PDP) and PDP Audit Procedure
8	Training for Internal Auditor
9	Bionic TIGER SKAI
10	Refresher Training Risk Management Certification Level 7

In recent years, the Head of SKAI has also been active as a panelist/moderator in several national conference organised by internal audit professional associations. Further, currently the Head of SKAI is voluntarily active as one of the Board Member at Ikatan Audit Intern Bank (IAIB) and Board Member at the Dewan Sertifikasi Qualified Internal Auditor (DS-QIA).

NUMBER OF EMPLOYEES, TRAINING AND PROFESSIONAL CERTIFICATION OF SKAI AUDITORS

As of 31 December 2025, the number of staff at SKAI are 83 personnel. Collectively, SKAI is supported by adequate human resources which have competencies in various audit fields.

SKAI team have various professional certifications with details as follows:

No	Certification	Number of Auditor
1	Risk Management Certification Level 4	7
2	Risk Management Certification Level 5	5
3	Risk Management Certification Level 6	1
4	Risk Management Certification Level 7	1
5	Qualified Internal Auditor (QIA)	8
6	Certified Information Systems Auditor (CISA)	10
7	Certified Information Security Manager (CISM)	1
8	Credit Skills Accreditation (CSA) – OMEGA	7
9	Certification in Risk Management Assurance (CRMA)	1
10	Bank Internal Audit Certification – Supervisor Level	3
11	Bank Internal Audit Certification – Auditor Level	1
12	Certified Fraud Examiner (CFE)	2
13	ISO 27001 Certification	5
14	Tax Brevet A & B	2
15	Certified in Risk and Information Systems Control (CRISC)	1
16	Environmental, Social and Governance (ESG) Certification	6
17	ASEAN – Associate Qualification in Islamic Finance (AQIF) Certification	1

Information regarding the formal educational qualifications of internal auditors in SKAI, the information is as follows:

No	Education Level	Number of Auditor
1	Postgraduate	16
2	Bachelor	62
3	Diploma	5

SKAI continuously develops the competencies of auditors to enhance their insights. Further, development of auditor's and expertise to support internal audit activities. The auditors participate in external, internal (in-house) and e-learning training programs competencies are also carried out through sharing sessions with Group Audit Malayan Banking Bhd (MBB).

In 2025, trainings attended by the SKAI team among others are as follows:

No	Training	Number of Participants	Learning Hours per Participants
External Training			
1	IDEA Data Analytics Level 1 Training	2	16
2	Audit Legal	2	8
3	Workshop Implementasi Internal Control Over Financial Reporting (ICOFR)	2	16
4	Training of Internal Control Over Financial Reporting (ICOFR) for Banking: Enhance Internal Control Effectiveness	2	8
5	Asian Confederation of Institutes of Internal Auditors (ACIIA) Conference 2025	3	16
6	National Seminar of Internal Audit (SNIA) 2025: What's Driving Change to Stay Ahead of The Curve of the for Internal Auditor in the Coming Years	1	16
7	CISA (Certified Information Systems Auditor): An APMG/ISACA Accredited Course	2	35
8	CISA (Certified Information Systems Auditor): An APMG/ISACA Accredited Course	3	84
9	CFE Exam Preparation Training	2	40
10	Role and Responsibility of Internal Audit in the Personal Data Protection (PDP)	2	8
11	Transformasi Digital: Technology Innovation Trend in the Financial Sector	18	3
12	Imbost Your Spirit: Cultivating Positivity for a Balanced and Fulfilling life	14	3
13	Sustainability Accounting and Reporting in the Financial Services	16	3
14	Generative AI Transformation: Chance of Generative Engine Optimization (GEO) in Shifting Domination of Search Engine Optimization (SEO)	10	3

No	Training	Number of Participants	Learning Hours per Participants
15	Risk Appetite and Risk Culture: Main Pillar in Strengthening Risk Management in the Financial Sector	10	3
16	The Role of Digital Forensic in Handling and Disclosing Financial Crimes	17	3
Training with Group MBB			
17	Environmental, Social and Governance (ESG) Certificate: Internal Auditing for Sustainable Organizations	3	16
18	MyTAIF Associate Qualification in Islamic Finance (AQIF)	1	40
19	Developing AI Agents for Workflow Automation Brown Bag Session	17	4
20	Anti-Money Laundering / Countering Financing of Terrorism – “AMLCFT and Anti-Bribery and Corruption – “AB&C”	71	5
21	Audit Boot Camp on Fundamental Audit for New Joiners	1	16
22	Specialist Module – Financial Crime Compliance for Maybank Group Audit (MGA)	2	8

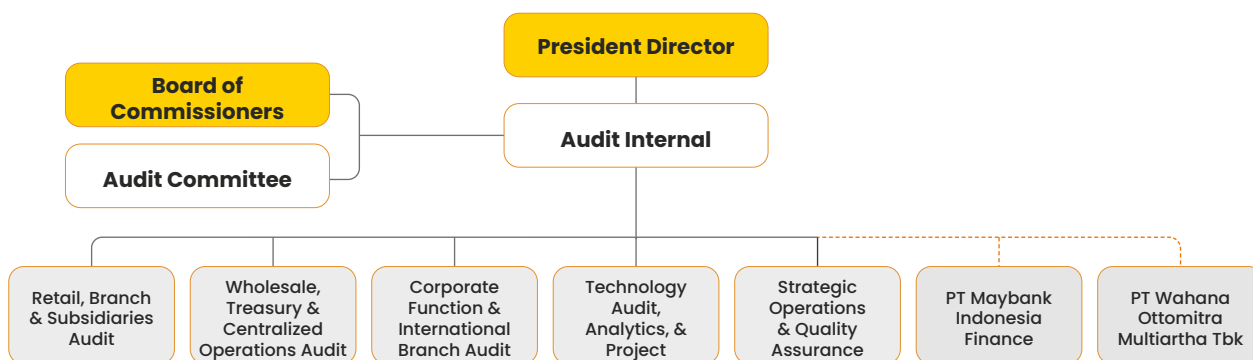
No	Training	Number of Participants	Learning Hours per Participants
Internal Training			
23	Job Evaluation Workshop	1	3
24	Refreshment Internal Audit ISO 27001	14	3
25	Personal Data Protection (PDP) & PDP Audit Procedure	79	4
26	Bionic Tiger SKAI	81	8
27	Manager as Coach	6	8
28	Training for Internal Auditor	74	8
29	Creative & Innovations	5	8
30	Effective Communication Skill	4	8

STRUCTURE AND POSITION OF THE SKAI

Based on the Organisational Structure of the Internal Audit Unit (SKAI) No. STO.2020.03 dated 19 February 2020 which applied since 1 March 2020, SKAI directly reports to the President Director and has direct communication to the Board of Commissioners through the Audit Committee. The SKAI Organisational Structure includes five Audit Divisions, as follow:

1. Retail, Branch & Subsidiaries Audit (RBS)
2. Wholesale, Treasury & Centralised Operations Audit (WTO)
3. Corporate Function & International Branch Audit (CFI)
4. Technology Audit, Analytics & Project (TAP)
5. Strategic Operations & Quality Assurance (SOQ)

SKAI MBI also provides guidance and supervision to the internal audit function at subsidiaries, i.e. PT Maybank Indonesia Finance (MIF) and PT Wahana Ottomitra Multiartha Tbk (WOM Finance).



SKAI DUTIES AND RESPONSIBILITIES

As stated in the Internal Audit Charter, the duties and responsibilities of Head of SKAI MBI are as follows:

- a. Develop a risk-based annual audit plan (AAP) by taking into consideration the Bank's business expansion plan as well as inputs from Board of Directors (BOD) as well as the Sharia Supervisory Board and Board of Commissioners (BOC) through Audit Committee, and submit the AAP to the BOC with recommendation from Audit Committee for approval.
- b. Ensure the AAP remains agile and relevant where pertinent changes are made timely in consideration of the emerging risks from the rapid changes in the business, risks, operations, programs, systems and controls, and in response to the requests from the regulators, BOC/Audit Committee and Management. Such changes are to be communicated to the BOC for the approval supported with Audit Committee recommendation.
- c. Communicate the Internal Audit activity's plan and resource requirements, including significant interim changes as well as the impact of resource limitation (if any) to BOD and the BOC through Audit Committee.
- d. Ensure Internal Audit engagements are performed, documented, and communicated in accordance with the Global Internal Audit Standard (GIAS).
- e. Communicate the results of Internal Audit's reviews to BOD and the BOC through Audit Committee. The communication may include Management's response and corrective action taken or to be taken to address the control weaknesses, including the root causes within the committed timeline.
- f. Ensure the Internal Audit function collectively possesses or obtains the knowledge, skills, and other competencies and qualifications needed to meet the requirements of the GIAS and fulfil the Internal Audit's Mandate.
- g. Identify and consider trends and emerging issues which may significantly impact the Bank and communicate to BOD and the BOC through Audit Committee.
- h. Consider emerging trends and successful practices in internal auditing.
- i. Establish and ensure adherence to methodologies designed to guide the Internal Audit function.
- j. Ensure adherence to the relevant Bank policies and procedures unless such policies and procedures conflict with the Internal Audit Charter or the GIAS. Any such conflicts will be resolved or documented and communicated to BOD and the BOC through Audit Committee.
- k. Coordinate activities and consider relying upon the work of other internal and external providers of assurance and advisory services. If the CAE cannot achieve an appropriate level of coordination, the issue must be communicated to BOD and if necessary escalated to the BOC through AC.
- l. Collaborate with other control and monitoring functions also legal expert to deliberate emerging and common issues/concerns which potentially could be systemic throughout the Bank and formulate the corresponding mitigation action plans.
- m. Consider the scope of work of the external auditors, when determining the Internal Audit activities to ensure optimal audit coverage.
- n. In the case of external services used for internal audit activities as per MBI AAP, Internal Audit to:
 - Ensure transfer of knowledge between external parties to Internal Audit members is performed.
 - Ensure external party services do not affect the independence and objective of Internal Audit function and comply with Bank's Internal Audit Charter.
- o. Provide oversight over the relevant audit functions of subsidiary companies of MBI and attend Audit Committee meetings of these subsidiary companies.
- p. Develop and maintain a quality assurance & improvement program (QAIP) that covers all aspects of the Internal Audit activity.

REPORT ON THE IMPLEMENTATION OF SKAI ACTIVITIES IN 2025

During 2025, SKAI has realised and reported 86 audit deliverables covering 401 auditable units in accordance with the approved Annual Audit Plan (AAP). All audit assignments have been completed and all audit reports have been issued in 2025.

SKAI has also conducted 16 advisory assignments during 2025 as well as off-site review/continuous auditing activities, validation on the follow up actions of regulator's audit findings, and validation on the realisation of sustainability finance.

SKAI conducts periodic meetings with the Board of Directors and Senior Management through the Internal Audit Committee (IAC) meeting, and with the Board of Commissioners through the Audit Committee (AC) meeting and the Sharia Supervisory Board (DPS) where one of the DPS members is a member of the Audit Committee. At the periodic meetings, SKAI reports on the achievement of the annual audit plan, significant audit findings, and monitoring of follow-up audit results. During 2025, SKAI has conducted ten times IAC and AC meetings.

AUDIT PLAN AND FOCUS 2026

In accordance with the 2026 annual audit plan (AAP), SKAI will focus on the following audits:

1. Credit/financing audits for both conventional and shariah portfolios in the corporate/global banking, commercial/ business banking, retail small medium enterprise (RSME), SMEPlus, and mortgage segments. SKAI also conducts audits on unsecured loans i.e. credit card and personal loan business.
2. Audit of funding & services areas at all regions consisting of conventional and sharia branches.
3. Audit of treasury/global market activities which also includes reporting process of Liquidity Coverage Ratio (LCR), Net Stable Funding Ratio (NSFR), and Interest Rate Risk in the Banking Book (IRRBB).
4. Audit of information technology (IT) such as Cyber Security Control on the BI payment system, SWIFT system, Network Management, IT Business Continuity Plan (BCP) and Disaster Recovery Plan (DRP), General IT Controls, as well as Implementation of IT Security Management System according to ISO/IEC 27001:2022.
5. Audit of the corporate function and centralised operations activities such as Implementation of Anti-Money Laundering and Counter Terrorism Financing (AML-CFT) Principles, Risk Management Activities including Integrated Risk Management, Stress Testing, Internal Capital Adequacy Assessment Process (ICAAP), Capital Charge, Corporate Communication Activities, Wealth Management Activities, Human Capital Activities, Securities Service Operation and Sales Activities, Delivery Channels Cash Management Activities, ATM Operation and Reconciliation Activities as well as other centralised operations and corporate function units.
6. Compliance assessment on the Bank Indonesia (BI) payment system for the Conventional and Sharia services.
7. Review on the development of Internal Control over Financial Reporting (ICOFR) carry out by first and second line of defences function.
8. Thematic audit of the Outsourcing Service Provider on the Community Financial Services activities.
9. Audit of Mumbai Branch Office and Audit at one of MBI Subsidiary on the IT scope.

SKAI also conducts advisory/consulting activities through the reviews on the adequacy of internal controls in several IT application development projects categorised as critical. Further, SKAI also acts as an observer in the business continuity plan (BCP) and disaster recovery (DR) testing process. Periodically, SKAI also reviews the Bank's draft reports which includes risk-based bank rating (RBBR) report, minimum capital adequacy requirement (KPMM) report, Bank's financial report, as well as validation on the realisation of sustainability finance.

INTERNAL CONTROL SYSTEM

The implementation of an effective internal control system is a crucial part of supporting GCG practices and maintaining the Bank's healthy and sustainable operations. Maybank Indonesia designed its internal control system to provide reasonable assurance that all Bank business activities are carried out effectively and efficiently, that financial reports are presented reliably, that Bank assets are well protected, and that compliance with applicable laws and regulations is consistently maintained.

BASIS FOR DETERMINATION

Maybank Indonesia implements an internal control system in accordance with several applicable regulations, including the following:

1. Financial Services Authority Regulation (POJK) No. 18/POJK.03/2016 dated March 16, 2016, concerning the Implementation of Risk Management for Commercial Banks.
2. Financial Services Authority Circular Letter (SEOJK) No. 34/SEOJK.03/2016 dated September 1, 2016, concerning the Implementation of Risk Management for Commercial Banks.
3. Financial Services Authority Circular Letter (SEOJK) No. 35/SEOJK.03/2017 dated July 7, 2017, concerning Internal Control System Standard Guidelines for Commercial Banks.

INTERNAL CONTROL SYSTEM IMPLEMENTATION

To ensure the implementation of comprehensive internal controls in line with regulatory requirements, the Bank has prepared the Maybank Indonesia Internal Control System Guidelines Manual in accordance with the format established by the Financial Services Authority. This guideline serves as the primary reference for all work units in designing, implementing, and evaluating effective internal controls across all Bank operations.

The Internal Control System Guidelines Manual is structured around five core elements of internal control: management oversight and control culture, risk identification and assessment, control activities and segregation of duties, accounting systems, information and communication, and monitoring activities and corrective actions for deviations. These five elements are integrated to support the creation of a strong control environment across all levels of the organization.

This guideline applies to all branches and work units within the Bank and serves as a reference in formulating work procedures and implementing daily operational activities. Its implementation is consistent to ensure that every business process is conducted in accordance with the principles of prudence, sound risk management, and established operational standards.

As part of good governance, this internal control system guideline has received approval from the Board of Directors and the Board of Commissioners. Management and updating of the guideline are under the coordination of the Corporate Secretary work unit, with support from Branch Operations Assurance as the proposing unit, to ensure its relevance and effectiveness, in line with business developments and regulatory requirements.

SCOPE OF THE INTERNAL CONTROL SYSTEM

The Internal Control System at Maybank Indonesia is a supervisory mechanism established by management on an ongoing basis to ensure the Bank's operational activities are orderly, secure, and in accordance with applicable regulations. Through effective internal controls, the Bank strives to safeguard assets, ensure the availability of accurate and reliable reports, improve compliance with applicable regulations, and minimize potential losses arising from irregularities, fraud, or violations of prudential principles. Furthermore, internal controls are also aimed at supporting increased organizational effectiveness and cost efficiency in the Bank's business operations.

The implementation of the Internal Control System at Maybank Indonesia has several complementary primary objectives. From a compliance perspective, internal controls aim to ensure that all Bank business activities are carried out in accordance with applicable laws and regulations, including those issued by regulators and the Bank's internal policies. From an information perspective, internal controls aim to ensure the availability of accurate, complete, timely, and relevant financial and managerial reports as a basis for accountable decision-making.

Furthermore, from an operational perspective, internal control enhances the effectiveness and efficiency of the Bank's asset and resource utilization and helps protect it from potential risks. Furthermore, internal control supports the strengthening of a risk culture throughout Maybank Indonesia's organization, enabling early identification of potential weaknesses and irregularities and the ongoing evaluation of the reasonableness of operational policies and procedures. Therefore, the internal control system serves as a critical foundation for maintaining business continuity and improving the quality of the Bank's governance.

MAIN COMPONENTS OF THE INTERNAL CONTROL SYSTEM

Maybank Indonesia divides its internal control system into five interrelated main components, as follows:

1. Management Oversight and Control Culture
2. Risk Identification and Assessment
3. Control Activities and Segregation of Duties
4. Accounting, Information, and Communication
5. Monitoring Activities and Correcting Deficiencies

OPERATIONAL, FINANCIAL, COMPLIANCE CONTROLS, AND COMPLIANCE WITH COSO – INTERNAL CONTROL FRAMEWORK

Maybank Indonesia implements an internal control system designed to ensure the achievement of three main control objectives: operational effectiveness and efficiency, reliable financial reporting, and compliance with applicable rules and regulations. In its implementation, the Bank refers to the internal control framework developed by the Committee of Sponsoring Organizations of the Treadway Commission (COSO). This framework encompasses five key control components that are integrated to support the creation of an effective and sustainable internal control system, namely:

COSO Components	COSO Principles
Control Environment (CE)	1. Demonstrate Commitment To Integrity And Ethical Values. 2. Exercises Oversight Responsibility. 3. Establishes Structure, Authority, And Responsibility. 4. Demonstrates Commitment To Competence. 5. Enforces Accountability.
Risk Assessment (RA)	6. Specifies Suitable Objectives. 7. Identifies And Analyzes Risk. 8. Assesses Fraud Risk. 9. Identifies And Analyzes Significant Change.
Control Activities (CA)	10. Selects And Develops Control Activities. 11. Selects And Develops General Controls Over Technology. 12. Deploys Through Policies And Procedures.
Information & Communication (IC)	13. Use Relevant Information. 14. Communicates Internally. 15. Communicates Externally.
Monitoring Activities (MA)	16. Conducts Ongoing And/Or Separate Evaluations. 17. Evaluates And Communicates Deficiencies.

The main elements in implementing an internal control system within the Bank, aligned with the COSO framework, include the following aspects:

- a. Management oversight and a control culture are the foundation of all elements of Internal Control. This foundation includes the discipline and structure of internal control itself, the management philosophy and work style, corporate governance to enhance the effectiveness of banking operations, the reasonableness of management work plans, and the reliability of forecasts made by MBI Management.

The internal control system is consistently implemented effectively and efficiently, with no exceptions in the implementation of oversight procedures, and a supportive environment for internal control efforts is maintained. In general, the overall quality of the internal control system has been satisfactory. Issues arising from internal control weaknesses are reported to the Board of Directors

and consistently followed up to mitigate risks in accordance with applicable regulations. The Board of Commissioners, through established committees, reviews the control environment and conducts independent assessments, which are communicated to the Board of Directors for follow-up.

- b. Risk identification, assessment, and management is the process of identifying and analyzing risks that may hinder the achievement of MBI's objectives, while simultaneously formulating how MBI will manage these risks.

Risk identification, assessment, and management is a series of actions implemented by the Board of Directors to identify, analyze, and assess the risks faced by the Bank in achieving its established business objectives. Risks that could impact the achievement of the Bank's objectives are identified, assessed, monitored, and controlled on an ongoing basis. Procedures are in place to anticipate, identify, and respond to events and obstacles that could

impact the achievement of objectives. The Board of Commissioners and the Board of Directors, through the Risk Monitoring Committee and the Risk Management Committee, ensure that risk management is implemented effectively.

- c. Control activities and segregation of functions are policies and procedures to ensure that Maybank Indonesia Management has determined the direction of the company's objectives.

Control activities must involve all Bank employees, including the Board of Directors. Therefore, control activities will be effective if they are planned and implemented to control the identified risks. Control activities include establishing control policies and procedures, and an early verification process to ensure consistent compliance with these policies and procedures, and are integral to every function and daily activity of the Bank.

Control activities and the separation of control functions involve all Bank employees, including the Board of Directors. Control activities are planned and implemented to mitigate identified risks. Control activities include establishing control policies and procedures, and an early verification process to ensure consistent compliance with these policies and procedures, and are integral to every function or activity of the Bank. The activities, duties, and responsibilities of the relevant work units are described elsewhere in this GCG report.

- d. The Accounting, Information, and Communication System supports the identification and exchange of information in a form and timeframe that enables all Bank employees to carry out their respective responsibilities.

Data collection procedures and information technology are in place to generate reports on business activities, financial condition, risk management implementation, and compliance with regulations, supporting the fulfillment of the duties of the Board of Directors and the Board of Commissioners. The Board of Directors identifies critical information required by the Bank, summarizes it, and communicates it in an appropriate format and timeframe so that employees can carry out their responsibilities and relevant external parties can understand the Bank's condition.

- e. Monitoring and corrective action for deviations/ weaknesses is a process for assessing the quality of existing Internal Control.

The Board of Directors, relevant work units, and the Internal Audit Unit (SKAI) continuously monitor the overall effectiveness of internal control implementation. Monitoring of key risks has been prioritized and is part of the Bank's activities. The Bank continuously monitors and evaluates the adequacy of its internal control system in response to changes in internal and external conditions, and must enhance its capacity to improve effectiveness.

The Internal Audit Unit (SKAI) is supported by resources with collective competence to evaluate the internal control system for strategies, operational activities, and financial information processing methods. SKAI consistently reports audit findings that require Management's attention to the Board of Commissioners through the Audit Committee and the Board of Directors through the Internal Audit Committee (IAC) so that findings can be promptly followed up. The Board of Directors is committed to and has followed up on the results of SKAI's monitoring and recommendations.

INTERNAL CONTROL OVER FINANCIAL REPORTING

Management's Statement on Internal Control over Financial Reporting (ICoFR) in compliance with Financial Service Authority Regulation (POJK) Number 15 Year 2024 concerning the Integrity of Bank Financial Reporting, PT Bank Maybank Indonesia Tbk has initiated ICoFR implementation during 2025. The implementation encompasses:

1. Developed and established policies and procedures concerning internal control over financial reporting.
2. Established Special Work Unit (UKK) Financial Reporting Integrity as Second Line part of the Risk Management Directorate who coordinating the implementation of internal control over financial reporting.
3. Determined the scope of the ICoFR and risk assessment.
4. Developed Business Process Models (BPM) and Risk Control Matrices (RCM).
5. Evaluation of internal control over financial reporting through Test of Design (TOD) on the key controls.
6. Reporting related to the implementation of ICoFR to Regulator.

The scope of the ICoFR includes Entity Level Controls (ELC), IT General Controls (ITGC), Financial Statement Closing Process (FSCP), Loan/Financing portfolios (Corporate, Commercial, SME, Mortgage), and Expected Credit Loss (ECL). Management affirms its commitment to strengthening internal control systems to ensure reliable financial reporting, compliance with regulatory requirements, and enhanced stakeholder confidence.

STATEMENT OF ADEQUACY OF THE INTERNAL CONTROL SYSTEM

Maybank Indonesia is committed to implementing a comprehensive internal control system across all of the Bank's business activities, ensuring that all control mechanisms are adequately implemented. The Board of Commissioners, the Board of Directors, and Maybank Indonesia's officers are responsible for implementing a reliable and effective internal control system, fostering an effective risk culture, and ensuring its incorporation at every level of the organization.

The Board of Directors is responsible for implementing an effective internal control system to support the achievement of the Bank's objectives and business sustainability. The Board of Directors must ensure that senior management regularly reviews the reliability of the Bank's internal control system.

Meanwhile, the Board of Commissioners, with the support of the Audit Committee, performs oversight to ensure the effectiveness of overall internal control implementation, including the policies established by the Board of Directors for implementing these controls. Based on evaluations conducted throughout 2025, the Board of Commissioners, the Board of Directors, and the Audit Committee declare that the Bank's Internal Control System is operating adequately and capable of supporting risk management and addressing the dynamics and business challenges faced by the Bank.

REVIEW OF THE EFFECTIVENESS OF INTERNAL CONTROL SYSTEM IMPLEMENTATION 2025

In line with the Internal Control System Standards for Commercial Banks established by the Financial Services Authority (OJK) through Financial Services Authority Circular Letter (SEOJK) No. 35/SEOJK.03/2017 dated July 7, 2017, concerning Guidelines for Internal Control System Standards for Commercial Banks, the Internal Audit Unit (SKAI) continuously carries out audit assignments to assess the effectiveness of internal control implementation within the Bank.

The audit evaluates the adequacy and effectiveness of the Bank's internal control design and implementation against the established internal control framework. This assessment covers various operational and risk management aspects to ensure that control mechanisms are functioning adequately to support the Bank's business activities.

The audit evaluation results are presented through an Audit Result Report (LHA), which is then discussed in regular Audit Committee and IAC meetings. Through this mechanism, Maybank Indonesia ensures that every audit finding and improvement recommendation is effectively followed up to strengthen internal control quality on an ongoing basis.

INVESTOR RELATIONS

Maybank Indonesia established Investor Relations with strategic duties and responsibilities by providing information to investors in an actual, accurate and timely manner regarding the Bank's business performance and prospects. Investor Relations also fosters harmonious relationships with financial/capital market observers and other financial institutions, including managing, analysing and reporting on all of the Bank's strategic information, especially in the economic and financial fields related to the business environment.

PROFILE OF THE HEAD OF THE INVESTOR RELATIONS DIVISION/UNIT

Abdur Razzaq
Head, Financial Controller & Investor Relations

Citizenship
Indonesian citizen

Age
39 years old.

He joined Maybank Indonesia in September 2020 as Head, CFS Business Planning & Performance Management, bringing more than 17 years of experience in manufacturing and banking industries. Previously, he served as the Corporate Finance Manager at CIMB Niaga, Regional Accountant at Caterpillar Pte. Ltd. in Singapore, and last position as Business Banking/SME Business Finance Head at UOB Indonesia.

LEGAL BASIS FOR APPOINTMENT

Maybank Indonesia appointed Abdur Razzaq as the person responsible for implementing investor relations in the Bank based on Decree No. SK.PERS.2025.0641/DIR HC.

PERIOD OF OFFICE

2025 – present

EDUCATION AND TRAINING

In order to improve the competencies needed for the development of the Bank's business, during the year 2025 Investor Relations has participated in education and training as follows:

- New Year Town Hall 2025, 7 January 2025
- Sales & Service Summit Award 2025, 21 January 2025
- Refreshment SMR Level 6, 14 January 2025
- Job Evaluation Workshop, 6 March 2025
- TFT # New Balanced Scorecard, 29 April 2025
- Bionic Tiger – Finance, 23–24 May 2025
- Leaders Bootcamp 2025, 13 June 2025
- Budget & Strategy 2026 Preliminary Workshop, 21 July 2025
- Maybank Indonesia Leaders Workshop 2025, 29 September 2025
- Coaching & Mentoring Skill for Leaders, 9 October & 18 November 2025
- Maybank ECSEbersamaan LCP & RCP Test 2025, 18 October 2025
- FGD McKinsey Culture Transformation, 12 November 2025

DUTIES AND RESPONSIBILITIES

The duties and responsibilities of Investor Relations are as follows:

- Project Manager in the preparation of the Bank's Annual Report.
- Key Point of contact for Maybank Indonesia in the rating process conducted by local and global rating agencies (such as: Pefindo, RAM Rating) and prepare responses to questions asked related to the rating process and coordinate meetings between senior bank management and rating companies.
- Prepare corporate performance presentations to be published on the bank's website and for Maybank Analyst Briefing.
- Organising annual Public Expose (PE) (In accordance with regulations, every Public Company must hold at least 1x a year).
- Organising meetings with analysts/fund managers/securities houses/investors and responding to questions asked by analysts by providing correct and comprehensive information on bank performance.
- Prepare presentation materials for senior management related to meetings with external parties (such as: regulators, investors, analysts, brokers, fund management).
- Updating detailed data on the Bank's performance on a regular basis and following up on questions and requests for information from external parties related to the Bank's performance.

INVESTOR RELATIONS BRIEF REPORT 2025

During 2025, Investor Relations has carried out duties and responsibilities including:

- Preparing the Bank's Annual Report 2024, and participated in the Annual Report Award 2024.
- Prepared quarterly Bank performance presentation and uploaded to Maybank Indonesia website.
- Conducted Annual Review with PEFINDO Rating agency. The Company's rating was maintained at AAA (Triple A).
- Submitted Annual Public Expose on 21 February 2025, in concurrent with the submission of the audited Consolidated Financial Statements of Maybank Indonesia as of 31 December 2024.
- Provided services for any information required by external parties regarding the Bank's recent performance.
- Reviewed the Company's website and provided input on information that should be disclosed to the public.
- Participated in and joined the Association of Indonesian Investor Relations (AIIR), which was officially established on 9 December 2025.

RISK MANAGEMENT

Maybank Indonesia continues to develop a strong risk infrastructure and culture with the aim of providing added value to all stakeholders, conducting comprehensive capital management and ensuring sustainable business growth. The implementation of risk management will assist management in monitoring compliance with applicable laws and regulations, policies, plans, provisions and internal procedures. In addition, risk management can also reduce systemic risk that can harm the Bank both materially and immaterially.

Maybank Indonesia continues to develop a strong risk infrastructure and culture with the aim of providing added value to all stakeholders, conducting comprehensive capital management, and ensuring sustainable business growth. Maybank Indonesia believes that the implementation of risk management will help the management in monitoring compliance with applicable laws and regulations, policies, plans, provisions and internal procedures. In addition, risk management can also help reducing systemic risk that can harm the Bank, both materially and immaterially.

The implementation of risk management in Maybank aims to protect the Bank from various losses that may arise from its various activities, as well as to maintain the level of risk in accordance with the business strategy and growth of the bank. The Board of Commissioners, Audit Committee and Board of Directors assessed and stated that the Bank's risk management implementation in 2025 was adequate and in accordance with the Bank's needs, in order to maintain a balance between risks and benefits, and to generate sustainable long-term value growth for shareholders.

RISK MANAGEMENT SYSTEM IMPLEMENTED BY THE BANK

Risk Management Process and Practices:



These stages have been implemented by the Bank, among others as described below:

- The Bank's organisational Governance structure has been supported by adequate organs, consisting of the Audit Committee, Risk Monitoring Committee, Nomination and Remuneration Committee, Information Technology Oversight Committee, Whistleblowing Governance Committee, Integrated Good Corporate Governance Committee, Risk Management Committee, Assets and Liabilities Management Committee, Credit Committee, Credit Restructuring Committee, Internal Audit Committee, Information Technology Steering Committee, Human Capital Committee, Human Capital Disciplinarian Committee, Credit or Finance Policy Committee, Integrated Risk Management Committee, Digital Steering Committee, Transformation Steering Committee, Sustainability Steering Committee, Joint Steering Committee, Internal Audit Work Unit, Compliance Work Unit, Risk Management Work Unit and Integrated Risk Management Work Unit. In addition, the implementation of Integrated Governance is also supported by the performance of integrated work units, namely the Integrated Compliance Work Unit and the Integrated Internal Audit Work Unit. The Bank's organisational structure is constantly updated following the development of organisational and business needs.
- Implementation of the three lines of defense and four-eyes principle as part of the Bank's commitment to systematically and continuously identify, control, monitor and mitigate risks.
- Risk Management Infrastructure and Governance that is in accordance with the complexity of business activities, risk profile, level of risk to be taken, as well as regulations set by the Regulator.
- Developing a comprehensive Business Continuity Management (BCM) that serves as a guide for the Company to continue running during emergency conditions.

- Increase awareness of Risk Management through risk awareness campaigns, posters and other internal publication media, as well as related training courses conducted at the head office, branch offices and subsidiaries.

RISK MANAGEMENT

In managing these risks and other potential risks, the Bank must carry out appropriate control and mitigation of the risks that have been identified and measured.

Risk Controls

Appropriateness and effectiveness of controls need to be established to manage risk exposure and ensure alignment with the established risk appetite. Risk appetite aligns the needs of all stakeholders by acting as a risk manager and driver of current and future business activities. An effective risk appetite can be a strong driving force for the implementation of a risk culture in the Bank.

The Bank exercises qualitative and quantitative risk controls, including risk limits and triggers/thresholds, to monitor and manage identified risk exposures. Risk controls also provide a means to manage the risk identification process, initiate discussions, take appropriate preventive steps and consider actions that need to be taken in accordance with policies and procedures. Important to note is the appropriateness of the approval process, action plans and exposure reviews to ensure the effectiveness of risk management. The controls that have been implemented by the Bank will be reviewed periodically to ensure the effectiveness of the controls against the Bank's risk appetite and risk limits.

Risk Mitigation

Risk mitigation techniques aim to minimise the impact of existing risks, or avoid the occurrence of emerging risks. These techniques include specific hedging, funding strategies, and insurance. In addition, the Bank has also implemented a Disaster Recovery Plan (DRP) and Business Continuity Plan (BCP) as part of Business Continuity Management.

The Disaster Recovery Plan (DRP) and Business Continuity Plan (BCP) are developed and implemented to help strengthen resilience in the face of risks that seriously impact operational activities, including plans to ensure the continuity of critical business functions within a certain period of time during the recovery process.

The Recovery Plan provides a systematic approach to addressing potential capital, liquidity or funding disruptions that affect the Bank's liquidity health and financial solvency.

The Resolution Plan is a document containing information about the Bank and the resolution strategy which is one of the considerations for the Deposit Insurance Agency in handling or resolving a Bank that has been determined to be a failed Bank.

RISKS FACED BY THE BANK

Currently the risks faced by the Bank are categorised on several bases:

- OJK Regulation No.18/POJK.03/2016 concerning the Implementation of Risk Management for Commercial Banks:
 - Credit Risk
 - Market Risk
 - Liquidity Risk
 - Operational Risk
 - Compliance Risk
 - Legal Risk
 - Reputation Risk
 - Strategic Risk

There are 2 (two) additional risks related to the Bank's Syariah Business Unit according to OJK Regulation No. 8/POJK.03/2014, namely:

 - Yield Risk
 - Investment Risk
- OJK Regulation No.17/POJK.03/2014 on the Implementation of Integrated Risk Management for Financial Conglomeration There are 2 (two) additional types of risk related to the implementation of integrated risk management for Financial Conglomeration Banks based on these provisions, namely:
 - Intra-Group Transaction Risk
 - Insurance Risk

As part of Credit Risk, the Bank also monitors Country Risk and Transfer Risk.

In addition to the risks mapped based on these regulatory regulations, in line with technological developments and various factors including business competition, market growth, and increasing expectations from regulators, the Bank also faces other risks such as information risk and information technology risk as well as non-financial risks such as money laundering and outsourcing.

In order to identify and measure these risks, the Bank must consider a forward-looking approach. This is to ensure the adequacy of measures taken by the Bank to minimise the exposure to risks faced by the Bank.

RISK MANAGEMENT SYSTEM ADEQUACY STATEMENT

The Board of Commissioners, Board of Directors and Audit Committee state that the Bank's risk management system is effective, adequate and capable of managing business risks and opportunities to support the Bank in achieving its business objectives without compromising financial performance, compliance and/or reputation. The Bank's risk management system provides tools to anticipate and manage risks by considering changes in risk profiles caused by changes in business strategy, external factors and regulatory requirements.

RESULTS OF REVIEW/EVALUATION OF THE EFFECTIVENESS OF THE RISK MANAGEMENT SYSTEM IN 2024

In 2025, the Bank conducted evaluation on the implementation of risk management system. Maybank Indonesia actively manages its risk profile through monitoring inherent risks and strengthening the quality of risk management, implementing good corporate governance through various risk committees, and maximising added value for shareholders, managing capital comprehensively, and ensuring profitability and sustainable business growth so that the overall risk-based soundness of the bank is maintained. There were several achievements in terms of Risk Management during 2025, including as follows:

1. Improvements to credit systems, processes, and analysis are focused on three key initiatives: first, the implementation of the Joint Authority Limit (JAL) to strengthen monitoring of credit approval authority; second, monitoring of the Funding Pipeline; and third, the ongoing development of the comprehensive Loan Origination System (LOS).
2. As part of the credit quality improvement initiative, scorecard models are being continuously developed—including yes/no and default models—to strengthen the assessment of Digital RSME loan portfolios. This model is applied specifically to the New-to-Bank and Existing-to-Bank (ETB) non-borrowing customer segments, adopting an expert judgment-based approach.
3. The implementation of a Decision Engine for LOB Personal Loans has automated the end-to-end credit assessment process—from SLIK verification, policy implementation, deviation assessment, scoring, limit recommendations, and integration with third parties via API. This transforms the credit process into a faster, more accurate, and more measurable one.
4. As a proactive early warning mechanism, the Forecast Model has been implemented to strengthen portfolio monitoring in the SME Retail segment. This tool plays a crucial role in identifying risk signals early, reducing delinquency rates and improving flow rates, particularly from the early-stage DPD bucket.
5. To improve the consistency and quality of credit analysis, the Bank has developed a comprehensive Credit Review Guidebook, focusing on priority sectors. This guide serves as a strategic synergy tool to align risk assessment perceptions and methodologies between business and risk management teams.
6. To optimize credit risk management, the Bank implemented artificial intelligence (AI)-based methods to monitor its SME and non-retail portfolios. This approach serves as an early warning system that detects anomalies and negative trends early, enabling timely intervention to prevent asset quality deterioration.
7. Maybank Indonesia continues to strengthen portfolio quality and expand its contribution to the sustainability agenda. In managing the WOMF portfolio, the Bank monitors the performance of recontests and their composition to increase business awareness and serve as an early warning system to maintain asset quality.
8. Furthermore, the Bank is also promoting the clean energy transition through its subsidiaries by financing electric vehicles (EVs). This is realized by accepting new brands that have passed credit testing and a comprehensive risk evaluation in accordance with established quality standards.
8. The Bank has completed the transition from the JIBOR benchmark to the Risk-Free Rate (RFR) within its Treasury system. This transition to the RFR aligns with global best practices and supports stronger and more transparent interest rate risk management.

9. The Bank has conducted an Enterprise Crisis Simulation Exercise (ECSE) that comprehensively tested its Recovery Plan (RCP) and Liquidity Contingency Plan (LCP). This initiative significantly increased the awareness and preparedness of management and all levels in facing various potential crisis scenarios.
10. As a continuous commitment to building a strong risk culture, Maybank Indonesia and its subsidiaries conduct an operational risk certification program for staff. This understanding is periodically reinforced through independent refresher mechanisms, such as the ORM Annual Attestation e-Learning and online training, which is mandatory for all BORC (Business Operational Risk Coordinator) members.
11. As a manifestation of its commitment to good governance and integrity in financial reporting, the Bank has initiated the implementation of an Internal Control over Financial Reporting (ICOFR) framework in line with POJK 15/2024. This strategic initiative is supported by the establishment of a dedicated work unit under the Risk Management Directorate. The Bank has completed the framework development phase and is currently progressing to the comprehensive development and implementation phase, encompassing critical areas.
12. As part of its cyber resilience strategy, Maybank Indonesia established the Computer Security Incident Response Team (CSIRT), a registered organization in the financial services sector. The TTIS is also officially registered with the National Cyber Security Agency (BSSN), providing support and enablement, strengthening the bank's overall information security governance.
13. A strategic update of its information security management system by upgrading its ISMS certification from ISO 27001:2013 to the latest standard, ISO 27001:2022. This transformation represents the Bank's proactive commitment to adopting a security framework relevant to today's evolving threat landscape.
14. Maybank Indonesia adopted a structured evaluation methodology to improve the quality and outcomes of its CSIRT Table-Top Exercise (TTX). By conducting pre- and post-exercise assessments, the Bank can measure improvements in team capabilities quantitatively and qualitatively, as well as identify specific areas for improving its cyber response strategies and procedures.
15. The "Phishing Warrior" program is a cybersecurity initiative designed to increase resilience through employee engagement. By facilitating reporting through dedicated channels (email and a button in Outlook), the program has driven a significant increase in the number of phishing email reports received, which are routinely measured and monitored as an indicator of security awareness.

RISK MANAGEMENT DIVISION/UNIT LEADER PROFILE

In implementing the risk management program at PT Bank Maybank Indonesia Tbk, the Risk Management Director is assisted by several work unit leaders or executive officers who manage risk management including Head, Credit Risk Management; Head, Operational Risk & Business Continuity; Head, Enterprise Risk Management; Head, Retail Credit Portfolio & Policy; Head, Non Retail Credit Policy & Strategic Risk Management; Head, Market, Liquidity & Treasury Credit Risk Management; and Head, Technology Risk Management (CISO/Chief Information Security Officer). The information regarding the profile of each leader has been included in the discussion of Senior Officials Profiles.

PUBLIC ACCOUNTANT/EXTERNAL AUDITOR

In line with POJK No. 9 Year 2023 regarding the use of Public Accountant Services and Public Accounting Firms in Financial Services Activities and OJK Circular Resolution No. 18/SEOJK.03/2023 dated 6 November 2023 regarding Procedures for the Use of Public Accountant Services and Public Accounting Firms in Financial Services Activities, the Bank has determined the AP and KAP to audit the Bank's financial statements for the fiscal year 2025 through the Annual GMS by considering recommendations from the Board of Commissioners and the Audit Committee. In 2025, the Public Accounting Firm (KAP) that audited the Bank's consolidated financial statements is KAP Purwanto Susanti & Surja. The appointment of the KAP is in accordance with the approval of the Annual GMS and is carried out through a process that is in accordance with applicable regulations.

NAME OF PUBLIC ACCOUNTANT

Name of Public Accountant: Yasir
Registered No. AP.0703

NAME OF PUBLIC ACCOUNTANT FIRM (KAP)

KAP Purwanto Susanti & Surja
Registered Public Accountant KMK No. 69/MK/SK/2025

SUPERVISION OF EXTERNAL AUDITORS

In 2025, the Public Accounting Firm that audits the Bank's consolidated financial statements is KAP Purwanto Susanti dan Surja which is affiliated with Ernst and Young Global. The appointment of KAP Purwanto Susanti dan Surja was carried out through a process in accordance with applicable regulations. The appointment has been reviewed and supervised by the Audit Committee, including in terms of determining the audit fee on a fair basis. Supervision by the Audit Committee is carried out through regular meetings with KAP to discuss findings and developments during the audit conducted by KAP, assist and ensure that there are no obstacles in the implementation of the audit, and evaluate the quality of the audit process, ensuring that the audit implementation is in accordance with applicable regulations and standards.

NUMBER OF PERIODS OF PUBLIC ACCOUNTANTS AND PUBLIC ACCOUNTING FIRMS (KAP) AUDITING THE COMPANY'S FINANCIAL STATEMENTS

In accordance with POJK No. 9 Year 2023 regarding the use of Public Accountant Services and Public Accounting Firms in Financial Services Activities OJK Circular Resolution No. 18/SEOJK.03/2023 concerning the Use of Public Accountant Services and Public Accounting Firms in Financial Services Activities, the use of audit services for annual historical financial information from the same Public Accountant is a maximum of 7 (seven) accumulative financial years since 2017. Meanwhile, restrictions on the use of KAP services depend on the results of the Audit Committee's evaluation of the potential risks of using the services of the same KAP consecutively for a long period of time. In 2025, the appointment of KAP Purwanto Susanti and Surja which affiliated with Ernst and Young Global, is the first year, while for the Public Accountant, it is the sixth year.

In order to maintain independence during the 2025 general audit, the Public Accountant as the party appointed by KAP Purwanto Susanti and Surja to provide a signature on the audit opinion for the financial year ending December 31, 2025 has signed an Independence Statement Letter stating that he is independent as defined in OJK Circular Resolution No. 18/SEOJK.03/2023 and the Audit Standards set by IAPI.

Information regarding KAP and Public Accountants who have audited the Bank's Financial Statements in the last 5 (five) years is as follows:

No	Item	2025	2024	2023	2022	2021
1	Name of Public Accountant who audited the Annual Financial Statements	Yasir Registered Public Auditor No. AP.0703	Yasir Registered Public Auditor No. AP.0703	Yasir Registered Public Auditor No. AP.0703	Muhammad Kurniawan Registered Public Auditor No. AP.0240	Christophorus Alvin Kossim Registered Public Auditor No. AP.1681
2	Name of Public Accountant Firm that audited the Annual Financial Statements	KAP Purwanto Susanti & Surja Registered Public Accountant KMK No. 69/MK/SK/2025	KAP Purwanto, Sungkoro & Surja Registered Public Accountant KMK No. 603/KM.1/2015	KAP Purwanto, Sungkoro & Surja Registered Public Accountant KMK No. 603/KM.1/2015	KAP Purwanto, Sungkoro & Surja Registered Public Accountant KMK No. 603/KM.1/2015	KAP Purwanto, Sungkoro & Surja Registered Public Accountant KMK No. 603/KM.1/2015
3	Audit Fee for each type of service provided by public accountant for each financial year	Audit 31 December 2025: Rp4.780.000.000 (Including review of modeling related to Expected Credit Losses in accordance with PSAK 71 Rp405.000.000)	Audit 31 December 2024: Rp4,330,500,000 (Including review of modeling related to Expected Credit Losses in accordance with PSAK 71 Rp164,000,000)	Audit 31 December 2023: Rp4,264,000,000 (Including review of modeling related to Expected Credit Losses in accordance with PSAK 71 Rp300,000,000)	Audit 31 December 2023: Rp4,264,000,000 (Including review of modeling related to Expected Credit Losses in accordance with PSAK 71 Rp300,000,000)	Audit 31 December 2021: Rp5,026,700,000 (Including review of validation model related to PSAK 71 Rp1,236,000,000)
4	Other services from Public Accounting Firm for each financial year	Review on 30 June 2025: Rp1.210.000.000	Review on 30 June 2024: Rp1,152,000,000	Review on 30 June 2023: Rp1,152,000,000	Review on 30 June 2022: Rp1,152,000,000 Issuance of Comfort Letter and preparation of prospectus for Shelf Registration Bond IV issuance: Rp915,000,000	Review on 30 June 2021: Rp1,112,863,500

ACCESS TO THE COMPANY'S INFORMATION AND DATA

On an ongoing basis, Maybank Indonesia continues to update information and provide easy access to information regarding the Bank's activities and performance both internally to the Board of Commissioners, and externally to shareholders and other stakeholders in order to provide a clear and transparent picture of the Bank's condition. Some of the information facilities provided by the Bank are through the Bank's website, which is in two languages (Indonesian and English), mass media public information, the Bank's official social media channels, mailing lists, newsletters, meetings with analysts and other stakeholders, the Bank's contact facilities, the official IDX website, and so on.

Maybank Indonesia also provides the Annual Report through the Bank's official website in two languages. In this regard, the Bank tasked the Investor Relations unit to continue to build positive reputation for the Bank, by developing relationships with investors/analysts, both interactively and through the delivery of information carried out periodically, especially related to the Bank's performance.

Maybank Indonesia always provides easy information to all stakeholders to access information about the Company's performance, both financial and non-financial, through communication channels such as press releases, public exposures, and information posting on websites or social media owned and managed by the Bank.

The Bank also actively disseminates information to printed media and electronic media. To obtain further information, customers or prospective customers can contact the following access:

1. Phone number: (021) 2922-888.
2. E-mail: ccommunications@maybank.co.id
3. Contacting the Bank's services at the nearest branch.

Investors can directly contact the Company's Investor Relations Service via e-mail: InvestorRelations@maybank.co.id.

Mass Media Relations

No	Activities	2025
1	Press Conference	10
2	Press Release	36
4	Media Training	1
5	Meeting with Media	21

News Delivered

No	News Delivered	Total	Percentage
1	Berita Netral & Positif	14,767	99%
2	Berita Negatif	38	1%

Media Coverage

No	Month	Total
1	January	906
2	February	747
3	March	1,298
4	April	860
5	May	1,039
6	June	858
7	July	1,251
8	August	1,800
9	September	1,526
10	October	1,774
11	November	1,247
12	December	1,461
TOTAL		14,767

PRESS RELEASE

No	Press Release	Date
1	Maybank Indonesia Siap Gelar Maybank Marathon 2025 di Bali	9 January 2025
2	Gelar Syariah Thought Leaders Forum 2025, Maybank Indonesia Dorong Penguatan Ekonomi Syariah	13 January 2025
3	Maybank Indonesia Raih Penghargaan sebagai Bank Terbaik dalam Keuangan Berkelanjutan dari Global Finance	11 February 2025
4	Laba Sebelum Pajak Maybank Indonesia Sebesar Rp755 Miliar Pada Triwulan IV 2024, Naik 8,1%	21 February 2025
5	Maybank Indonesia Dukung Penyelenggaraan Kompetisi AI, Coding dan Robotika Codeavour 6.0	22 February 2025
6	Maybank Indonesia Tingkatkan Benefit bagi Nasabah Maybank Premier	25 February 2025
7	Maybank Islamic dan UUS Maybank Indonesia Kembali Gelar Program Regional Ramadhan Relief	2 March 2025
8	MyProtection Future Maybank, Persiapan Warisan Bernilai Maksimal bagi Masa Depan Keluarga	5 March 2025
9	Unit Usaha Syariah Maybank Indonesia Gelar Kegiatan Berbagi di Bulan Ramadhan	10 March 2025
10	Maybank Indonesia Luncurkan Layanan Konsultasi Waris untuk Nasabah Syariah Wealth Management	13 March 2025
11	Dato' Sri Khairussaleh Ramli Diangkat Kembali Jadi Presiden Komisaris Maybank Indonesia	11 April 2025
12	Maybank Indonesia Salurkan Pembiayaan KKUB Sebesar Rp22,1 Triliun	16 April 2025
13	Maybank Indonesia Raih Dua Penghargaan Euromoney Private Banking Awards 2025	24 April 2025
14	Pacu Bisnis UKM, Maybank Indonesia Perkuat Customer Centricity dan Perluas Kemitraan	25 April 2025
15	Maybank Indonesia Tunjukkan Performa Kuat di Awal Tahun dengan Kenaikan Laba Bersih 64,9% pada Kuartal I 2025	30 April 2025
16	Maybank Indonesia Bukukan Laba Sebelum Pajak Pada Triwulan Pertama 2025 Sebesar Rp506 Miliar	30 April 2025
17	Maybank Indonesia Dukung Pembangunan Pabrik Mobil Listrik VinFast melalui Pembiayaan Berkelanjutan	14 May 2025
18	Menuju Bali, Maybank Indonesia Resmi Gelar Pelatihan Intensif Road to Maybank Marathon	25 May 2025
19	Kemitraan Strategis LPEI dan Maybank Indonesia Dorong Ekspor Nasional	18 June 2025
20	Perkuat Ekosistem Keuangan Syariah, Maybank Indonesia Fasilitasi Forum Pendalaman Pasar Uang dan Valas	19 June 2025
21	3 Pilar Sukses Maybank Indonesia di Human Capital Awards	30 June 2025
22	Maybank Indonesia Hadirkan Tantangan Baru di Maybank Cycling Series II Festino 2025	8 July 2025
23	Rayakan Hari Anak Nasional, Maybank Indonesia Ajak Siswa Belajar Kelola Uang Sejak Dini	24 July 2025
24	Laba Sebelum Pajak Maybank Indonesia Naik 170,4% menjadi Rp766 Miliar Pada Semester Pertama 2025	30 July 2025
25	Strategi Transformasi Maybank Indonesia Memperkuat Bisnis UKM, Membangun Keberlanjutan	4 August 2025
26	Maybank Marathon 2025 Siap Sambut Para Pelari di Bali	18 August 2025
27	Maybank Indonesia Luncurkan Inisiatif "Jejak Hijau Desa Sanding: Menuju Masa Depan Netral-Karbon	22 August 2025
28	Maybank Indonesia Siap Flag Off Maybank Marathon 2025	23 August 2025
29	Maybank Marathon 2025 Umumkan Para Juara	24 August 2025
30	Suara Para Juara Maybank Marathon 2025	25 August 2025
31	Maybank Indonesia & Nanobank Syariah Sepakati Strategic Partnership Realisasikan Transaksi Sharia Restricted Investment Account (SRIA) Pertama di Indonesia	3 September 2025
32	Euromoney - Maybank Indonesia Catat Tren Pertumbuhan Berkelanjutan di Segmen SME	12 September 2025
33	Aksi Nyata Maybank Indonesia: Integrasi Inisiatif Sustainability di Maybank Marathon 2025	15 September 2025
34	Allianz Life Indonesia dan Maybank Indonesia Hadirkan Solusi Proteksi & Investasi melalui MyProtection Growth	18 September 2025
35	Dukung Generasi Berkelanjutan, Maybank Indonesia Usung Tema 'Literasi Hijau' di Global CR Day 2025	27 September 2025
36	Dampak Ekonomi Penyelenggaraan Maybank Marathon di Bali Terus Bertumbuh	6 Oktober 2025
37	Allianz Life Indonesia dan Maybank Indonesia Luncurkan MyProtection Simple di Aplikasi M2U ID App untuk Perlindungan Jiwa yang Mudah, Cepat, dan Terjangkau	23 Oktober 2025
38	Laba Sebelum Pajak (PBT) Maybank Indonesia Naik 53,9% Menjadi Rp1,30 triliun pada Sembilan Bulan 2025	31 October 2025
39	Perluas Jaringan Layanan, Maybank Indonesia Buka Kantor Cabang Palangkaraya	4 November 2025
40	Maybank Indonesia Siapkan Sindikasi Fasilitas IMBT Berbasis Keberlanjutan untuk Proyek PLTGU PLN Batam Senilai Total Rp3,3 Triliun	5 November 2025
41	Maybank Indonesia Perluas Jangkauan Layanan dengan Resmikan KCP Subang	7 November 2025
42	Maybank Indonesia Perkuat Peran dalam Pengembangan Industri Pasar Modal Syariah Nasional	13 November 2025
43	Sasar Pasar Emerging Affluent, Maybank Indonesia Kembangkan Segmen Privilege Banking	19 November 2025
44	Ubah Kayuhan Menjadi Kebaikan Melalui 'Gowes Ke-BIKE-an' Di Maybank Cycling Series II Festino 2025	21 November 2025
45	Maybank Indonesia-YKAN Kolaborasi dalam Pemberdayaan Perempuan dan Konservasi Hutan	26 November 2025

No	Press Release	Date
46	Maybank Indonesia Perkuat Komitmen Keberlanjutan Di Maybank Cycling Series II Festino 2025	29 November 2025
47	Maybank Cycling Series II Festino 2025 Yogyakarta Umumkan Para Juara	30 November 2025
48	Maybank Indonesia Perkuat Ekosistem Digital Banking melalui Modernisasi Teknologi dan Pengembangan M2U ID App	4 December 2025
49	Maybank Indonesia Perkuat Sinergi Lintas Batas dengan TSH Group	8 December 2025
50	Maybank Perkuat Inklusi dan Literasi Keuangan ASEAN melalui "Maybank Regional Financial Education Excellence Awards" Ke-4	10 December 2025
51	Dukung Percepatan Pemulihan, Maybank Indonesia Salurkan Bantuan kepada Korban Bencana Alam Sumatera	23 December 2025

INTERNAL COMMUNICATION

Communication to all internal employees is conducted through the following communication channels:

- Internal Magazine (Kabar Maybank) which is in electronic format and published monthly.
- E-mail blast, or delivery of information to all employees related to the Bank's activities and developments, as well as management messages via email from the Corporate Communication address.
- Townhall Meeting, a communication forum attended by management, regional and branch leaders, and work unit leaders to inform the Bank's performance in a certain period as well as initiatives that are being and will be implemented by the Bank.
- MyNet is an application that can only be used and accessed by all employees that contains information related to employee/Human Capital matters and activities or programs and other information for employees.

Activities	Frequency
Kabar Maybank Magazine (edition)	12
E-mail blast	493
Townhall meeting	4
Internal Employee Events	7

CODE OF ETHICS AND CODE OF CONDUCTS

Maybank Indonesia has in place and implements a Code of Ethics and Guidelines for Conduct that regulate standards, business conduct, and ethical personal behavior for all employees and stakeholders in carrying out work activities in the workplace. Both aim to uphold integrity in carrying out sound business practices and implementing the principles of Good Corporate Governance (GCG).

MAIN CONTENTS OF THE CODE OF ETHICS AND CODE OF CONDUCT

Policies related to the regulation of the Bank's Code of Ethics and Code of Conduct include the following:

1. Collective Employment Agreement of PT Bank Maybank Indonesia Tbk
2. Company Regulation regarding Code of Ethics and Code of Conduct of Maybank Indonesia
3. Board of Directors Declaration on Conflict of Interest
4. Board of Directors Regulation regarding Employee Discipline Development Action

The main points and contents of the Code of Ethics and Code of Conduct owned by Maybank Indonesia are as follows:

1. Responsibility to the company
2. Workplace responsibilities
3. Ethics in representing the company and interacting with external parties
4. Confidentiality, including implementation of personal data security
5. Investments and external activities, including those related to conflicts of interest
6. Compliance with anti-money laundering, prevention of terrorism financing, prevention of proliferation financing for weapons of mass destruction, and anti-bribery, corruption, collusion, and nepotism.

STATEMENT THAT THE CODE OF ETHICS AND CODE OF CONDUCT APPLIES AT ALL LEVELS OF THE ORGANISATION

Maybank Indonesia imposes an obligation to comply with the Code of Ethics and Code of Conduct to the Board of Commissioners, Board of Directors, Sharia Supervisory Board, all employees, officers, and all Bank partners to read and understand the Code of Ethics and Code of Conduct and apply it in carrying out their respective duties and job responsibilities. The implementation and application of the Code of Ethics and Code of Conduct is the joint responsibility of Maybankers at all levels of the organisation, as well as one of the Bank's commitments to implement Good Corporate Governance in achieving the established vision and mission. Renewal of commitment to the Bank's Code of Ethics and Code of Conduct is also carried out annually in order to adjust consistently and continuously.

DISSEMINATION/SOCIALISATION, IMPLEMENTATION AND ENFORCEMENT OF CODE OF ETHICS AND CODE OF CONDUCT

On an ongoing basis, Maybank Indonesia socialises the Code of Ethics and Code of Conduct and makes it mandatory for all employees to understand and live the codes and declare their commitments to the codes' principles every year. Regional Heads of Work Units and highest officials must ensure that all employees in their respective work environments declare a Personal Commitment Statement on the Code of Ethics and Code of Conduct.

To ensure the consistent implementation and enforcement of the Code of Ethics and Code of Conduct, Maybank Indonesia implements disciplinary measures for employees found to have violated the Code of Ethics and Code of Conduct, in accordance with applicable provisions, to enhance awareness, compliance, and integrity in carrying out work activities.

TYPES OF DISCIPLINARY ACTIONS FOR VIOLATIONS OF THE CODE OF ETHICS AND CODE OF CONDUCT

For employees who violate the Code of Ethics and Code of Conduct, Maybank Indonesia imposes disciplinary sanctions in accordance with applicable regulations to increase awareness of the application and enforcement of the code of ethics and code of conduct. The types of disciplinary coaching actions provided include:

1. Letter of Reprimand
2. Warning Letter 1
3. Warning Letter 2
4. Warning Letter 3
5. Termination of Employment (PHK)

DATA ON THE DISCIPLINARY SANCTION IMPOSED IN 2025

Throughout 2025, disciplinary actions were taken against 362 employees found to have violated company regulations. Maybank Indonesia applies several categories of disciplinary action, including, but not limited to, issuing warning letters for minor violations and serious warning letters for moderate and serious violations. Throughout 2025, 216 employees received serious warning letters. The total breakdown of serious warning letter disciplinary action is as follows:

No.	Type of Sanction	NUMBER OF DISCIPLINARY SANCTIONS IMPOSED DURING 2025
1.	Warning Letter 1	103
2.	Warning Letter 2	27
3.	Warning Letter 3	16
TOTAL		146

* During 1 (one) year, 1 (one) employee could receive more than 1 (one) Warning Letter if there is an escalation of violations, or if the validity period of the Warning Letter has been completed, in accordance with the provisions regulated by the Company.

TERMINATION OF EMPLOYMENT (PHK) AND TOTAL AMOUNT OF PHK COMPENSATION

The number of employees affected by Termination of Employment (PHK) and the total nominal amount of layoff compensation paid during 2025, is as shown in the table below:

Nominal Amount of Termination Compensation paid per Person in 1 (One) Year	Number of Employees
Above Rp1 billion	29
Above Rp500 million to Rp1 million	53
Rp500 million and below	283

* The above number refers to data on employees whose employment ended other than due to resignation, and received termination compensation.

The number of employees who Resigned and the total amount of severance pay paid during 2025, as in the table below:

Nominal Amount of Termination Compensation paid per Person in 1 (One) Year	Number of Employees
Above Rp1 billion	-
Above Rp500 million to Rp1 million	1
Rp500 million and below	131

* The number above refers to data on employees whose employment ended due to resignation and received separation pay (not severance pay).

CORPORATE CULTURE

Maybank Indonesia always carries out the mission of Humanising Financial Services by prioritising customer service, creating a conducive work environment for employees as the Bank's most important asset, and realising responsibility to society and the community, at all times. The Bank also continues to promote a balance between productivity and personal life of employees (work-life balance) in order to live a positive work culture.

Maybank Indonesia has lived Perform, Comply, Accountable and Leadership as the Bank's work culture, with details as follows:

1. Performance

- Set targets that best align with Company's strategies
- Have high quality standards
- Innovative and creative.
- Uphold innovation, questioning and adding value to work processes to make them shorter, better and faster.
- Deliver continuous high performance for the progress of Maybank.

2. Accountability

- Responsible for every job received
- Accepting the consequences of failure and success sportingly.
- Do not make excuses and blame failures on other parties.
- Admitting mistakes and immediately setting corrective actions.
- Honoring commitments and keeping promises.
- Daring to act in reporting unethical actions objectively.
- Doing the right thing, deciding with a clear conscience and without conflict of interest.

3. Compliance

- Uphold and have thorough compliance with SOPs, regulatory rules and other applicable rules.
- Uphold and comply with, and live up to Maybank Code of Ethics and Conduct.
- Ensure reporting and resolution of any issues that come up, and find improvements.
- Become an agent of building a culture of compliance in the work environment.

4. Leadership

- A role model that inspires their teams and work environment
- Capable of articulating and living the vision, TIGER Values, and general goals of the organisation among his/her team.
- Supporting the growth and development of fellow teammates
- Respects different opinions and ideas contributed by team members.
- Leaves a positive legacy for the company and the team he/she leads.
- Step up, make decisions, and shape team priorities for the good of Maybank Group.

In implementing the Bank's Business Plan, Maybank Indonesia always aligns all business achievement efforts with the Company's culture or values. The Bank's Corporate Values focus on empowering human resources to provide better service to customers and improve the the Bank's productivities.

The corporate values are called TIGER Values, as follows:



Maybank

TEAMWORK

We work together as a team based on mutual respect and dignity

INTEGRITY

We are trusted, professional and ethical in all our dealings

GROWTH

We are passionate about constant improvement and innovation

EXCELLENCE & EFFICIENCY

We are committed to delivering outstanding performance and superior service

RELATIONSHIP BUILDING

We continuously build genuine long-term and mutually beneficial partnerships

TRANSPARENCY OF THE BANK'S FINANCIAL AND NON-FINANCIAL CONDITION THAT HAVE NOT BEEN DISCLOSED IN OTHER REPORTS

TRANSPARENCY OF FINANCIAL CONDITION

Annual Publication Report

The Bank's Annual Publication Report is an Annual Report that describes the Bank's performance within 1 (one) fiscal year and other information announced to the public and submitted to the Financial Services Authority on an annual basis. The Annual Report is also a form of accountability of the Board of Directors and Board of Commissioners, to the General Meeting of Shareholders, in managing and supervising the Bank within 1 (one) fiscal year, which is prepared based on the provisions in the Circular Letter of the Financial Services Authority regarding the Form and Content of the Annual Report of Issuers or Public Companies and the Circular Letter of the Financial Services Authority regarding Transparency and Publication of Conventional Commercial Bank Reports.

The contents of the Annual Report include, among others:

- a. General Information
- b. Financial Performance Information
- c. Risk Exposure and Capital Information
- d. Governance Information
- e. Sustainability Report (may be presented separately with the Annual Report)
- f. Annual Financial Statement
- g. Information related to the Bank's Business Group
- h. Additional information for Banks that are Issuers and/or Public Companies
- i. Other disclosures as stipulated in the Financial Accounting Standards
- j. Other information specified by the Financial Services Authority

Annual financial statements contained in the Annual Report must be prepared for 1 (one) fiscal year and presented at least in the form of comparison with the comparative period report in accordance with Financial Accounting Standards in Indonesia and have been audited by a Public Accountant. The Public Accountant's opinion on the financial statements must be stated in the Annual Report.

The Bank must submit the Annual Report to the Financial Services Authority no later than 4 (four) months after the end of the financial year. The Annual Report must be available to shareholders at the time of the invitation to the Annual General Meeting of Shareholders (AGMS).

The Annual Report shall be submitted to the Financial Services Authority through the Financial Services Authority reporting system and shall be announced on the Bank's Website on the same date as the submission of the Annual Report to the Financial Services Authority. The report announcement on the Bank's Website must be uploaded for at least the last 5 (five) fiscal years.

In addition, the Bank also prepares a Sustainability Report, which is a report announced to the public that contains the economic, financial, social, and environmental performance of a financial services institution, Issuer, and Public Company in running a sustainable business.

The Sustainability Report is an integral part of the Annual Report but can be presented separately with the Annual Report. Submission of the Sustainability Report presented separately with the Annual Report must be submitted together with the submission of the Annual Report.

The address of the Bank's website that contains the Annual Report and Sustainability Report can be accessed at:

- **Annual Report:**
<https://www.maybank.co.id/corporateinformation/InvestorRelation/annual-report>
- **Sustainability Report:**
<https://www.maybank.co.id/corporateinformation/csr/sustainability-reports>

QUARTERLY PUBLICATION REPORT

The Quarterly Publication Report is a report for the end of March, June, September and December. The Quarterly Publication Report includes:

- a. Financial report.
- b. Financial performance information.
- c. Information on the composition of shareholders, the composition of the Board of Directors, the composition of the Board of Commissioners and the composition of the Sharia Supervisory Board for Sharia Commercial Banks.
- d. Other information specified by the Financial Services Authority.

Financial statements in the Quarterly Publication Report are presented in the form of:

- a. Individual financial statements; and
- b. Consolidated financial statements.

Financial statements in the Quarterly Publication Report must be presented at least in the form of comparison with the comparative period report in accordance with financial accounting standards. Maybank Indonesia as part of a business group, must add Quarterly Publication Report with:

- a. Parent Entity consolidated financial statements which include financial statements of all entities in the business group in the financial sector; or
- b. Consolidated financial statements of the Parent Entity which includes the financial statements of all entities in the business group in the financial and non-financial sectors.

To fulfill the publication requirements, Maybank Indonesia published the Financial Statements for the end of March, June, September and December 2025 through the company's website. The Quarterly Publication Financial Statements and Consolidated Financial Statements have been submitted to:

- a. OJK (Bank Supervision Department)
- b. OJK (Capital Market Supervisor)
- c. Indonesia Stock Exchange

In addition, the Consolidated Financial Statements as of the end of December 2025 have also been submitted to the Deposit Insurance Corporation. The Bank has announced the Quarterly Publication Report in accordance with applicable regulations. The Quarterly Publication Report has also been announced through the company's website and online through the Financial Services Authority reporting system (Apolo). The Quarterly Publication Report is signed at least by the President Director and 1 (one) member of the Bank's Board of Directors in charge of the accounting function.

MONTHLY PUBLICATION REPORT

The Monthly Publication Report includes monthly financial statements consisting of:

- a. Statement of Financial Position (Balance Sheet).
- b. Income Statement and Other Comprehensive Income.
- c. Statement of Commitments and Contingencies.

Monthly Publication Reports covering monthly financial statements are presented individually. The Bank has announced the Monthly Publication Report on the Bank's Website. The announcement of Monthly Publication Report on the Bank's Website is made no later than the end of the following month after the end of the reporting month. The Bank is required to maintain the announcement of Monthly Publication Report on the Bank's Website for at least the last 2 (two) financial years.

The Bank submits Monthly Publication Reports online through the Financial Services Authority reporting system (Apolo). Submission of Monthly Publication Reports online through the Financial Services Authority reporting system (Apolo) is carried out in accordance with the procedures, format, and timeframe in the provisions regarding the Financial Services Authority reporting system. The period of Monthly Publication Reports submitted are January, February, April, May, July, August, October and November.

TRANSPARENCY OF THE COMPANY'S NON-FINANCIAL CONDITION

The Bank's non-financial transparency includes:

1. Corporate Governance Information, which includes the Annual Corporate Governance Report, Vision, Mission, Corporate Values, Composition and Profile of the Board of Commissioners and Board of Directors, as well as internal provisions related to governance ranging from the Articles of Association to the Charter of Committees which are also published through the Bank's website.
2. Information on the Bank's products and services including its office network is published through the Annual Report, leaflets, brochures or other written forms in each branch office or in the form of electronic information provided on the Bank's website, or the Bank's hotline service so that customers, investors and the wider community can easily access information on the Bank's products and services.
3. Information on Complaint Submission Procedures and publication of reports submitted on the Bank's website for the implementation of consumer protection provisions.
4. Information on ownership structure transparency in the Bank's Annual Report and website.
5. Other information aimed at supporting information disclosure, financial education and services to the public.

PROVISION OF FUNDS TO RELATED PARTY AND LARGE EXPOSURE

As of 31 December 2025, the provision of funds to related parties and core debtors are as follows:

No	Provision of Funds	Debtors	Nominal (Million Rupiah)
1.	To Related Party	241	1,642,811
2.	To Core Debtor:		
	- Individual	1	618,201
	- Group	24	29,556,076

Provision of funds to related parties and to core debtors was carried out in line with the provisions of the Financial Services Authority Regulation on the Maximum Lending Limit (LLL) and Large Exposure for Commercial Banks, and there were no LLL exceedances or violations throughout 2025.

Periodically, the Bank submits reports to the Regulator including:

- Monthly Report on Maximum Lending Limit and Large Exposure individually
- Quarterly Report on Maximum Lending Limit and Large Exposure on a consolidated basis with Subsidiaries
- Six-monthly Report of List of Related Parties to the Bank
- Monthly Report of the Bank's Core Debtors

The Bank has automated the reporting of the Maximum Lending Limit and Large Exposure, both individually for the Bank and consolidated with subsidiaries, as well as the provision of Funds to Core Debtors. The Bank also has internal policies regarding the management of the provision of funds to Related Parties and other than Related Parties to the Bank, as well as establishing internal policies regarding the limit of provision of funds, such as the determination of internal limits on the provision of funds for debtors and obligors.

The details of the Provision of Funds Report to Related Parties with the Bank (related party) for the position as of 31 December 2024, are as follows:

No	Company's Name	Total Balance/Related Party (Million Rupiah)
1	Malayan Banking Berhad	
	Not Excluded from LLL	172,021
	Excluded from LLL	194,741
2	PT Maybank Sekuritas Indonesia	
	Not Excluded from LLL	176,205
	Excluded from LLL	0
3	MOCS, Sdn Bhd	0
4	Sorak Financial Holding, Pte Ltd	0
5	PT Maybank Asset Management	
	Not Excluded from LLL	36
	Excluded from LLL	0
6	PT Asuransi Etiqa Internasional Indonesia	
	Not Excluded from LLL	174
	Excluded from LLL	100,019

No	Company's Name	Total Balance/Related Party (Million Rupiah)
7	Komisaris, Direksi, Pejabat Eksekutif dan hubungan karena keluarga	
	Not Excluded from LLL	77,347
	Excluded from LLL	59,196
8	PT Maybank Indonesia Finance	
	Not Excluded from LLL	51,362
	Excluded from LLL	0
9	PT Wahana Ottomitra Multiartha Tbk	
	Not Excluded from LLL	227,564
	Excluded from LLL	0
10	Penyertaan Pada Perusahaan Anak:	
	PT Maybank Indonesia Finance	32,370
	PT Wahana Ottomitra Multiartha Tbk	551,776

Information on Provision of Funds to the 10 largest debtors/obligors (Large Exposure) are as follows:

No	Debtor/Obligor Name	Collectibility	Balance (Million Rupiah)
1	A	1	2,828,558
2	B	1	2,719,971
3	C	1	2,244,392
4	D	1	2,112,832
5	E	1	2,102,400
6	F	1	1,942,057
7	G	1	1,914,089
8	H	1	1,906,488
9	I	1	1,870,882
10	J	1	1,864,281

PROVISION OF FUNDS FOR **SOCIAL AND POLITICAL ACTIVITIES**

Based on the Bank's internal policy as well as the Board of Directors Regulation related to Standard Operating Procedure (SOP) for Corporate Social Responsibility (CSR), the Bank and its employees must not be involved in political activities, including providing funds for political purposes. During 2025, the Bank made no provision of funds for political activities. This policy is implemented to maintain the independence and professionalism of the Bank and its employees.

In terms of social activities, Maybank Indonesia has implemented several CSR Programmes that have a positive impact on a wider audience for the long term and sustainably. The implementation of social activities will be reported in a special section on Corporate Social Responsibility in this Annual Report.

PROCUREMENT POLICY OF GOODS AND SERVICES

POLICY

Maybank Indonesia establishes a policy on procurement of goods and services as a guideline for the Bank in realising the purchase of goods/services needed by work units to support the Bank's operations or services to customers. The goods/services must meet several important aspects, among others, in accordance with the established quality standards (requirements), the best price, the mechanism for delivery of goods/services, the mechanism for payment of bills and other matters as required by the Bank.

Maybank Indonesia is committed to implementing a transparent and objective goods/services procurement process so that all partners are treated fairly. Partners are also not allowed to participate in the procurement process improperly such as manipulating, misrepresenting important facts, or engaging in other fraudulent practices.

The Bank appreciates vendors who have participated in the tender process in accordance with the established procedures and also to the selected vendors who realise the procurement of goods/services needed. During the year 2025, tender participants have followed/seen directly the tender process which was carried out in a transparent and objective manner where the tender was carried out by a credible tender team and at the end of the tender process, the tender results were notified to the participating tender participants. Overall, this policy is also a manifestation of GCG values, namely TARIF (Transparent, Accountable, Responsible, Independent and Fair).

ACTIVITIES RELATED TO CRITERIA AND SELECTION OF PARTNERS (SUPPLIERS)

In 2025, the selection process of prospective partners has been carried out with reference to the applicable regulations, including SLIK checking, taking into account on the legality requirements, reputation (track record), existence and readiness of partners in providing goods/services needed by Maybank Indonesia.

In accordance with applicable regulations, partners who are selected to cooperate with Maybank Indonesia through a tender process, must have been registered in the Register of Partners of PT Bank Maybank Indonesia Tbk. where the partners have previously passed the selection (scoring process) conducted by the Maybank Indonesia Vendor Relations team. In addition, these partners must comply with Maybank Indonesia Code of Ethics and behave professionally in providing goods/services or carrying out cooperation on a project provided by Maybank Indonesia. In operational services to meet the needs of work units, Maybank Indonesia has been supported by the Procurement Management System (PMS) and - Vendor Relation Management System (VRM) so that the procurement process of goods/services and Vendor Registration Process can be realised effectively and efficiently.

CUSTOMER PROTECTION POLICY

The Customer Protection Policy is closely related to the customer complaint management policy, where in Maybank Indonesia the action is made in line with Maybank's Mission of "Humanising Financial Services", while still referring to the applicable Consumer Protection and Complaint Handling regulations.

The Bank also set a Service tagline "Serve with CARE, Winning Our Customers" which shows the level of commitment from Top Down Management through a strategic focus on increasing Customer Engagement through the addition of the latest service innovations in the Electronic Channels area, development of the "Relationship Management" system, improvement/simplification of end-to-end service processes and increasing the level of communication in the CARE (Customers Are Really Everything) campaign and Customer Centric Culture, which is the platform for the

transformation process of "Customer Experience" at Maybank. This commitment is a tangible manifestation of the Bank's attention to the importance of Customer Perceived Values for sustainable business growth at Maybank.

In line with this, Maybank Indonesia also focuses on various design activities, programs and provisions to improve customer protection of deposits and confidentiality of customer data by continuing to be guided by applicable rules and regulations.

Maybank Indonesia implements an information technology system that can protect and maintain all customer data and other protection activities, especially in terms of control and monitoring awareness in minimising risks that have an impact on the security and comfort of customers as Maybank's partners.

ANTICORRUPTION POLICY

The Bank has in place an Anti Bribery and Corruption (AB&C) Policy that is aligned with supporting regulations, such as the provisions of the Code of Ethics and Code of Conduct, Strategic Procurement, and provisions regarding the Implementation of Anti Fraud Strategy. The scope of Maybank Indonesia Policy generally regulates the following matters:

1. Bribery and corruption risk management
2. Provisions regarding the provision and acceptance of benefits or gifts and business meals
3. Business relationships with Suppliers, Vendors or Related Persons/Other Third Parties

4. Contributions to political, fundraising and charitable activities
5. Monitoring of
6. Record keeping and documentation
7. Whistleblowing
8. Training and Awareness

In addition, Maybank Indonesia also continues to optimise the existence of effective programs to support the implementation of the Anti-Bribery and Corruption Policy within the Bank.

CREDITORS' RIGHTS SAFEGUARD

To ensure the safeguarding of creditor rights and maintain creditor confidence, the Bank implements an honest and transparent information disclosure system and treats all creditors with equal treatment without discrimination.

By disclosing information, all creditors and business partners may obtain relevant information according to their needs, allowing each party to make objective decisions based on fair, reasonable, and accurate considerations.

Protection of creditors' rights is contained in the contract agreed upon by both parties. As part of the implementation of creditor rights, the Bank also always carries out its obligations as agreed in a timely manner and strives to avoid delays or omissions that could potentially cause losses to both parties.

Maybank Indonesia prioritises legal risk mitigation by ensuring that agreements with creditors and business partners adhere to the applicable laws and regulations to avoid issues that could undermine the agreement, such as contract law violations and insufficient collateral binding.

DIVIDEND DISTRIBUTION POLICY, ESOP MESOP POLICY (LONG-TERM COMPENSATION POLICY)

DESCRIPTION OF DIVIDEND DISTRIBUTION POLICY AND THE AMOUNT OF DIVIDENDS DISTRIBUTED IN THREE YEARS

Dividends represent a form of profit distribution to shareholders based on the net income earned during the respective financial year (after deducting allocations for reserves). A dividend may only be distributed if the company has a profit, which is the net income of the respective fiscal year after deducting the accumulated losses from previous fiscal years.

The bank distributes dividends in accordance with the prevailing regulations in Indonesia, particularly those related to the capital markets, stock exchanges, taxation, and banking. Dividend distribution must be approved by shareholders in the General Meeting of Shareholders (GMS).

In accordance with the Financial Services Authority Regulation of the Republic of Indonesia No. 17 of 2023 on the Implementation of Governance for Commercial Banks and to enhance the management of shareholders' rights in dividend distribution, the Bank has established an internal policy on dividend distribution. This policy is outlined in the Board of Directors (BOD) Regulation No. PER.DIR.2024.001/DIR COMPLIANCE regarding the "Guidelines for the Process and Mechanism of Corporate Dividend Payment to Shareholders." This internal policy is to ensure that the Bank's dividend distribution to shareholders is carried out in compliance with applicable laws and regulations while adhering to good corporate governance principles and protecting the Bank's interests. The Board of Directors (BOD) Regulation provides implementation guidelines for relevant work units involved in the Bank's dividend distribution, aiming to facilitate a more effective, accountable, organized, and timely process while ensuring compliance with prevailing regulations.

The BOD Regulation No. PER.DIR.2024.001/DIR COMPLIANCE regarding the "Guidelines for the Process and Mechanism of Corporate Dividend Payment to Shareholders" has been communicated to shareholders and is available on the Bank's website.

Dividends for Financial Year 2023

In line with the decision made at the AGMS held on 1 April 2024, the Bank paid dividends for financial year 2023. Of total net profits of Rp1,743,406,226,869,- for financial year 2023, as much as Rp10.29365,- (ten rupiah point two nine three six five cents) per share or 45% of the maximum total net profit with the amount of Rp784,532,802,091,- has been paid as dividends to the shareholders.

Dividends for Financial Year 2024

In line with the decision made at the AGMS held on 11 April 2025, the Bank paid dividends for financial year 2024. Of total net profits of Rp1,115,963,322,571,- for financial year 2024, as much as Rp5.85691,- (five rupiah point eight five six nine one cents) per share or 40% of the maximum total net profit with the amount of Rp446,385,329,029,- has been paid as dividends to the shareholders.

Dividends for Financial Year 2025

The decision to determine the distribution of dividends from the Bank's net profit for the Financial Year 2025 will be submitted at the 2026 Annual GMS.

DESCRIPTION OF EMPLOYEE STOCK OWNERSHIP PROGRAM (ESOP/MSOP)

In 2025, the Bank did not implement Ownership Program for employees and/or Management.

CONFLICT OF INTEREST POLICY (INCLUDING INSIDER TRADING)

In order to realise the vision and mission of the company, maintain and maintain the trust of the public and customers, the Bank has developed a Conflict of Interest policy that must be followed by all stakeholders in the Bank. In view of the above, all business/activities outside the interests of the Bank and are the personal interests of employees and other related parties need to pay attention to applicable laws and regulations, internal policies, ethical standards and company interests to avoid conflicts of interest that have the potential or can actually harm and disrupt the Bank's reputation.

Every employee and management must carry out their duties and responsibilities honestly, while working in the company must be free from all interests outside the interests of the Bank which can clearly adversely affect the implementation of their duties and obligations in the company. In the event of a potential conflict of interest

in conducting transactions/business relationships/ investments, each employee and management is required to notify or declare to the company through their direct supervisor/Work Unit Head in accordance with applicable regulations.

The Bank has a Conflict of Interest Policy that aims to set rules, identify, reduce and manage potential conflicts of interest that may arise as a result of the implementation of activities by the Bank's business units. This policy reaffirms the prohibition of the use of Insider Trading in personal transactions conducted by employees and/or management.

In the last three years there have been no allegations of insider trading involving Directors/Commissioners, management and employees of Maybank Indonesia.

AFFILIATE AND CONFLICT OF INTEREST TRANSACTIONS IN ACCORDANCE WITH FINANCIAL SERVICES AUTHORITY REGULATION **NO. 42/POJK.04/2020 CONCERNING "AFFILIATE TRANSACTIONS AND CONFLICT OF INTEREST TRANSACTIONS"**

Affiliate Transactions at Maybank Indonesia have been carried out in accordance with the provisions of Financial Services Authority Regulation No. 42/POJK.04/2020 concerning Affiliate Transactions and Conflict of Interest Transactions ("OJK Regulation 42"), which entails implementing the "arms' length" principle and running procedures to ensure that affiliate transactions adhere to the generally accepted business practices and meet the principles of fair transactions. Maybank Indonesia has internal provisions governing Affiliate Transactions and Conflict of Interest Transactions that comply with applicable laws and regulations, market needs, and current capital market best practices.

During 2025, there were Affiliate Transactions carried out by Maybank Indonesia that met with OJK Regulation 42.

According to OJK Regulation 42, not all Affiliate Transactions shall be reported to the Financial Services Authority ("OJK") and the Indonesia Stock Exchange ("IDX") if they do not meet the specified criteria.

All affiliated transactions at the Bank are conducted in accordance with adequate procedures to ensure adherence to generally accepted business practices.

Maybank Indonesia consistently adheres to POJK 42 in conducting affiliated transactions. In reference to this regulation, the Board of Directors declares that each affiliated transaction has undergone adequate procedures to ensure it is carried out in accordance with generally accepted business practices, including through a review process and in compliance with the arm's-length principle.

The Board of Commissioners and the Audit Committee play a role in implementing adequate procedures to ensure that affiliated transactions are carried out in accordance with generally accepted business practices, including in compliance with the arm's-length principle.

The Bank's Audit Committee is also tasked with reviewing and providing recommendations on significant affiliated/ related-party transactions, and submitting these recommendations to the Board of Commissioners for determination of whether the transaction is in the best interests of the Bank. If so, the Audit Committee can determine fair and reasonable terms.

Transactions with Affiliates reported to OJK and IDX are presented in the following table:

No.	Affiliate	Nature of the Affiliate Relationship with Maybank Indonesia	Affiliate Transaction Object
1	Malayan Banking Berhad ("MBB")	The Affiliate Relationship between Maybank Indonesia and MBB is based on the relationship between the company and its major shareholders. MBB is the Major Shareholder of Maybank Indonesia.	The object of the affiliate transaction is the reimbursement payment for the Teammate Annual License Fee from Maybank Indonesia to MBB. The amount of the TeamMate Application Annual License Maintenance Fee, which is the responsibility of Maybank Indonesia, has been paid by MBB to Commerce Clearing House (CCH, Malaysia) Sdn. Bhd. Maybank Indonesia is then obliged to make a reimbursement payment for the TeamMate Application Annual License Maintenance Fee to MBB.
2	Maybank Shared Services ("MSS")	The affiliate relationship between Maybank Indonesia and MSS is based on the relationship between the companies and their major shareholders. MSS and Maybank Indonesia are controlled by the same party, namely Malayan Banking Berhad.	The object of the affiliate transaction is the reimbursement payment for Kondor System Maintenance Costs from Maybank Indonesia to MSS. The amount of Kondor System Maintenance Costs owed by Maybank Indonesia has been paid by Maybank Indonesia to MSS.
3	Maybank Shared Services ("MSS")	The affiliate relationship between Maybank Indonesia and MSS is based on the relationship between the companies and their major shareholders. MSS and Maybank Indonesia are controlled by the same party, namely Malayan Banking Berhad.	The object of the affiliate transaction is the transaction for the provision of Splunk Regional Security Operation Center ("RSOC") services from Maybank Indonesia to MSS.
4	Malayan Banking Berhad ("MBB")	The Affiliate Relationship between Maybank Indonesia and MBB is based on the relationship between the company and its major shareholders. MBB is the Major Shareholder of Maybank Indonesia.	The object of the affiliate transaction is the reimbursement payment of the Manchester United co-branding partnership royalty fees from Maybank Indonesia to MBB. The amount of the Manchester United co-branding partnership royalty fees owed by Maybank Indonesia has been paid by Maybank Indonesia to MBB.
5	Malayan Banking Berhad ("MBB")	The Affiliate Relationship between Maybank Indonesia and MBB is based on the relationship between the company and its major shareholders. MBB is the Major Shareholder of Maybank Indonesia.	The object of the affiliate transaction is the reimbursement payment of Bankers Comprehensive Crime and Civil Liability (BCPI) & Cyber Insurance premiums from Maybank Indonesia to MBB. The amount of BCPI & Cyber Insurance premiums owed by Maybank Indonesia has been paid by Maybank Indonesia to MBB.
6	Malayan Banking Berhad ("MBB")	The Affiliate Relationship between Maybank Indonesia and MBB is based on the relationship between the company and its major shareholders. MBB is the Major Shareholder of Maybank Indonesia.	The object of the affiliate transaction is the reimbursement payment for the purchase of Jacky Cheung concert tickets from Maybank Indonesia to MBB. The amount of the purchase cost of Jacky Cheung concert tickets, which is the obligation of Maybank Indonesia, has been paid by Maybank Indonesia to MBB.

All Affiliate Transactions carried out by Maybank Indonesia throughout 2025 did not contain Conflicts of Interest as referred to in Financial Services Authority Regulation No. 42/POJK.04/2020 concerning "Affiliate Transactions and Conflict of Interest Transactions".

BAD CORPORATE GOVERNANCE PRACTICES

No	Description	Tahun 2025
Information Disclosure and Bad Corporate Governance Practices		
1	Date of publication of the Annual Financial Statements	25 February 2026 Maybank Indonesia publishes Annual Financial Report on time as stipulated by regulation.
2	Date of publication of the Annual Report	26 March 2026 Maybank Indonesia publishes Annual Reports always on time as stipulated by regulations.
3	Independent auditor's opinion on the company's financial statements	Fair
4	Has there been any insider trading involving Directors/Commissioners, management and employees in the last three years?	No Maybank Indonesia, including the Board of Commissioners/Directors, Management and employees have never been involved in human trafficking cases insider trading in the last 3 (three) years
5	Have there been any cases of non-compliance with laws, rules and regulations relating to significant or material related party transactions in the last three years?	No Maybank Indonesia always complies with statutory provisions in transactions with related parties
6	Does the company face sanction from regulators for not making an announcement within the specified timeframe for a material event?	No Maybank Indonesia always provides material information to regulators
7	Is there any evidence that the company has not complied with any listing rules and regulations during the past year other than disclosure rules?	Maybank Indonesia has complied with all regulations including those outside the Annual Report disclosure rules
Other disclosures		
8	There are reports of the company polluting the environment	Nothing
9	Important matters currently being faced by the company, subsidiaries, or incumbent members of the Board of Directors and/or members of the Board of Commissioners are not disclosed in the Annual Report.	Nothing
10	A guilty verdict from the highest tax court regarding any tax matter during the last three years	Nothing
11	Non-conformity of presentation of annual reports and financial statements with applicable regulations and PSAK	Nothing
12	Any violation of laws relating to labor/employment/consumer/bankruptcy/commercial/competition or environmental issues	Nothing
13	There is no disclosure of operating segments in listed companies.	Nothing
14	There is non-conformity of the hardcopy to the softcopy of Annual Reports	Nothing

BANK STRATEGIC PLAN

Maybank Indonesia's strategy plan is presented in the Management Discussion and Analysis chapter, the Business Prospects sub-chapter. Maybank Indonesia describes the Bank's business prospects in connection to industry conditions, the broader economy, and international markets, backed up by quantitative data from credible sources. Furthermore, in the sub-chapter, Maybank Indonesia describes the Bank's future plans, strategies, and policies.

ACTION PLAN AND ITS IMPLEMENTATION

To ensure the effective and sustainable implementation of Good Corporate Governance (GCG), Maybank Indonesia consistently formulates and implements various action plans derived from internal evaluations as well as recommendations from regulators. These action plans form part of the Bank's continuous improvement efforts in enhancing business processes, risk management, and governance practices across the Bank.

Each action plan is developed by considering the level of priority, the complexity of implementation, and its impact on the Bank's operational activities. The implementation of these action plans is monitored periodically by management and reported to the Board of Directors and the Board of Commissioners through established reporting mechanisms.

Throughout 2025, the majority of the action plans that had been established were completed in accordance with the targeted timelines. The implementation of these improvement initiatives includes strengthening internal control processes, refining policies and operational procedures, as well as enhancing the effectiveness of the risk management system.

In certain cases, the implementation of action plans requires a longer timeframe as it involves system development processes, cross functional coordination among work units, or adjustments to regulatory changes. Nevertheless, the Bank continues to conduct intensive monitoring to ensure that all action plans can be completed in a timely manner.

RATIO OF HIGHEST AND LOWEST SALARY AND VARIABLE REMUNERATION RECEIVED BY EMPLOYEES

Employee Salary Ratio

Ratio Type	Magnitude of Ratio	
	2024	2025
Ratio of highest and lowest employee salary	47.85	45.58
Ratio of highest and lowest Directors' salary	2.98	2.58
Ratio of highest and lowest Commissioner's salary	1.27	1.27
Salary ratio of highest Directors and highest employees	2.58	2.70

VARIABLE REMUNERATION FOR EMPLOYEES IN 2025

Variable Remuneration	Amount received in 1 year	
	Employees	
	People	Rp (Million)
Total	6,355	251,735.93

SHARES AND/OR BANK BOND BUY BACK

In managing its capital and funding structure, Maybank Indonesia consistently upholds the principle of prudence and ensures that every strategic decision is made with due consideration of the Bank's long-term interests and those of its stakeholders. This policy is also aligned with regulatory requirements and best practices in banking capital management.

Throughout 2025, Maybank Indonesia did not conduct any buyback of shares issued by the Bank. The policy regarding share buybacks always takes into account various considerations, including market conditions, capital requirements, and applicable laws and regulations.

Maybank Indonesia also did not carry out any buy back of bonds issued by the Bank. All obligations related to debt instruments issued by the Bank are managed prudently by considering the funding structure, maturity profile, and prevailing financial market conditions.

OTHER INFORMATION RELATED TO BANK GOVERNANCE

Throughout 2025, Maybank Indonesia consistently upheld the principles of Good Corporate Governance (GCG) in all business activities. The Bank ensured that all decision making processes were conducted professionally and free from any intervention that is not in accordance with applicable laws and regulations or prevailing governance principles.

In the management of the Bank, there was no intervention from shareholders that could affect the independence of management in conducting business activities. All relationships between shareholders and management were carried out in accordance with applicable laws and regulations as well as through established governance mechanisms, including through the General Meeting of Shareholders (GMS) and transparent communication with the Bank's management.

In addition, during 2025 there were no internal disputes that had a material impact on the Bank's operational activities or organizational stability. Any differences of opinion that may arise in the decision-making process were resolved through the applicable governance mechanisms, including through discussions in meetings of the Board of Directors, meetings of the Board of Commissioners, and relevant committee forums.

Maybank Indonesia also ensured that the remuneration policy implemented was designed to be fair, transparent, and aligned with both individual performance and the Bank's overall performance. The policy is formulated and reviewed periodically by considering the principles of prudence, risk management, and best practices in the banking industry.

IMPLEMENTATION OF OJK PUBLIC COMPANY GOVERNANCE GUIDELINES

In accordance with Financial Services Authority Regulation No. 21/POJK.04/2015 concerning the Implementation of the Public Company Governance Guidelines and Financial Services Authority Circular No. 32/SEOJK.04/2015 concerning the Public Company Governance Guidelines, Maybank Indonesia implements 5 (five) aspects and 8 (eight) principles of Good Corporate Governance, supplemented by 25 (twenty-five) recommendations.

The implementation of these aspects, principles, and recommendations is carried out using a "comply or explain" approach, demonstrating a commitment to transparency and accountability. In general, Maybank Indonesia has complied with these recommendations, as detailed below:

Aspects	Principle	Recommendations	Implementation
1. The Relationship between Public Companies and Shareholders in Guaranteeing Shareholder Rights	Principle 1: Enhancing the Value of Holding a General Meeting of Shareholders (GMS)	1.1 Public companies have technical methods or procedures for collecting votes, both openly and privately, which prioritize the independence and interests of shareholders	Comply The Bank has complied with these recommendations. The procedures for voting are regulated in the Bank's Articles of Association. In the implementation of each GMS, the voting mechanism is part of the meeting rules and procedures, which are informed to shareholders through an announcement on the Company's website and read out at the beginning of the General Meeting of Shareholders.
		1.2 All members of the Board of Directors and members of the Board of Commissioners of the public company are present at the annual GMS	Comply The Bank complied with this recommendation. The 2025 AGMS was attended by the entire Board of Commissioners, while the Board of Directors was represented by 9 (nine) members due to one member's absence.
		1.3 A summary of the minutes of the GMS shall be available on the public company's website for at least 1 (one) year	Comply The Summary of the Minutes of the GMS for 2025, both in Indonesian and English, has been announced no later than 1 (one) working day after the GMS is held and uploaded to the Maybank Indonesia Website, OJK, eAsy KSEI and the IDX Electronic Reporting System. The Maybank Indonesia Website presents information related to the implementation of the GMS, including the Summary of the Minutes of the GMS in the last 5 (five) years. Maybank Indonesia also displays a summary of the minutes of the GMS in Indonesian and English, which is uploaded 1 (one) working day after the GMS is held on the Maybank Indonesia website.
	Principle 2: Improving the Quality of Corporate Communications with Shareholders or Investors	2.1 Public companies have a communication policy with shareholders or investors	Comply The Bank has developed a communication policy with shareholders and investors as recommended.
		2.2 Public Companies disclose their communication policies with shareholders or investors on their websites	Comply The Bank has complied with this recommendation. Maybank Indonesia's has uploaded its communication policy with shareholders or investors on the Maybank Indonesia website.

Aspects	Principle	Recommendations	Implementation
2. Functions and Roles of the Board of Commissioners	Principle 3: Strengthening the Membership and Composition of the Board of Commissioners	3.1 Determination of the number of members of the Board of Commissioners considers the conditions of the public company	Comply The membership and composition of the Board of Commissioners of Maybank Indonesia have complied with the provisions of Article 20 of POJK No. 33/POJK.04/2014 concerning the Board of Directors and Board of Commissioners of Issuers or Public Companies, namely, the number of members of the Board of Commissioners is more than 2 (two) people. The number of members of the Board of Commissioners of Maybank Indonesia is 8 (eight) people, 50% of whom are Independent Commissioners. In addition to considering the provisions in the relevant regulations, in determining the number of members of the Board of Commissioners, the Bank also considers the condition of the Bank.
		3.2 Determining the composition of the Board of Commissioners members considers the diversity of expertise, knowledge, and experience required	Comply The composition of the Bank's Board of Commissioners is determined by considering the diversity of expertise, knowledge, and experience, in accordance with the Bank's needs and strategic plans. Compliance with this recommendation is in accordance with applicable regulations.
	Principle 4: Strengthening the Membership and Composition of the Board of Commissioners	4.1 The Board of Commissioners has a self-assessment policy to assess the performance of the Board of Commissioners.	Comply The Bank has a policy for self-assessment and peer-assessment of the performance of the Board of Commissioners and committees through the Board of Commissioners ("BOC") and BOC Committees Effectiveness Evaluation ("BEE") framework, indicating that the Bank has complied with this recommendation.
		4.2 The self-assessment policy for assessing the performance of the Board of Commissioners is disclosed in the annual report of the public company	Comply The self-assessment and peer-assessment policies for assessing the performance of the Board of Commissioners and the Board of Commissioners Committees are disclosed in the Annual Report each year, as presented in this Report in the Chapter entitled Assessment of the Performance of the Board of Commissioners.
		4.3 The Board of Commissioners has a policy regarding the resignation of members of the Board of Commissioners if they are involved in financial crimes	Comply The policy regarding resignation for members of the Board of Commissioners of Maybank Indonesia is regulated in the Articles of Association, in Article 18, paragraph (7), letter e of the Articles of Association of Maybank Indonesia, which states that the term of office of the Board of Commissioners ends, among other things, if they no longer fulfill the requirements of applicable laws and regulations.
		4.4 The Board of Commissioners or the committee that carries out the nomination and remuneration function prepare a succession policy in the nomination process for members of the Board of Directors	Comply The Bank has a Nomination and Remuneration Committee, which has prepared policies in the nomination process and succession planning for members of the Board of Directors.

Aspects	Principle	Recommendations	Implementation
3. Functions and Roles of the Board of Directors	Principle 5: Strengthening the Membership and Composition of the Board of Directors	5.1 Determination of the number of members of the Board of Directors considers the conditions of the public company and the effectiveness of decision-making	Comply The composition of the Board of Directors of Maybank Indonesia has complied with the provisions of Article 20 POJK 33/POJK.04/2014 concerning the Board of Directors and Board of Commissioners of Issuers or Public Companies, namely, the Board of Directors of Issuers or Public Companies consists of at least 2 (two) members of the Board of Directors. As of December 31, 2025, the number of Maybank Indonesia's Board of Directors is 10 (ten) people, and the determination has been based on Maybank Indonesia's strategic needs. The effectiveness of the Board of Directors' decision-making is regulated in the Articles of Association of Maybank Indonesia. The Articles of Association can be accessed on the official website of Maybank Indonesia.
		5.2 Determination of the composition of the Board of Directors members considers the diversity of skills, knowledge, and experience required	Comply Determination of the composition of the members of the Board of Directors of Maybank Indonesia considers the diversity of expertise, knowledge, educational background, and experience required by the Bank, and in fulfilling this recommendation, Maybank Indonesia also refers to applicable regulations.
		5.3 Members of the Board of Directors who are in charge of the accounting or finance sector have expertise and/or knowledge in the field of accounting.	Comply Mr. Shaiful Adhli Yazid – Finance Director of Maybank Indonesia, has good skills and knowledge in the field of accounting as stated in his educational background and experience under the Board of Directors' Profile in this annual report.
	Principle 6: Improving the Quality of the Implementation of the Board of Directors' Duties and Responsibilities	6.1 The Board of Directors has a self-assessment policy to assess the performance of the Board of Directors	Comply The Board of Directors' performance assessment mechanism is carried out by comparing targets and actual Bank achievements, according to the respective areas of responsibility of each member of the Board of Directors, as defined in the Balanced Scorecard.
		6.2 The self-assessment policy for assessing the performance of the Board of Directors is disclosed in the annual report of the public company	Comply The self-assessment policy for assessing the performance of the Board of Directors has been disclosed in the 2025 Annual Report.
		6.3 The Board of Directors has a policy regarding the resignation of Board of Directors members if they are involved in financial crimes	Comply The policy regarding the resignation of members of the Board of Directors of Maybank Indonesia is regulated in the Articles of Association. Article 15, paragraph (10), letter e of the Articles of Association of Maybank Indonesia states that the term of office of the Board of Directors ends, among other things, if they no longer fulfill the requirements of applicable laws.

Aspects	Principle	Recommendations	Implementation
4. Stakeholder Participation	Principle 7: Improving Corporate Governance through Stakeholder Participation	7.1 Public companies have policies to prevent insider trading	Comply The Bank has a Code of Ethics and Code of Conduct policy that prohibits insider trading.
		7.2 Public companies have anti-corruption and anti-fraud policies	Comply Maybank Indonesia has Anti-Bribery and Corruption policies and procedures. The implementation of the Anti-Bribery and Corruption framework is described in this Annual Report.
		7.3 Public companies have policies regarding the selection and improvement of supplier or vendor competencies	Comply The Bank has a policy on the selection and improvement of supplier or vendor capabilities, indicating that the Bank has complied with this recommendation.
		7.4 Public companies have policies regarding the fulfillment of creditors' rights	Comply In order to protect creditors' rights, the Bank implements an honest and transparent information disclosure system and provides equal treatment to all creditors without discrimination. With information disclosure, all creditors and business partners have the right to obtain relevant information according to their needs, enabling each party to make objective decisions based on fair, reasonable, and accurate considerations. Protection of creditors' rights is stipulated in the agreements agreed upon by both parties. As part of the implementation of creditors' rights, the Bank consistently fulfills its obligations as agreed in a timely manner and strives to avoid delays or negligence that could potentially cause losses to both parties.
		7.5 Public companies have a whistleblowing system policy	Comply The Bank has a whistleblowing system policy, information about which can be accessed on the Maybank Indonesia website. Furthermore, the Board of Commissioners of Maybank Indonesia has established a Whistleblowing Governance Investigation Committee to support the Board's oversight function in whistleblowing governance at Maybank Indonesia. The implementation of the whistleblowing policy and the duties of the Whistleblowing Governance Investigation Committee are disclosed in this annual report.
		7.6 The Company has a policy for the provision of long-term incentives to the Board of Directors and employees	Comply In terms of long-term incentives for the Board of Directors, Maybank Indonesia refers to OJK Regulation No. 45/POJK.03/2015 on the Implementation of Governance in the Provision of Remuneration for Commercial Banks.
5. Information	Principle 8: Improving the Implementation of Information Disclosure	8.1 In addition to websites, public companies are increasingly relying on information technology as a means of information disclosure	Comply Maybank Indonesia has a website as a means for information disclosure, indicating that the Bank has fulfilled this recommendation.
		8.2 The annual report of a public company discloses the ultimate beneficial owners in the ownership of shares in the public company of at least 5% (five percent), in addition to the disclosure of the ultimate beneficial owners in the ownership of shares in the public company through major and controlling shareholders	Comply As in this Annual Report, the Bank discloses that its beneficial owners have complied with this recommendation by disclosing the structure of its major and controlling shareholders.

General Guidelines for Indonesian Corporate Governance (PUGKI)

The 2021 General Guidelines for Indonesian Corporate Governance (PUGKI) provide guidance on corporate governance practices that meet global standards. These guidelines are primarily recommended for corporations listed on the capital market and that manage public funds, including Maybank Indonesia.

The 2021 PUGKI consists of eight principles divided into three groups:

1. The first group of principles governs the management and oversight functions of the corporation, namely the Board of Directors and the Board of Commissioners, presented in principles 1 to 3;
2. The second group of principles governs the processes and outputs produced by the Board of Directors and the Board of Commissioners, presented in principles 4 to 6; and
3. The third group of principles governs resource owners, who will primarily benefit from the implementation of corporate governance, presented in principles 7 and 8.

Maybank Indonesia implements the principles and recommendations of the 2021 PUGKI based on an "applied or explained" approach, with the following implementation details:

Principle		Recommendation	Implementation at Maybank
Principle 1: Roles and Responsibilities of the Board of Directors and the Board of Commissioners	1.1 Role and Responsibilities of the Board of Directors	1.1.1 Untuk mencapai penciptaan nilai yang berkelanjutan, Direksi menjalankan peran kepemimpinannya dan berupaya mencapai hasil governansi sebagai berikut: a. competitiveness and focus on long-term performance; b. ethical and responsible conduct in conducting business; c. positive contribution to society and the environment; and d. corporate resilience	Applied 1.1.1 The Board of Directors embodies high standards of business ethics and ensures the implementation of a code of ethics that fosters a corporate culture of integrity. This is achieved, among other things, by implementing the TIGER work culture. The Board of Directors has made optimizing the application of the latest information technology a strategic pillar in achieving both short-term and long-term business targets.
		1.1.2 The Board of Directors must ensure that the corporation's mission, vision, objectives, targets, strategies, and annual and medium-term plans are consistent with long-term objectives, utilizing innovation and technology effectively.	1.1.2 The Bank's risk management and internal control systems are consistently aligned with the corporate vision, mission, goals, objectives, and strategy and comply with applicable laws and regulations and standards.
		1.1.3 The Board of Directors must ensure that the corporation implements appropriate and effective risk management and internal control systems that align with the corporation's vision, mission, objectives, targets, and strategies and comply with applicable laws and regulations and standards.	1.1.3 The Board of Directors ensures that everyone involved in the preparation and disclosure of corporate information holds relevant professional certifications issued by reputable institutions.
		1.1.4 The Board of Directors must ensure the integrity of the corporation's accounting and financial reporting systems and the timely and accurate disclosure of all material information regarding the corporation.	1.1.4 The Board of Directors also periodically submits a report commenting on the Quarterly Financial Report, which is published concurrently with the Quarterly Financial Report.
		1.1.5 The Board of Directors must ensure that sustainability reporting has been properly prepared.	1.1.5 The Board of Directors and management have ensured that the Sustainability Report is prepared based on a reporting framework appropriate to the size and complexity of the corporation and meets national and/or global standards.

Principle		Recommendation	Implementation at Maybank
		1.1.6 The Board of Directors must set up a framework for corporate information technology (IT) governance that aligns with the corporation's business needs and priorities, drives business opportunities and performance, strengthens risk management, and supports corporate objectives and strategies.	1.1.6 The Board of Directors ensures that the Bank has a Technology and Information resource allocation policy that ensures adequate and optimal investment and allocation of Technology and Information resources.
		1.1.7 For corporations conducting business activities based on Sharia principles, the Board of Directors must ensure adequate authority and the availability of supporting tools to enable the Sharia Supervisory Board to carry out its role effectively.	1.1.7 The Board of Directors ensures that the Sharia Business Unit has adequate and effective supporting tools.
		1.1.8 The Board of Directors' Charter must be periodically reviewed. The Charter includes, among other things, the division of roles for individual Directors, which can be regulated in the Board of Directors' Charter or by a Board of Directors' decree.	1.1.8 The Maybank Indonesia Board of Directors Guidelines are reviewed periodically. In addition to the Board of Directors Guidelines, the division of roles for individual Directors is determined annually based on a resolution of the General Meeting of Shareholders. The division of duties and authorities among the Board of Directors for 2025 is based on the Resolution of the Maybank Indonesia Annual General Meeting of Shareholders on April 11, 2025, which approved the duties and authorities among the Board of Directors for the 2025 financial year. Based on the resolution of the AGM, the duties and authorities are determined through a Board of Directors Decree.
		1.1.9 The Board of Directors must have a policy regarding the resignation of a Director should they be involved in financial crimes and proven to have committed wrongdoing.	1.1.9 The process for selecting, appointing, dismissing, and/or replacing members of the Board of Commissioners, Directors, and Independent Parties as Committee Members within the Bank's Board of Commissioners is regulated in the Nomination and Remuneration Committee charter. Maybank Indonesia's Articles of Association regulate matters regarding the termination of the term of office of a member of the Board of Directors, one of which is if the member of the Board of Directors no longer fulfils the requirements of applicable laws and regulations.
	1.2 Performance Assessment – Board of Directors and its Members	1.2.1 The Board of Commissioners should conduct an annual formal evaluation objectively and independently to determine the effectiveness of the Board of Directors and each individual Director.	Applied 1.2.1 The Board of Commissioners, through the Nomination and Remuneration Committee, assesses the performance of the Board of Directors using the performance evaluation criteria outlined in the chapter on Board of Directors Performance Assessment (Including the President Director – Chief Executive Officer).
		1.2.2 The Board of Commissioners, with the advice of the Nomination and Remuneration Committee, should be responsible for determining performance evaluation criteria and assessing the performance of the President Director and other members of the Board of Directors.	1.2.2 Based on the considerations of the Nomination and Remuneration Committee, the Board of Commissioners ensures that the performance evaluation of the President Director is based on predetermined criteria that have been communicated in advance to the President Director and other members of the Board of Directors.

Principle		Recommendation	Implementation at Maybank
	1.3 Roles and Responsibilities of the Board of Commissioners	1.3.1 The Board of Commissioners should review the corporate strategy at least annually and approves the mission, vision, and strategy formulated by the Board of Directors. The Board of Commissioners also reviews, advises, and approves the corporation's long-term and short-term business and financial plans. The Board of Commissioners provides advice and monitors the management of their implementation. The Board of Directors and the Board of Commissioners are involved in decisions that are critical to the corporation, as stipulated in the corporation's articles of association.	Applied
		1.3.2 The types of decisions that require the approval of the Board of Commissioners must be disclosed in the annual report.	1.3.2 The Annual Report discloses the types of decisions requiring Board of Commissioners approval, consistent with the Bank's Articles of Association and applicable regulatory authorities.
		1.3.3 Taking into account the recommendations of the Nomination and Remuneration Committee, the Board of Commissioners proposes to, and for decision by, the GMS the appointment and/or dismissal of members of the Board of Directors and members of the Board of Commissioners. In making these proposals, the Board of Commissioners should consider diversity, non-discrimination, and provides equal opportunities without distinction of ethnicity, religion, race, social class, or gender. The Board of Commissioners must ensure that the nomination and selection process for members of the Board of Directors and members of the Board of Commissioners is formal and transparent.	1.3.3 Based on the recommendations of the Nomination and Remuneration Committee, proposals for the appointment and/or dismissal of members of the Board of Directors and Board of Commissioners take into account diversity, expertise/ experience, nationality, gender, age, and independence, while still prioritizing the principle of meritocracy. The nomination and selection process for members of the Board of Directors and Board of Commissioners is ensured to be formal and transparent.
		1.3.4 The Board of Commissioners or the Committee performing the nomination function should develop a succession policy for the nomination process for members of the Board of Directors. The Board of Commissioners should annually review the report on the implementation of the development and succession plan submitted by the President Director.	1.3.4 Through the Nomination and Remuneration Committee, the Board of Commissioners has a succession policy regarding the nomination process for members of the Board of Directors.
		1.3.5 The Board of Commissioners a) submits to the GMS, which may be preceded by a proposal from the Committee responsible for remuneration, the amount of remuneration for members of the Board of Directors and members of the Board of Commissioners that aligns with sustainable corporate development and the long-term interests of the corporation and its shareholders; b) periodically reviews the remuneration system for the Board of Directors and Board of Commissioners	1.3.5 Referring to the recommendations of the Nomination and Remuneration Committee, a) the remuneration of members of the Board of Directors and members of the Board of Commissioners is aligned with sustainable corporate development and the long-term interests of the corporation and its shareholders; b) periodically review the remuneration system for the Board of Directors and Board of Commissioners.

Principle	Recommendation	Implementation at Maybank
	1.3.6 The Board of Commissioners oversees the effectiveness of corporate governance policies and their implementation and proposes changes if necessary.	1.3.6 Through its Board of Commissioners-level Committee membership, the Board of Commissioners oversees the effectiveness of corporate governance policies and their implementation and proposes changes if necessary in accordance with applicable laws and regulations.
	1.3.7 The Board of Commissioners monitors and directs the corporation to implement appropriate and effective risk management and internal control systems that align with the corporation's goals, objectives, and strategies and comply with applicable laws and regulations, codes of conduct, and standards.	1.3.7 Through the Risk Oversight Committee, the Board of Commissioners monitors and directs the corporation to implement appropriate and effective risk management and internal control systems that align with corporate goals, objectives, and strategies and comply with applicable laws and regulations, codes of conduct, and standards.
	1.3.8 The Board of Commissioners should oversee and directs the achievement of the integrity of the corporate accounting and financial reporting systems, as well as the independence of the internal and external audit functions.	1.3.8 Through the Audit Committee, the Board of Commissioners oversees and directs the achievement of the integrity of the corporate accounting and financial reporting systems, as well as the independence of the internal and external audit functions, in accordance with the Audit Committee Charter.
	1.3.9 The Board of Commissioners should monitor, review, and approve the Corporation's annual and sustainability reports, ensuring their integrity, and oversees the corporation's disclosure and communication processes.	1.3.9 The preparation of the Annual Report and Sustainability Report is reviewed and approved by the Board of Commissioners.
	1.3.10 The Board of Commissioners' Charter is periodically reviewed.	1.3.10 The Board of Commissioners Charter is periodically reviewed or revised whenever there are new regulations that require adjustments to the Charter.
	1.3.11 The Board of Commissioners should have a policy regarding the resignation of its members if they are involved in financial crimes and proven to have committed wrongdoing.	1.3.11 Maybank Indonesia's Articles of Association regulate matters concerning the termination of the Board of Commissioners' terms of office, including if a member of the Board of Directors no longer meets the requirements of applicable laws.
	1.3.12 Independent commissioners are strongly encouraged to contribute to honest, objective, active, and constructive discussions at Board of Commissioners meetings.	1.3.12 Independent commissioners are strongly encouraged to contribute to honest, objective, active, and constructive discussions at Board of Commissioners meetings.
	1.3.13 The President Commissioner should serve as the coordinator of the Board of Commissioners and ensures its effectiveness. The President Commissioner should foster a culture of openness and constructive dialogue that allows for the expression of diverse views, including coordinating the setting of appropriate board meeting agendas and ensuring sufficient time is available for discussion of all agenda items. Furthermore, there should be opportunities for the Board of Commissioners to meet with the Board of Directors and senior management.	1.3.3 The President Commissioner of Maybank Indonesia serves as the coordinator of the Board of Commissioners and ensures its effectiveness. The President Commissioner encourages a culture of openness and constructive dialogue that allows for the expression of diverse views, including coordinating the establishment of appropriate board meeting agendas and ensuring sufficient time is available for discussion of all agenda items. In accordance with applicable regulations, the Bank is required to hold a Board of Commissioners meeting with the Board of Directors at least once every four months.

Principle		Recommendation	Implementation at Maybank
	1.4 Formation of the Committee	1.4.1 The Corporation shall have committees under the Board of Commissioners, consisting of at least the following: an Audit Committee, a Nomination and Remuneration Committee, and a Risk Management Monitoring Committee.	Applied 1.4.1 The Board of Commissioners of Maybank Indonesia has an Audit Committee, a Risk Monitoring Committee, a Nomination and Remuneration Committee, and an Integrated Governance Committee. To strengthen the Board of Commissioners' supervisory duties and functions, the Bank has established additional committees, namely the Governance Investigation Whistleblowing Committee and the Information and Technology Monitoring Committee.
		1.4.2 The Board of Commissioners shall ensure that all members of the Audit Committee are independent, and that other committees formed by the Board of Commissioners are composed predominantly of independent parties, and that all committee members possess the competence, commitment, and sufficient authority to carry out their roles effectively and independently.	1.4.2 The membership of the Maybank Indonesia Audit Committee meets the independence requirements in accordance with the Financial Services Authority (OJK) Regulation on Governance of Commercial Banks and other provisions governing Audit Committee membership. The Board of Commissioners ensures that all Audit Committee members meet all independence criteria and are capable of carrying out their duties independently. All members of the Bank's Audit Committee are Independent Commissioners and Independent Parties, therefore, this number meets the independence requirements.
		1.4.3 To ensure that the monitoring of the Audit Committee's duties is objective and independent, the President Commissioner shall not serve as the chairman of the Audit Committee, except in exceptional circumstances, which must be explained in the annual report.	1.4.3 The Bank's Audit Committee has six members: four Independent Commissioners, one of whom is also the Chairperson and a member, and two Independent Party members with competencies and qualifications in accounting and banking finance. The President Commissioner of Maybank Indonesia is not the Chairman of the Audit Committee. The number, composition, membership composition and independence of all members of the Audit Committee have complied with the applicable provisions as stipulated in OJK Regulation No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks and OJK Regulation No. 55 /POJK.04/2015 concerning the Establishment and Guidelines for the Implementation of the Work of the Audit Committee and other related provisions. Provisions regarding the implementation of the duties of the Maybank Indonesia Audit Committee are regulated in the Audit Committee Charter.

Principle		Recommendation	Implementation at Maybank
	1.5 Performance Assessment – Board of Commissioners and its Members	1.5.1 The Board of Commissioners should conduct an annual formal evaluation objectively to determine the effectiveness of the Board, its committees, and each individual Commissioner.	Applied 1.5.1 The annual formal evaluation by the Maybank Indonesia Board of Commissioners is conducted annually through the Board of Commissioners ("BOC") and BOC Committees Effectiveness Evaluation ("BEE") assessment framework. The assessment is conducted to assess the effectiveness of the implementation of the duties of the Board of Commissioners (including the President Commissioner) and its Committees. The BEE assessment criteria and results utilize several criteria as outlined in this Annual Report.
	1.6 Conflict of Interest	1.6.1 Members of the Board of Directors who hold concurrent positions outside the corporation shall obtain approval from the Board of Commissioners. A Commissioner shall notify the Board of Commissioners and the chair of the nominating committee before accepting a new appointment as a Director or Commissioner of a public corporation, another Directorship, or any other position with a significant time commitment.	Applied 1.6.1 Members of the Bank's Board of Directors who hold concurrent positions outside the corporation have obtained approval from the Board of Commissioners. This is particularly true for members of the Board of Directors who hold concurrent positions to carry out supervisory duties over non-Bank subsidiaries. These concurrent positions are assigned by the Bank as its shareholder. Furthermore, before accepting a new appointment as a Director or member of the Board of Commissioners, the nomination and remuneration committee has ensured that the candidate does not hold any positions prohibited by the relevant OJK Regulations.
		1.6.2 The Board of Commissioners shall monitor and manage potential conflicts of interest between management, members of the Board of Directors, the Board of Commissioners, and shareholders, including misappropriation of corporate assets and misappropriation in related party transactions. A Commissioner with a conflict of interest shall not participate in the monitoring and decision-making process regarding potential conflicts of interest involving the Commissioner or the Commissioner's affiliates.	1.6.2 In carrying out their duties and responsibilities, all members of the Board of Commissioners are committed to avoiding potential conflicts of interest and always positioning themselves to avoid potential conflicts of interest under any circumstances, as stipulated in applicable provisions and regulations. In the event of a conflict of interest, members of the Board of Commissioners are prohibited from taking actions that could harm or reduce the Bank's profits and are required to disclose the potential conflict of interest in every decision-making process. Procedures that must be followed by members of the Board of Commissioners in the event of a conflict of interest include not being permitted to participate in the decision-making process for all activities involving the conflict of interest. Can participate in meetings, but are not permitted to participate in decision making.

Principle		Recommendation	Implementation at Maybank
	1.7 Improving the Competence of Members of the Board of Directors and Board of Commissioners	1.7.1 The Board of Commissioners shall ensure that members of the Board of Directors and the Board of Commissioners understand their roles and responsibilities, the characteristics and operations of the corporation, relevant laws and regulations and standards and other applicable obligations. The Board of Directors through the corporate secretary supports all members of the Board of Directors and the Board of Commissioners in updating and refreshing their skills and knowledge necessary to carry out their roles on the Board.	Applied 1.7.1 The Board of Commissioners and Directors have participated in education and training programs aimed at enhancing strategic capabilities, gaining business knowledge, enhancing leadership skills, developing new skills, and improving and maintaining the quality of banking services. Details of the education and training programs attended by the Board of Commissioners and Directors are set out in the Annual Report.
Principle 2: Composition and Remuneration of the Board of Directors and Board of Commissioners	2.1 Composition of the Board of Directors and Board of Commissioners	2.1.1 In determining candidate Directors, the Board of Commissioners, through the Nomination and Remuneration Committee, should not solely rely on recommendations from the Board of Commissioners, management, or majority shareholders. The Board of Commissioners, through the Nomination and Remuneration Committee, may utilize independent sources to identify qualified candidates.	Applied 2.1.1 In providing recommendations by the Nomination and Remuneration Committee to determine candidates for members of the Board of Directors and Board of Commissioners, Maybank Indonesia also utilizes the services of independent and reputable third parties (search firms) in the selection process for candidates for members of the Board of Directors and Board of Commissioners. The third parties appointed by the Bank (search firms) will assist in the selection process.
		2.1.2 The Board of Commissioners shall ensure that the criteria for selecting members of the Board of Directors include, at a minimum, the knowledge, abilities, and expertise required to appropriately fulfill the role of the Board of Directors and ensure the diversity of the Board of Directors.	2.1.2 Candidates for members of the Bank's Board of Directors must at least meet the requirements and criteria stipulated in applicable laws and regulations, including requirements and criteria related to integrity, competence, reputation, domicile, independence, or other specific criteria relevant to each Director's field.
		2.1.3 The corporate policy on diversity within the Board of Directors and the Board of Commissioners is disclosed in the Annual Report.	2.1.3 In general, the number of members of the Board of Commissioners and Board of Directors is based on the need to achieve the Bank's goals and objectives and is adjusted to the Bank's conditions, including the characteristics, capacity, and size of the Bank, as well as the diversity of the Board of Directors' composition, as disclosed in this Annual Report.
		2.1.4 The Board of Commissioners ensures that the policies and procedures for the selection and nomination of Commissioners are clear and transparent to achieve the desired Board composition. The Board of Commissioners utilizes independent sources to identify qualified candidates.	2.1.4 To achieve the desired composition of the Board of Directors and Board of Commissioners, the selection, appointment, dismissal, and/or replacement of members of the Board of Commissioners, Directors, and Independent Committee members are conducted clearly and transparently. The Bank's selection and nomination process is based on the Nomination and Remuneration Committee Charter. If necessary, the Bank may utilize the services of independent and reputable third parties (search firms) to select candidates for the Board of Commissioners.

Principle	Recommendation	Implementation at Maybank
	2.1.5. The Board of Commissioners/ Committee performing the nomination function establishes nomination procedures and criteria consistent with the Board of Commissioners' expertise matrix approved by the Board of Commissioners and ensures that candidate profiles meet the requirements set out in the expertise matrix and nomination criteria.	2.1.5 Through the Nomination and Remuneration Committee, the Bank has established nomination procedures and criteria that align with the Bank's needs and profile, as measured by a matrix of expertise, experience, and industry expertise of each Commissioner desired by the Board of Commissioners. The matrix of expertise, experience, and industry expertise is derived from the BEE framework and subsequently approved by the Board of Commissioners. Furthermore, prospective members of the Bank's Board of Commissioners must meet at least the requirements, including integrity, competence, and good reputation, as stipulated in the Financial Services Authority (OJK) Regulation concerning Governance for Commercial Banks and the Fit and Proper Test for Key Parties.
	2.1.6. The composition of the Board of Commissioners must be structured so that its members as a group reflect the diversity in abilities, expertise, knowledge, experience, age, cultural background, and gender required to appropriately fulfil the role of the Board of Commissioners.	2.1.6 The Bank has established a diverse composition of its Board of Commissioners, reflecting the diversity in abilities, expertise, knowledge, experience, age, cultural background, and gender required to fulfill the Board of Commissioners' roles required by the Bank. This diversity is discussed in the Board of Commissioners and Board of Directors Diversity Policy chapter of this Annual Report.
	2.1.7. To enable the Board of Commissioners to provide independent advice and supervision to the Board of Directors and for roles that pose a potential conflict of interest, the Board of Commissioners shall consist of a sufficient number of Independent Commissioners, with limited terms of office and disclosure of the term of office of the Board of Commissioners and their independence from a corporate perspective.	2.1.7 In accordance with the Financial Services Authority (OJK) Regulation on Governance for Commercial Banks, the composition and number of Maybank Indonesia's Board of Commissioners are in accordance with the provisions of the Financial Services Authority (OJK) Regulation on Governance for Commercial Banks. As of December 31, 2025, the Bank will have 5 (five) Independent Commissioners out of a total of 8 (eight) Board of Commissioners, or 50% (fifty percent). The term of office for Independent Commissioners is in accordance with the Articles of Association and may be extended by considering the provisions stipulated in POJK 17 of 2023 concerning the Implementation of Governance for Commercial Banks.
	2.1.8. To facilitate the effective functioning of the Board of Directors and the Board of Commissioners and to enhance investor and stakeholder confidence, the Nomination and Remuneration Committee shall ensure that there is a formal, rigorous, and transparent process for the appointment and retention of members of the Board of Directors and the Board of Commissioners.	2.1.8 The Nomination and Remuneration Committee assesses and provides recommendations on candidates nominated as members of the Board of Directors and Board of Commissioners, to be submitted to the Board of Commissioners and then proposed at the GMS so that the nomination process is carried out in a formal, strict and transparent manner for the appointment and appointment of members of the Board of Directors and Board of Commissioners.

Principle		Recommendation	Implementation at Maybank
	2.2 Remuneration of the Board of Directors and Board of Commissioners	2.2.1. The remuneration policy for members of the Board of Directors shall consist of a remuneration structure oriented towards sustainable corporate development and encouraging the achievement of long-term goals. The remuneration of the Board of Directors must be proposed, possibly through the Nomination and Remuneration Committee, by the Board of Commissioners for decision by the GMS. The amount of remuneration proposed to the GMS is determined by considering the role of each member of the Board of Directors and the economic situation and performance of the corporation.	Applied 2.2.1 As per the functions and duties of the Nomination and Remuneration Committee, the Bank implements a risk-based remuneration policy. This policy remains relevant until 2025. The Bank's remuneration policy is formulated by prioritizing a competitive, fair, and balanced remuneration system, based on applicable laws and regulations.
		2.2.2. The remuneration policy for members of the Board of Commissioners shall consist of a remuneration structure oriented towards sustainable corporate development and encouraging the achievement of long-term goals. The amount of remuneration proposed by the Board of Commissioners to the GMS is determined by considering the role of each member of the Board of Commissioners and the economic situation and performance of the corporation. In addition, consideration must also be given to their positions as President Commissioner and chairman, as well as their membership in committees.	2.2.2 The Bank develops the structure, policies, and provisions regarding the remuneration of each member of the Board of Commissioners, taking into account the duties, authorities, performance, and responsibilities of the Board of Commissioners. The Bank also considers the prevailing remuneration standards in the peer group.
		2.2.3. To ensure that remuneration packages shall be determined based on the achievements, qualifications, and competencies of Directors and Commissioners, taking into account corporate operational performance, individual performance, and market conditions, the Nomination and Remuneration Committee shall ensure that fair and transparent procedures are in place for determining the remuneration policy for members of the Board of Directors and Board of Commissioners.	2.2.3 The Nomination and Remuneration Committee discusses the remuneration of the Board of Commissioners, taking into account information on the remuneration range and standards in the peer group in the market, as well as the Bank's capabilities. The Bank has a procedure for periodically conducting independent reviews of remuneration for the Board of Commissioners through the Board Remuneration Review framework. This is to ensure that the remuneration package for the Board of Commissioners is in accordance with the achievements, qualifications and competencies of the Board of Commissioners by taking into account the performance of corporate operations, individual performance and market conditions.

Principle		Recommendation	Implementation at Maybank
Principle 3: Working Relationship between the Board of Directors and the Board of Commissioners	3.1 Nature of Work Relationships	3.1.1 There are open discussions between the Board of Directors and the Board of Commissioners, as well as between the members of the Board of Directors and the Board of Commissioners. However, it is important to maintain the confidentiality of information to prevent leakage of confidential information.	Applied 3.1.1 Discussions between the Board of Directors and the Board of Commissioners are conducted through joint meetings of the Board of Commissioners and the Board of Directors, in accordance with the provisions of Maybank Indonesia's Articles of Association. Through these meetings, the Board of Commissioners discusses various matters, including follow-up reports on the Minutes of Board of Commissioners Meetings; financial performance reports; reports from committees under the Board of Commissioners, and other discussions. Meetings are conducted with proper administrative processes to ensure confidential information is properly safeguarded in accordance with applicable laws and regulations.
		3.1.2 In accordance with their respective duties and roles, the Board of Directors collaborates with the Board of Commissioners in formulating the corporate mission, vision, and strategy and regularly discusses their implementation.	3.1.2 Each year, the Bank's short- and medium-term strategies and policies are formulated in the Corporate Plan and Bank Business Plan (RBB) in accordance with the established Vision and Mission. Periodically, the Board of Directors, along with the Board of Commissioners, and the Bank's senior management, conduct periodic evaluations of the Bank's strategies and policies and their implementation at all levels of the organization.
		3.1.3 The Corporate Secretary plays a critical role in supporting the effectiveness of the working relationship between the Board of Directors and the Board of Commissioners, encouraging the implementation of good corporate governance practices, including effective communication with shareholders and other stakeholders.	3.1.3 The Bank appoints a Corporate Secretary, with details as outlined in the Corporate Secretary's profile in this Annual Report. The Bank's Corporate Secretary carries out his duties in accordance with applicable provisions regarding the duties and responsibilities of the Corporate Secretary, including encouraging the implementation of good corporate governance practices, including building good and effective communication and relationships with parties and acting as a liaison between the Bank and Shareholders and other Stakeholders.
	3.2 Access to information for the Board of Commissioners	3.2.1 The Board of Directors shall ensure that the Board of Commissioners has access to accurate, relevant, and timely information. The Board of Commissioners shall ensure that it obtains adequate information. The Board of Directors provides information to the Board of Commissioners regularly, without delay, and comprehensively on all matters relevant to the corporation. The Board of Commissioners may request the Board of Directors to provide additional information at any time.	Applied 3.2.1 The Board of Directors, through the Corporate Secretary, consistently provides access to accurate, relevant, and timely information to the Board of Commissioners. The Corporate Secretary also administers, distributes, and follows up on incoming correspondence received by the Bank from regulators and addressed to the Board of Directors and/or Board of Commissioners.

Principle		Recommendation	Implementation at Maybank
	3.3 Responsibility of the Board of Directors and the Board of Commissioners for the Impact of the Structure	3.3.1 Impact of ownership structure on the corporation. The Board of Directors and the Board of Commissioners shall consider their responsibilities in the context of the corporation's share ownership structure and the relationships between shareholders that may impact the management and operations of the corporation.	Applied 3.3.1 The Bank's Board of Directors and Board of Commissioners always understand the ownership structure of shareholders and the relationships between corporate shareholders, and consider their impact on corporate control. In this case, the Bank pays attention to the provisions in OJK Regulation No. 42/POJK.04/2020 concerning Affiliated Transactions and Conflicts of Interest Transactions.
Principle 4: Ethical and Responsible Behavior	4.1 Guidelines for Ethics and Conduct	4.1.1 This statement is set out in the Code of Conduct and Business Ethics which must clearly express the corporation's expectation that each member of the Board of Directors and Board of Commissioners and employee will: - Act in the best interests of the corporation; - Act honestly and with a high standard of integrity; - Be independent and act on the basis of complete information, in good faith, with due diligence and prudence; - Comply with laws and regulations applicable to the corporation and its operations; - Avoid actions that violate laws and regulations or actions that are unethical based on the corporate code of ethics; - Not engage in or participate in any activity that would create a conflict of interest with the best interests of the corporation or that would negatively impact the reputation of the corporation; - Not take advantage of the property or information owned by the corporation, other assets or its customers for personal gain or that causes harm to the corporation and its customers. - Not take advantage of his position or opportunities generated by his position for personal gain; - Avoiding the act of requesting or accepting from third parties payments, gratuities or other benefits for oneself or for others that create a conflict of interest/provide benefits to third parties in violation of laws and regulations; - Respecting differences of opinion and the rights of each member of the Board of Directors, Board of Commissioners, and employees; - Ensuring complete, fair, accurate, timely, and understandable disclosure in reports and documents submitted by the corporation to regulators and in other public communications;	Applied 4.1.1 The Bank has a Code of Ethics and Code of Conduct that must be adhered to by the Board of Directors and Board of Commissioners. The implementation and enforcement of the Code of Ethics and Code of Conduct is the responsibility of all employees at all levels of the organization and represents the Bank's commitment to implementing Good Corporate Governance in achieving its established vision and mission. Each year, the Board of Directors and Board of Commissioners sign an Integrity Pact, stating their commitment to consistently comply with the Code of Conduct and Good Business Ethics.

Principle	Recommendation	Implementation at Maybank
	4.1.2 The Board of Directors establishes policies and practices for anti-money laundering and terrorism financing, anti-bribery, anti-corruption, anti-fraud, and political involvement by referring to national or international standards regarding anti-money laundering, anti-bribery, anti-corruption, anti-fraud, or other related standards.	4.1.2 The Bank has an Anti-Bribery and Corruption (AB&C) Policy that aligns with related supporting regulations, including the provisions of the Code of Ethics and Code of Conduct, Strategic Procurement, and provisions regarding the Implementation of the Anti-Fraud Strategy. The scope of Maybank Indonesia's policies generally regulates the following: 1. Bribery and corruption risk management 2. Provisions regarding the giving and receiving of benefits, gifts, and business entertainment 3. Business relationships with suppliers, vendors, or related individuals/other third parties (Everything) and a Customer-Centric Culture, which serves as the platform for the transformation of the "Customer Experience" at Maybank. This commitment demonstrates the Bank's commitment to the importance of Customer Perceived Values for sustainable business growth at Maybank. In line with this, Maybank Indonesia also focuses on designing various activities, programs, and provisions to enhance customer protection regarding savings and data confidentiality, while adhering to applicable laws and regulations. Maybank Indonesia implements an information technology system that protects and safeguards all customer data, as well as other protection activities, particularly in terms of control and monitoring awareness, to minimize risks that impact the security and comfort of customers as Maybank's business partners 4. Contributions to political, fundraising, and charitable activities 5. Monitoring 6. Recording and Documentation 7. Whistleblowing 8. Training and Awareness. Furthermore, Maybank Indonesia continues to optimize effective programs to support the implementation of the Anti-Bribery and Corruption Policy within the Bank. The Bank has a policy to enforce compliance with indications of fraud as outlined in agreements with third parties. The agreements state that Commissioners/Directors/Employees or any other party representing the Bank are prohibited from requesting and/or accepting any amount of money and/or gifts or anything in any form other than those agreed upon in the agreement.

Principle		Recommendation	Implementation at Maybank
	4.2 Organizational Values and Culture	4.2.1 The corporation articulates, cultivates and expresses its corporate culture and values	Applied 4.2.1 The Board of Directors implements the Bank's values of Teamwork, Integrity, Growth, Excellence, and Efficiency, as well as Relationship Building (TIGER), to ensure Maybankers can effectively operate the Bank and prevent various acts of fraud, money laundering and terrorism financing, anti-corruption, offering or accepting bribes, and other payments or inducements to commit acts that violate laws and regulations or are unethical.
	4.3 Enforcement and Communication of Ethical Guidelines, Values and Culture	4.3.1 The corporate code of conduct and code of ethics are effectively communicated to the Board of Directors, the Board of Commissioners, and all employees, integrated into the corporate strategy and operations including the risk management system and remuneration structure, and enforced.	Applied 4.3.1 The Code of Ethics and Code of Conduct are disseminated or socialized periodically through various available media to foster awareness and understanding of behavior consistent with the Bank's core values. Each year, members of the Board of Commissioners and its committees, members of the Board of Directors and officials at lower levels, and all employees are required to provide a statement of commitment to implementing the Code of Ethics and Code of Conduct.
Principle 5: Risk Management, Internal Control, and Compliance	5.1 Internal Control and Compliance	5.1.1 The Board of Directors conducts regular reviews of the design accuracy and operational effectiveness of the governance system, risk management, internal control and corporate compliance and reports the implementation and results of the reviews to shareholders through the Corporation's annual report.	Applied 5.1.1 The Board of Directors has implemented the Internal Control System in accordance with the Bank's control principles, and the overall evaluation demonstrates the Bank's Internal Control System is functioning well. The Board of Directors and Board of Commissioners confirm that the Bank has an effective and adequate internal control system in place to manage the risks faced by the Bank, remaining within the Bank's risk appetite and supporting the achievement of the Bank's objectives.
	5.2. Risk Management	5.2.1. Strategy and risk are integrated, transparently disclosed, incorporated into the duties and responsibilities of the Board of Directors and the Board of Commissioners, and discussed at Board of Commissioners and Board of Directors meetings.	Applied 5.2.1 The Board of Commissioners and the Board of Directors continue to effectively manage credit risk and improve infrastructure to encourage the growth of business banking customers. Balancing risk, compliance culture, and capital adequacy is also a strategic pillar of the Bank's policy.
		5.2.2. The Risk Management Monitoring Committee assists the Board of Commissioners in carrying out its duties by creating a transparent, focused, and independent mechanism for overseeing corporate risk management.	5.2.2 The Board of Commissioners has a Risk Monitoring Committee that ensures that the Bank's risk management implementation continues to meet the elements of adequate risk management procedures and methodologies, so that the Bank's business activities remain controlled within acceptable limits and are profitable for the Bank.

Principle		Recommendation	Implementation at Maybank
	5.3. Integration of Governance, Risk Management, and Compliance	5.3.1 The Board of Directors establishes an integrated governance, risk management, and compliance (GRC) system, addressing various uncertainties in an integrated manner and with high integrity, to ensure that the corporation can achieve its objectives.	Applied 5.3.1 The Board of Directors ensures coordination and capability enhancement among the main GRC systems, including governance, strategic management, performance management, risk management, compliance management, and internal audit systems, to ensure the corporation remains on track to achieve its objectives.
		5.3.2 The Board of Directors ensures that the department responsible for compliance does not concurrently perform functions that could potentially create a conflict of interest.	5.3.2 In accordance with OJK Regulation No. 46/POJK.03/2017 concerning the Implementation of the Compliance Function of Commercial Banks, the Bank's Board of Directors has a Director responsible for the compliance function and has established a compliance work unit. The Director responsible for the compliance function does not oversee business and operational functions; risk management, which makes decisions regarding the Bank's business activities; treasury; finance and accounting; logistics and procurement of goods or services; information technology; and/or internal audit, ensuring that the implementation of their functions does not create a conflict of interest. Furthermore, the Director responsible for the compliance function carries out their role and function to enhance the Compliance Culture in support of good governance practices.
	5.4. Internal Audit	5.4.1 The Board of Commissioners through the Audit Committee monitors and ensures that the internal audit function helps the corporation achieve its objectives by bringing an objective and disciplined approach to evaluating and improving the effectiveness of risk management, internal control, and corporate governance.	Applied 5.4.1 The Board of Commissioners has an Audit Committee tasked with reviewing and clarifying financial information, selecting, appointing, and supervising the work of independent auditors, evaluating the effectiveness of the internal audit function, and implementing internal controls.
Principle 6: Disclosure and Transparency	6.1 Disclosure Policy	6.1.1 The corporation has disclosure and transparency policies and procedures that ensure the disclosure of material information and safeguard sensitive and confidential corporate information. 6.1.2 The right of shareholders to receive relevant material information about the corporation on a regular and timely basis must be fulfilled.	Applied 6.1.1 The Bank has internal provisions/guidelines for disclosing material information and maintaining sensitive and confidential information. 6.1.2 The Bank has and discloses a written policy for implementing its continuous disclosure/information disclosure obligations in accordance with applicable regulations.
	6.2 Financial and Sustainability Reports	6.2.1 The corporation discloses systems and procedures to ensure that interim financial statements not audited or reviewed by external auditors are materially accurate, complete, and provide investors with appropriate information to make informed investment decisions.	Applied 6.2.1 The Bank has systems and procedures that govern internal control over financial reporting, including interim financial reports, the role of the risk management/compliance/management oversight function and the internal audit function in ensuring the integrity of interim financial reports, and the role of the Audit Committee in reviewing interim financial reports for publication.

Principle		Recommendation	Implementation at Maybank
		6.2.2 The Audit Committee ensures the quality of the financial statement audits performed by external auditors. This activity includes recommending the appointment, reappointment, and, if necessary, the dismissal and remuneration of external auditors.	6.2.2 The Bank's Audit Committee ensures the quality of the financial statement audits performed by the external auditor. This activity includes recommending the appointment, reappointment, and, if necessary, the dismissal and remuneration of the external auditor.
		6.2.3 The sustainability report must be prepared and disclosed accurately and prepared in accordance with a national or international sustainability reporting framework.	6.2.3 Maybank Indonesia's sustainability report is prepared and disclosed accurately and is prepared in accordance with the sustainability reporting framework in accordance with the provisions stipulated in OJK Regulation No. 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies and other relevant national or international regulations.
		6.2.4 The corporation publishes an integrated annual report that contextualizes historical performance and describes the corporation's risks, opportunities, and future prospects, thereby helping shareholders and stakeholders understand the corporation's strategic objectives and its progress in creating sustainable value.	6.2.4 The Bank's Annual Report includes historical performance in context and describes the company's future risks, opportunities, and prospects.
	6.3 Information Dissemination	6.3.1 Information dissemination channels should provide equal, timely and relatively inexpensive access to relevant information for users.	Applied 6.3.1 The Bank regularly holds meetings with financial analysts, interacts and discusses with investors and analysts through teleconferences and in-house meetings, conducts Annual Reviews with national and international rating agencies, and holds an Annual Public Expose.
Principle 7: Protection of Shareholder Rights	7.1 Shareholders Right	7.1.1 The Corporation has a communications policy that facilitates and encourages shareholder or investor participation.	Applied 7.1.1 The rights, authorities, and responsibilities of shareholders are detailed in the Bank's Articles of Association, which can be accessed through the Bank's website (www.maybank.co.id).
		7.1.2 The Corporation, which is a parent entity, ensures that its corporate governance policy applies to subsidiaries and entities under common control in which the Corporation has significant investments.	7.1.2 The Bank is the Main Entity within the Maybank Indonesia Financial Conglomerate. As stipulated in OJK Regulation No. 18/POJK.03/2014 concerning the Implementation of Integrated Governance in Financial Conglomerates, the Bank ensures that the governance policies issued by the Main Entity are applicable to all member entities of the financial conglomerate, including its subsidiaries.
		7.1.3 The Corporation has rules and procedures governing acquisitions, takeovers, and extraordinary transactions such as mergers and sales of substantial corporate assets to ensure that transactions occur transparently and on fair terms and protect the rights of all shareholders, regardless of their class.	7.1.3 The Bank has the rules and procedures stipulated in the Articles of Association, which can be accessed through the Maybank Indonesia website.

Principle		Recommendation	Implementation at Maybank
	7.2 Fair Treatment of Shareholders	7.2.1 The Corporation has rules and procedures that ensure a) all shareholders of the same series within a class of shares are treated equally, b) disclosure of those rules and procedures, and disclosure of capital structures and arrangements that allow certain shareholders to obtain influence or control disproportionate to their shareholdings.	Applied 7.2.1 In accordance with the Articles of Association, the Bank's shares consist of Class A Shares, Class B Shares, and Class D Shares, unless otherwise specified. The term "Shareholder" refers to Class A Shareholders, Class B Shareholders, and Class D Shareholders, unless otherwise specified.
		7.2.2 The Corporation has rules and procedures that ensure related party transactions are approved and executed in a manner that ensures that conflicts of interest are appropriately managed and protects the interests of the Corporation and its shareholders.	7.2.2 The Bank has policies and procedures governing related party or affiliated party transactions, ensuring that such transactions comply with applicable regulations and are properly managed and capable of protecting the interests of the corporation and shareholders. The issuance of these policies and procedures refers to OJK Regulation No. 42/POJK.04/2020 concerning Affiliated Party Transactions and Conflict of Interest Transactions and other related regulations.
		7.2.3 The Corporation has and discloses a policy to prevent insider trading. The Corporation has clear rules regarding any trading in the Corporation's shares by Directors, Commissioners, and insiders to ensure that no one may directly or indirectly benefit from information that is not/ yet available in the market.	7.2.3 Disclosures to prevent insider trading are included in the Code of Ethics and Code of Conduct, which prohibits the use of insider trading information in personal securities transactions by employees and management (in this case, members of the Bank's Board of Commissioners and Board of Directors).
	7.3 General Meetings of Shareholders	7.3.1 The Corporation shall issue a notice for a General Meeting of Shareholders (GMS) with the complete agenda and materials as early as possible (no later than 28 days prior to the GMS) to provide sufficient time and materials for shareholders to thoroughly review the meeting agenda. Meeting invitations and all GMS information shall be disclosed electronically, such as through the corporation's website.	Applied 7.3.1 The Bank shall issue a notice for a General Meeting of Shareholders (GMS) with an agenda and its materials 21 (twenty-one) days prior to the GMS, excluding the date of the GMS.
		7.3.2 The Corporation shall have and disclose rules and procedures that facilitate shareholder participation and effective voting at the GMS.	7.3.2 The decision-making mechanism at the GMS shall be conducted through deliberation to reach consensus. If deliberation to reach consensus is not reached, decisions at the GMS shall be made by voting. Voting shall be conducted on each AGM Agenda.
		7.3.3 Shareholders shall participate effectively in determining the appointment of members of the Board of Directors and the Board of Commissioners.	7.3.3 At the GMS, shareholders have the authority to, among other things: (i) appoint and dismiss members of the Board of Commissioners and Board of Directors, (ii) evaluate the performance of the Board of Commissioners and Board of Directors, (iii) temporarily suspend members of the Board of Directors, (iv) approve amendments to the Bank's Articles of Association, (v) approve the annual report, (vi) approve the remuneration of the Board of Commissioners and Board of Directors, and (vii) approve the proposed allocation of the Bank's profits, including the distribution of dividends.

Principle		Recommendation	Implementation at Maybank
		7.3.4 The Corporation shall ensure transparency and accountability of the external auditor at the GMS.	7.3.4 The process of appointing external auditors at the GMS is conducted transparently and accountably. The profiles of the appointed external auditors are displayed on the Bank's website, the stock exchange, and KSEI at the time of the invitation.
		7.3.5 The complete voting results and summary of the GMS minutes shall be announced to the public on the following business day.	7.3.5 The voting results and a complete summary of the minutes of the Bank's GMS will be announced to the public no later than the following business day.
Principle 8: Respect for Stakeholders	8.1 Key Stakeholder Engagement	8.1.1 The Corporation, through the Corporate Secretary, shall carry out regular, transparent and effective communication with key stakeholders and involves them to understand their expectations and complaints and the impact of the corporation on them.	Applied 8.1.1 The Bank, through its corporate secretary, collaborates with relevant work units to conduct regular, transparent, and effective communication with key stakeholders and engages with them to understand their expectations and concerns, as well as the corporate impact on them.
	8.2 Integration of Sustainability into Business Models	8.2.1 The Board of Commissioners, together with the Board of Directors, should be responsible, accountable, and transparent for sustainability governance, including establishing the corporate sustainability strategy, priorities, and targets. The Board of Commissioners incorporate sustainability considerations when carrying out their roles, including, among other things, in the development and implementation of corporate strategies, business plans, key action plans, and risk management.	Applied 8.2.1 The Board of Commissioners, together with the Board of Directors, ensures that the corporate sustainability strategy, priorities, and targets, as well as performance against these targets, are communicated to stakeholders by prioritizing transparent sustainability governance, including establishing the corporate sustainability strategy, priorities, and targets.
	8.3 Protection of Stakeholders	8.3.1 The Board of Directors shall ensure and disclose that the corporation's operations reflect the application of high standards of ethics, social and environmental responsibility throughout the corporation and that that appropriate policies and procedures are implemented to respect and comply with stakeholder rights.	Applied 8.3.1 The Bank has a Maybank Indonesia Employee Code of Ethics and Conduct that regulates the attitudes, actions, and responsibilities of employees and those working for and on behalf of the Bank, ensuring they work professionally and ethically..
		8.3.2 The Board of Directors should encourage employees to work for the long-term interests of the corporation and prioritizes sustainability.	8.3.2 The Board of Directors encourages employees to work for the long-term interests of the corporation and prioritize sustainability, as communicated by the Board of Directors through regular town hall events

IMPLEMENTATION OF CORPORATE GOVERNANCE ASPECTS AND PRINCIPLES IN ACCORDANCE WITH THE GUIDELINES OF CORPORATE GOVERNANCE PRINCIPLES FOR BANKS PUBLISHED BY THE BASEL COMMITTEE ON BANKING SUPERVISION

Maybank Indonesia consistently implements good corporate governance principles and practices, referring to the Guidelines of Corporate Governance Principles for Banks issued by the Basel Committee on Banking Supervision. These guidelines contain various best practices that serve as references for strengthening the implementation of good corporate governance within the Bank. Some of the best practices adopted and implemented by the Bank include the following:

Principle	Description	Implementation of Maybank Indonesia
Principle 1 Responsibilities of the Board of Commissioners.	The Board of Commissioners has responsibilities including the approval and supervision of the implementation of business strategies, structures, and mechanisms of governance and corporate culture.	The Bank's Board of Commissioners carries out its duties and responsibilities independently and ensures the implementation of Good Corporate Governance in all of the Company's business activities at every level of the organization. In carrying out its supervisory function, the Board of Commissioners is obliged to provide direction, monitor, and evaluate the implementation of the Company's strategies and policies.
Principle 2 Qualifications and Composition of the Board of Commissioners.	Members of the Board of Commissioners must possess qualities appropriate to their duties and responsibilities, both individually and collectively. The Board of Commissioners must understand its role in overseeing and implementing corporate governance and be able to make sound and objective decisions.	Dengan komposisi, kualifikasi, serta pemenuhan kriteria independensi tersebut, Dewan Komisaris Maybank Indonesia diyakini mampu melaksanakan proses pengambilan keputusan secara objektif, independen, dan profesional. The composition of Maybank Indonesia's Board of Commissioners also meets applicable regulations, with 50% (fifty percent) of the Board of Commissioners being Independent Commissioners. The Company's Independent Commissioners have signed a Statement Letter stating that they have met all independence criteria in accordance with applicable laws and regulations, and this statement has been submitted to the Financial Services Authority. With this composition, qualifications, and fulfillment of independence criteria, Maybank Indonesia's Board of Commissioners is believed to be capable of carrying out the decision-making process objectively, independently, and professionally.
Principle 3 Structure and Mechanisms of the Board of Commissioners.	The Board of Commissioners must establish appropriate governance structures and practices in carrying out its duties and periodically review their effectiveness.	The Board of Commissioners of Maybank Indonesia has an adequate governance structure and practices in place to carry out its duties and responsibilities, as regulated in the Company's Articles of Association and the Board of Commissioners Guidelines. The Board of Commissioners also conducts regular reviews of the effectiveness of its duties, conducted at least once a year through the Board of Commissioners Effectiveness Evaluation (BOCE) framework.
Principle 4 Board of Directors.	Under the direction and supervision of the Board of Commissioners, the Board of Directors is able to manage the Bank's activities in accordance with business strategy, risk appetite, remuneration policy, and other policies approved by the Board of Commissioners.	The Board of Directors manages the Company under the direction, supervision, and oversight of the Board of Commissioners, as evidenced by the improved business performance compared to the previous year. As regulated in the provisions on the Implementation of Good Corporate Governance for Commercial Banks, in carrying out its oversight, the Board of Commissioners is prohibited from participating in decision-making on the Bank's operational activities, except for: a. providing funds to related parties in accordance with the Financial Services Authority (OJK) Regulation concerning legal lending limits and the provision of large exposures for commercial banks and the Financial Services Authority (OJK) Regulation concerning legal lending limits and the distribution of large exposures for Sharia commercial banks; and b. other matters stipulated in the Bank's articles of association or statutory provisions.

Principle	Description	Implementation of Maybank Indonesia
Principle 5 Business Groups Governance Structure	Within a business group, the parent company's Board of Commissioners has overall responsibility for the group and ensures the establishment and implementation of sound governance practices related to the structure, business, and risks of the business group and its entities. The Board of Commissioners and Board of Directors must understand the organizational structure of the business group and the risks it faces.	Maybank Indonesia is the Main Entity of the Maybank Indonesia Financial Conglomerate. The Maybank Indonesia financial conglomerate implements Integrated Governance, Integrated Risk Management, and Integrated Minimum Capital Requirement applicable to member entities of the financial conglomerate. Maybank Indonesia has a committee at the Board of Commissioners level, the Integrated Governance Committee, and a committee at the Board of Directors level, the Integrated Risk Management Committee, each comprising representatives from all member entities of the financial conglomerate. These two committees ensure the Board of Commissioners and Board of Directors understand the group's organizational structure and the risks it faces.
Principle 6 Risk Management Function.	Banks must have a qualified an independent risk management function with qualified resources and access to the Board of Commissioners.	Maybank Indonesia has an independent risk management function under the direction of the Director of Risk Management. Maybank Indonesia implements the Risk Identification, Measurement, Monitoring, and Control Processes, as well as the Risk Management Information System, through the Enterprise Risk Management (ERM) framework. Maybank Indonesia continuously improves the capabilities and knowledge of all employees, particularly in risk awareness and management, by conducting regular internal and external training. The risk management function has access to the Board of Commissioners through the Risk Oversight Committee.
Principle 7: Identification, Monitoring, and Control of Risks.	Risks must be identified, monitored, and controlled across all bank activities. The quality of the risk management infrastructure and internal controls must be able to adapt to changes in the Bank's risk profile, external risk conditions, and industry practices.	In risk management, Maybank Indonesia has identified, measured, and assessed risks by periodically compiling risk profiles. Risk measurement and assessment are carried out effectively in accordance with established Risk Management Policies and are tailored to the level of risk Maybank Indonesia faces.
Principle 8 Risk Communication.	Effective implementation of risk governance requires accurate risk communication within the Bank, both between organizations and through reporting to the Board of Commissioners and the Board of Directors.	Maybank Indonesia conducts a Risk-Based Bank Rating (RBBR) assessment every semester, with the results presented to the Risk Management Committee, which consists of members of the Maybank Indonesia Board of Directors. The RBBR assessment is then submitted to the Board of Commissioners through the Risk Monitoring Committee for approval.
Principle 9 Compliance.	The Board of Commissioners is responsible for overseeing the management of the Bank's compliance risks. The Board of Commissioners must establish a compliance function and approve policies and processes for identifying, assessing, monitoring, reporting, and advising on compliance risks.	Maybank Indonesia has a Compliance Working Unit that is independent from operational work units and free from the influence of other work units. It reports directly to the Director in charge of the Compliance Function. The Board of Commissioners of Maybank Indonesia actively supervises the Compliance Function by evaluating the implementation of the Bank's Compliance Function at least twice a year and providing recommendations to improve the quality of the Bank's Compliance Function. Based on the results of the Compliance Function implementation evaluation, the Board of Commissioners submits recommendations/ advice to the President Director for improving the quality of the Compliance Function, with a copy to the Director in charge of the Compliance Function. The Board of Commissioners approves the policies and processes for identification, assessment, monitoring, and reporting and provides necessary recommendations regarding the Bank's compliance risks through Board of Commissioners Meetings.
Principle 10 Internal Audit.	The internal audit function must report its independent assurance activities to the Board of Commissioners and must support the Board of Commissioners and the Board of Directors in promoting the implementation of effective governance processes and the long-term health of the Bank. External auditors are periodically requested to provide an opinion on the quality of internal audits.	As mandated by regulations governing the implementation of internal audits, Maybank Indonesia has an Intern Audit Unit ("SKAI") that reports directly to the President Director and communicates with the Board of Commissioners through the Audit Committee The SKAI periodically submits reports to the President Director or the Board of Commissioners. If the report is submitted to the President Director, a copy is submitted to the Board of Commissioners, the Audit Committee, and the Director in charge of the compliance function.
Principle 11 Compensation.	The Bank's remuneration structure must support the implementation of corporate governance and risk management.	Maybank Indonesia has a Nomination and Remuneration Committee whose formation and implementation are in accordance with applicable laws and regulations, thus supporting the implementation of overall governance and risk management.
Principle 12 Disclosure and Transparency.	The Bank's governance implementation must be transparent to shareholders, depositors, other relevant stakeholders, and market participants.	Maybank Indonesia always prioritizes disclosure and transparency to shareholders, depositors, other relevant stakeholders, and market participants in accordance with applicable provisions and regulations.

INTEGRATED GOVERNANCE IMPLEMENTATION REPORT

BACKGROUND

The implementation of Integrated Governance ("IGCG") in the Financial Conglomeration refers to the following regulations:

- Financial Services Authority ("OJK") Regulation No. 18/POJK.03/2014 on the Implementation of Integrated Governance for Financial Conglomeration ("OJK Regulation No.18/2014");
- OJK Circular Letter No. 15/SEOJK.03/2015 on the Implementation of Integrated Governance for Financial Conglomeration ("OJK Circular Resolution No.15/2015"); and
- OJK Regulation No. 30 Year 2024 on Financial Conglomeration and Holding Company ("OJK Regulation No.30/2024").

Based on OJK Regulation No.18/2014, each Financial Conglomeration is required to have IGCG Guidelines with reference to conservative regulations to serve as a guide for Financial Services Institutions ("FSIs") in the Financial Conglomeration to implement Governance.

The Bank has implemented IGCG in order to improve the quality of IGCG implementation, in order to encourage Maybank Indonesia Financial Conglomeration to have more prudent Governance in accordance with the principles of transparency, accountability, responsibility, independency or professionalism, and fairness, and to encourage financial system stability that grows sustainably, so as to increase national competitiveness.

MAYBANK INDONESIA FINANCIAL CONGLOMERATION

Based on OJK Regulation No.18/2014, a Financial Conglomeration is required to implement IGCG comprehensively and effectively and has a structure consisting of the Main Entity and Subsidiary Companies and/or Related Companies and their subsidiaries. The said Financial Conglomeration includes types of Financial Services Institutions such as; banks, finance companies, securities companies, insurance and reinsurance companies.

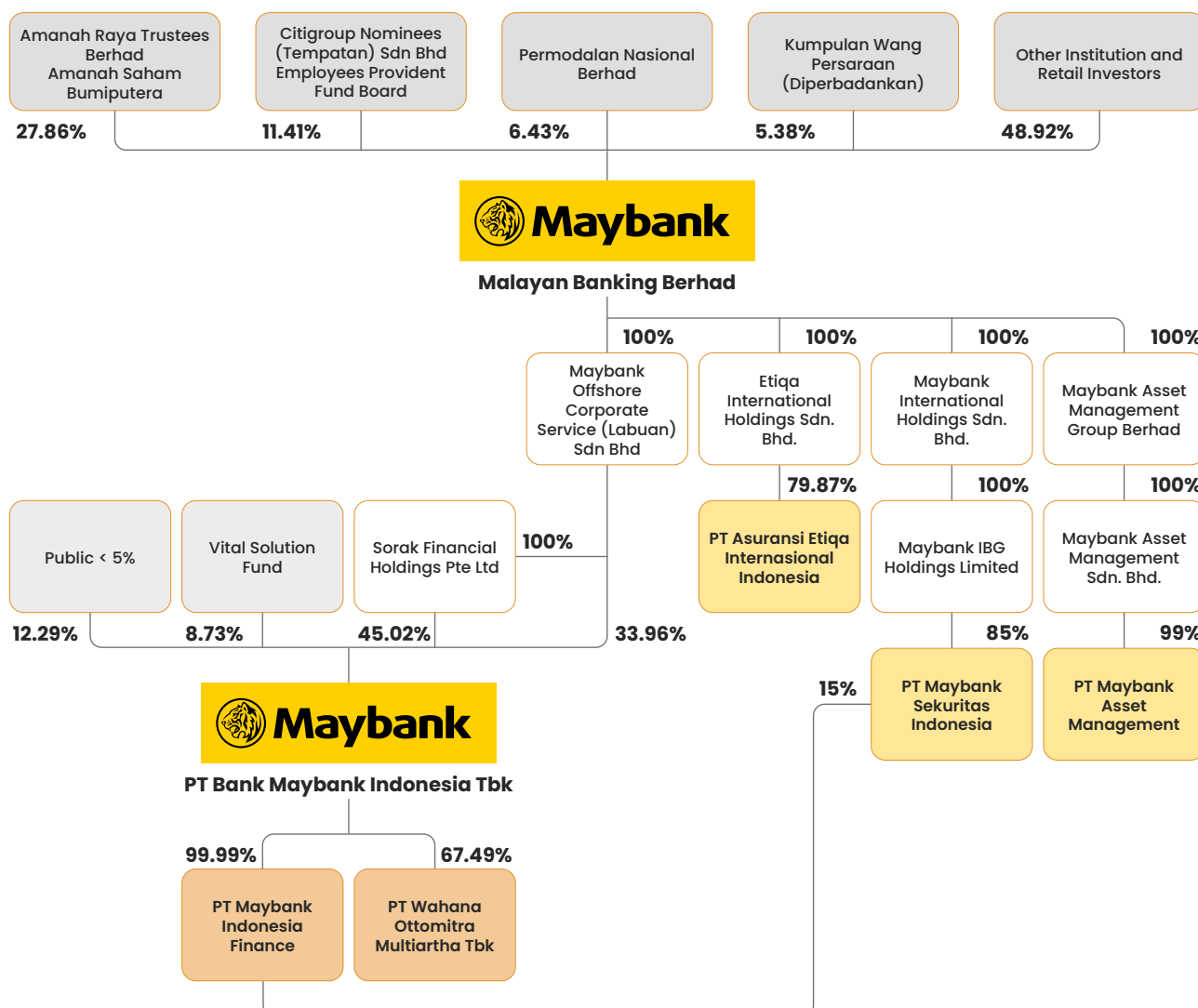
In the event that the structure of the Financial Conglomeration is a group due to ownership and control linkages, the controlling shareholder of the Financial Conglomeration must appoint a Main Entity. Malayan Banking Berhad ("MBB") as the controlling shareholder of Maybank Group in Indonesia has appointed the Bank as the Main Entity through its letter dated 27 March 2015. This appointment is based on the criteria of the largest amount of assets and/or having good quality risk management implementation.

Maybank Indonesia Financial Conglomeration consists of Maybank Indonesia as the Main Entity (EU), and other FSIs as subsidiaries and/or related companies, namely:

- PT Maybank Indonesia Finance ("MIF") - financing company;
- PT Wahana Ottomitra Multiartha Tbk - ("WOM") - finance company;
- PT Maybank Asset Management ("MAM") - investment and advisory manager;
- PT Maybank Sekuritas Indonesia (formerly PT Maybank Kim Eng Securities) ("MSID") - securities broker; and
- PT Asuransi Etiqa Internasional Indonesia (formerly PT Asuransi Asoka Mas) ("EII") - insurance company).

Maybank Indonesia, as the Main Entity, has established an Integrated Good Corporate Governance Committee consisting of representatives from all FSIs that are members of the Financial Conglomeration. The latest membership composition of the Integrated Good Corporate Governance Committee in MIFC was determined through the Board of Directors' decision letter No.SK.2025.015/PRES DIR dated 6 October 2025.

MAYBANK INDONESIA FINANCIAL CONGLOMERATION STRUCTURE



INTEGRATED GOOD CORPORATE GOVERNANCE GUIDELINES

As stipulated in OJK Regulation No.18/2014, the Governance framework for Financial Conglomeration is a minimum guideline that must be complied with by the Financial Conglomeration so as to achieve a common level of governance implementation across all FSIs in the Financial Conglomeration. The preparation of the IGCG framework refers to OJK Regulation No.18/2014 and the governance provisions applicable to each FSI in the Financial Conglomeration. In order to implement Corporate Governance in an integrated manner with all FSIs within the Financial Conglomeration.

In order to implement IGCG by the FSIs of Maybank Indonesia Financial Conglomeration Members, the Bank has done the following:

1. Establish an IGCG Committee;
2. Issuing IGCG Guidelines;
3. Issuing the IGCG Committee Charter;
4. Having integrated work units, namely:
 - a. Integrated Compliance Working Unit ("SKKT");
 - b. Integrated Intern Audit Work Unit ("SKAIT");
 - c. Integrated Risk Management Work Unit ("SKMRT");
5. Issuing policies related to the implementation of integrated risk management and integrated capital;
6. Issuing the Corporate Charter;
7. Holding IGCG Committee Meetings more than required by OJK Regulation No. 18/POJK.03/2014;
8. Delivered the IGCG Guidelines to all FSIs that are members of Maybank Indonesia Financial Conglomeration;

9. Submitting the Integrated Governance Implementation Assessment Report every semester;
10. Submitting the Annual Report on the Implementation of Integrated Governance;
11. and other related activities.

The ICGG Guidelines are prepared by the Bank's Board of Directors and based on the recommendations of the ICGG Committee and approved by the Board of Commissioners. The ICGG Guidelines include at least 2 (two) major parts of the Guidelines with their respective applications, which include:

- 1) ICGG Framework for the Main Entity; and
- 2) ICGG Framework for Financial Services Institution (FSI) members of Maybank Indonesia Financial Conglomeration.

Main Entity ICGG Guidance Framework	Framework of the Guidance for the ICGG of Member
1. Requirements of the Main Entity's Board of Directors and the Main Entity's Board of Commissioners; 2. Duties and responsibilities of the Main Entity Board of Directors and the Main Entity Board of Commissioners; 3. Duties and responsibilities of the Integrated Good Corporate Governance; 4. Duties and responsibilities of the Integrated Compliance Working Unit; 5. Duties and responsibilities of the Integrated Internal Audit Work Unit; and 6. Implementation of integrated risk management. 7. Integrated Governance Guidelines	1. Requirements for candidates for members of the Board of Directors and candidates for members of the Board of Commissioners; 2. Requirements for prospective members of the Sharia Supervisory Board; 3. Structure of the Board of Directors and Board of Commissioners; 4. Structure of the Sharia Supervisory Board; 5. Independence of the actions of the Board of Commissioners; 6. Implementation of the management function of the Financial Services Institution by the Board of Directors; 7. Implementation of the supervisory function by the Board of Commissioners; 8. Implementation of the supervisory function by the Sharia Supervisory Board; 9. Implementation of compliance function, internal audit function, and external audit implementation; 10. Implementation of the risk management function; 11. Remuneration policy; and 12. Management of conflict of interest

ASSESSMENT OF INTEGRATED GOVERNANCE IMPLEMENTATION FOR FINANCIAL CONGLOMERATION

Maybank Indonesia is required to prepare an assessment report on the implementation of ICGG every semester and an annual report on the implementation of ICGG which is then submitted to the financial services authority in accordance with the provisions of OJK Regulation No. 18/2014 and OJK Circular Resolution No. 15/2015, as the main entity.

Throughout 2025, the bank as the main entity has conducted an ICGG implementation assessment for semester I and semester II reporting positions. The ICGG implementation assessment for financial Conglomeration is an assessment of 3 (three) aspects of integrated governance, namely the structure, process, and results of integrated governance.

1. Structure

Aims to assess the adequacy of the ICGG structure so that the process of implementing integrated governance provides results in accordance with the expectations of stakeholders.
2. Process

Aimed at assessing the effectiveness of the ICGG implementation process supported by the adequacy of the integrated governance structure so as to provide results in accordance with stakeholder expectations.
3. Governance outcome
 - a. Aims to assess the quality of results that meet stakeholders' expectations, including qualitative and quantitative aspects, among others:
 - Financial Conglomeration performance such as efficiency and capitalisation;
 - Adequacy of transparency of the annual report on the implementation of ICGG;
 - Objectivity in conducting assessments or audits;
 - The level of compliance with applicable regulations and the resolution of problems faced by FSIs such as fraud, violations of provisions related to FSI reports to the financial services authority; in accordance with their respective financial services sectors.
 - b. The results of the assessment of the implementation of integrated governance are categorised into 5 (five) assessment ratings, namely:
 - 1st rank;
 - 2nd rank;
 - 3rd rank;
 - 4th rank; and
 - 5th rank.

ASSESSMENT FACTORS FOR THE IMPLEMENTATION OF ICGG FOR FINANCIAL CONGLOMERATION

Assessment of the implementation of integrated governance includes at least 7 (seven) assessment factors of the implementation of integrated governance, namely:

1. Implementation of duties and responsibilities of the board of directors of the main entity;
2. Implementation of duties and responsibilities of the board of commissioners of the main entity;
3. Duties and responsibilities of the Integrated Good Corporate Governance;
4. Duties and responsibilities of the integrated compliance working unit;
5. Duties and responsibilities of the integrated internal audit work unit;
6. Implementation of integrated risk management;
7. Formulation and implementation of integrated governance guidelines.

Comparison of ICGG implementation report ratings for June and December 2025.

No.	Indicator	June 2025	December 2025
1.	Board of Directors of the Main Entity	2	2
2.	Board of Commissioners of the Main Entity	1	1
3.	Governance Committee	1	1
4.	Integrated Compliance Unit	2	2
5.	Integrated Audit Intern Unit	1	1
6.	Implementation of Integrated Risk Management	1	1
7.	Integrated Governance Guidelines Integrated	1	1
Rating		"2"	"2"

*) Rating adjustment is done by conservative calculation.

RESULT OF SELF-ASSESSMENT OF MAYBANK INDONESIA FINANCIAL CONGLOMERATION ICGG IMPLEMENTATION

The results of the self-assessment of the implementation of ICGG of Maybank Indonesia Financial Conglomerate for 1st Semester and 2nd Semester year 2025 are each and consecutively given "Rating 2" ("Good"). If there are weaknesses in the application of ICGG principles, then in general these weaknesses are not significant and can be resolved with normal actions by the Bank's management.

ANNUAL REPORT ON THE IMPLEMENTATION OF INTEGRATED GOOD CORPORATE GOVERNANCE

The Bank as the Main Entity in the Maybank Indonesia Financial Conglomerate, has submitted the Annual Report on the Implementation of Integrated Governance in 2024. The Annual Report was prepared with reference to:

1. Financial Services Authority Regulation No. 18/POJK.03/2014 dated 19 November 2014 regarding the Implementation of Integrated Governance for Financial Conglomerate;
2. Circular Letter of the Financial Services Authority No. 15/SEJK.03/2015 dated 25 May 2015 regarding the Implementation of Integrated Governance for Financial Conglomerate;
3. Financial Services Authority Regulation No. 17 year 2023 regarding the Implementation of Governance for Commercial Banks;
4. Circular Letter of the Financial Services Authority No. 13/SEJK.03/2017 dated 17 March 2017 on the Implementation of Governance for Commercial Banks

The Annual Report on the Implementation of Integrated Corporate Governance of Maybank Indonesia Financial Conglomerate consists of:

1. Self-Assessment Report on the Implementation of Integrated Governance during the fiscal year;
2. Financial Conglomerate Structure;
3. Shareholding structure of the Financial Conglomerate that describes the parties that are shareholders of the Financial Services Institutions (FSIs) in the Financial Conglomerate up to the ultimate shareholders;
4. The management structure of the Bank as the Main Entity and the Financial Services Institutions (Subsidiaries) within the Financial Conglomerate;

5. Intra-group transaction policy;
6. ICGC Committee;
7. Maybank Indonesia Governance Implementation Report, which consists of:
 - a. Transparency of Governance Implementation as referred to in point IX of Circular Letter of Financial Services Authority No. 13/SEOJK.03/2017 concerning Implementation of Governance for Commercial Banks; and
 - b. Governance Implementation Self-Assessment Report as referred to in Appendix IV to the Circular Letter of the Financial Services Authority No. 13/SEOJK.03/2017 on the Implementation of Governance for Commercial Banks.

OJK REGULATION NUMBER 30 YEAR 2024 CONCERNING FINANCIAL CONGLOMERATION AND FINANCIAL CONGLOMERATION PARENT COMPANY

With the enactment of Law Number 4 of 2023 concerning the Development and Strengthening of the Financial Sector, it is necessary to align and update the provisions related to the Financial Conglomeration that are currently in effect. OJK Regulation Number 30 of 2024 concerning Financial Conglomeration and Financial Conglomeration Holding Companies ("OJK Regulation No. 30 of 2024") aims to increase the efficiency and effectiveness of regulation and supervision of financial services institutions that have ownership and/or control relationships by the same party in various financial services sectors in order to facilitate PSP and/or PSPT in monitoring the development of the financial services business they own, so that the implementation of risk management, governance, capital, and other aspects in an integrated manner in the Financial Conglomeration becomes more coordinated. This OJK Regulation regulates the criteria for Financial Conglomeration that are required to form a Financial Conglomeration Holding Company (PIKK), requirements for establishing a PIKK, ownership and capitalization of PIKK, PIKK business activities, PIKK duties and responsibilities, PIKK's obligation to prepare a corporate plan and have a corporate charter, criteria for ownership and control in a Financial Conglomeration and its amendments, PIKK management, fit and proper assessment and re-assessment for the main PIKK parties, prohibition on cross-ownership in a Financial Conglomeration, OJK's authority regarding a Financial Conglomeration, termination of PIKK, and PIKK reporting obligations. Maybank Indonesia meets the criteria as a financial conglomerate as in accordance with Article 2 paragraph (1) of OJK Regulation No. 30 of 2024.

1. Application for Financial Services Authority ("OJK") Approval on the Establishment of a Financial Conglomeration Holding Company ("PIKK")

Maybank Indonesia has submitted an application through Letter No. 2025.017/MBI/DIR COMPLIANCE dated 20 June 2025 regarding the Application for Financial Services Authority ("OJK") Approval on the Establishment of Maybank Indonesia Operational PIKK. The application has been approved by OJK through the Decision Letter of the Member of the OJK Board of Commissioners (KADK OJK) Number KEP-15/KS.1/2025 dated 16 September 2025 concerning the Approval of Maybank Indonesia as the Operational Financial Conglomeration Holding Company of the Maybank Financial Conglomeration ("OJK Approval Letter"). In the said OJK Approval Letter, it was decided as follows:

1. To approve the appointment of Maybank Indonesia as the Operational Financial Conglomeration Holding Company ("PIKK") of the Maybank Financial Conglomeration
2. The structure of the Maybank Financial Conglomeration consists of:
 - a. PT Bank Maybank Indonesia, Tbk. as the PIKK;
 - b. PT Maybank Sekuritas Indonesia as a Member;
 - c. PT Maybank Asset Management as a Member;
 - d. PT Asuransi Etiqa Internasional Indonesia as a Member;
 - e. PT Maybank Indonesia Finance as a Member;
 - f. PT Wahana Ottomitra Multiartha, Tbk. as a Member.
3. The implementation of functions or management units of the Maybank Financial Conglomeration shall be under the supervision of Mr. Steffano Ridwan.

2. Follow-up to the OJK Approval Letter:

1. To do restructuring of ownership and/or share transfers to fulfill the requirements as a Financial Conglomeration Holding Company (PIKK) and Financial Conglomeration (KK) as referred to in the OJK Regulation on Financial Conglomeration and PIKK, as well as in accordance with the plan submitted through the Bank's letter to OJK, which must be completed by 16 September 2026.
2. To report the realization of the ownership restructuring and/or share transfers as mentioned in point one above to the Department of Integrated Supervision Coordination and Licensing, with copies to the Department of Financial Conglomeration Supervision and the Department of Private Bank Supervision.
3. To remain in full compliance with laws and regulations on to Financial Conglomeration and PIKK, including but not limited to provisions on integrated governance, integrated risk management, and integrated minimum capital adequacy requirements.

IMPLEMENTATION OF THE ASEAN CORPORATE GOVERNANCE SCORECARD

LEVEL 1

A. Rights and Equitable Treatment of Shareholders

No.	Principles and Recommendations	Page
A.1	Basic Shareholder Rights	
A.1.1	Does the company pay (interim and final/annual) dividends in an equitable and timely manner; that is, all shareholders are treated equally and paid within 30 days after being (i) declared for interim dividends and (ii) approved by shareholders at general meetings for final dividends? In case the company has offered Scrip dividend, did the company paid the dividend within 60 days.	217-218, 436, 446, 614
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A.2.3	Does the company allow shareholders to elect directors/commissioners individually?	442-443, 446-457, 475, 498-499
A.2.4	Does the company disclose the voting procedures used before the start of meeting?	444-445
A.2.5	Do the minutes of the most recent AGM record that the shareholders were given the opportunity to ask questions and the questions raised by shareholders and answers given recorded?	446-457
A.2.6	Does the company disclose the voting results including approving, dissenting, and abstaining votes for all resolutions/each agenda item for the most recent AGM?	446-457
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A.2.14	Does the company provide the rationale and explanation for each agenda item which require shareholders' approval in the notice of AGM/circulars and/or the accompanying statement?	GMS Announcement on the Bank's Website
A.2.15	Does the company give the opportunity for shareholders to place item/s on the agenda of general meetings and/or to request for general meetings subject to a certain percentage?	GMS Announcement and Bank Articles of Association Point 18.5 on the Bank's Website
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A.5.1	Where the company has more than one class of shares, does the company publicise the voting rights attached to each class of shares (e.g. through the company website / reports/ the stock exchange/ the regulator's website)?	122, 441 and in Articles of Association Point 10.6 on Bank's website
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A.6.1	Does each of the resolutions tabled at the most recent annual general meeting deal with only one item, i.e., there is no bundling of several items into the same resolution?	446-457 dan Website Bank
A.6.2	Are the company's notice of the most recent AGM/ circulars fully translated into English and published on the same date as the local-language version?	443, 603 Ringkasan Berita Acara RUPS pada Website Bank
	Does the notice of AGM/circulars have the following details:	
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B.1.3	Does the company adopt an internationally recognised reporting framework or standard for sustainability (i.e. GRI, Integrated Reporting, SASB, IFRS Sustainability Disclosure Standards)?	Sustainability Report
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B.1.4	Does the company disclose quantitative sustainability target?	234-235 Sustainability Report

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B.1.5	Does the company disclose sustainability-related performance progress in relation to its previously set targets?	234-235 Sustainability Report
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B.2.1	Does the company engage internal stakeholders to exchange views and gather feedback on sustainability matters that are material to the business of the company?	Sustainability Report
B.2.2	Does the company engage external stakeholders to exchange views and gather feedback on sustainability matters that are material to the business of the company?	Sustainability Report
B.3	The corporate governance framework should ensure that boards adequately consider material sustainability risks and opportunities when fulfilling their key functions in reviewing, monitoring and guiding governance practices, disclosure, strategy, risk management and internal control systems, including with respect to climate-related physical and transition risks	273, 308, 438 Sustainability Report
Boards should assess whether the company's capital structure is compatible with its strategic goals and its associated risk appetite to ensure it is resilient to different scenarios		
B.3.1	Does the company disclose that the board reviews on an annual basis that the company's capital and debt structure is compatible with its strategic goals and its associated risk appetite?	214-215, 289
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LEVEL 2 – BONUS ITEMS

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BOARD OF COMMISSIONERS APPROVAL SHEET GOOD CORPORATE GOVERNANCE (GCG) IMPLEMENTATION REPORT 2025 PT BANK MAYBANK INDONESIA TBK

BOARD OF COMMISSIONERS



DATO' SRI KHAIRUSSALEH RAMLI
President Commissioner



EDWIN GERUNGAN
Commissioner



DATUK LIM HONG TAT
Commissioner



DATO' ZULKIFLEE ABBAS ABDUL HAMID
Commissioner



HENDAR
Independent Commissioner



PUTUT EKO BAYUSENO
Independent Commissioner



MARINA R. TUSIN
Independent Commissioner



DANIEL JAMES ROMPAS
Independent Commissioner

BOARD OF DIRECTORS APPROVAL SHEET GOOD CORPORATE GOVERNANCE (GCG) IMPLEMENTATION REPORT 2025 PT BANK MAYBANK INDONESIA TBK

BOARD OF DIRECTORS



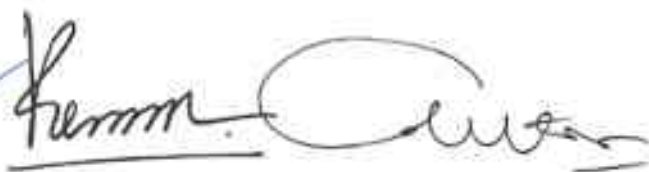
STEFFANO RIDWAN
President Director



IRVANDI FERIZAL
Director



EFFENDI
Director



WIDYA PERMANA
Director

RICKY ANTARIKSA
Director



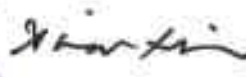
BAMBANG ANDRI IRAWAN
Director



YESSIKA EFFENDI
Director



ROMY HARDIANSYAH
Director



SHAIFUL ADHLI YAZID
Director



BIANTO SURODJO
Director

GCG Report Shariah Business Unit 2025

INTRODUCTION

To foster sound growth and develop a reliable business expansion, PT Bank Maybank Indonesia Tbk Syariah Business Unit (hereinafter referred to as Maybank Indonesia SBU) is committed to implement Good Corporate Governance (GCG) with consistency while ensuring its banking management remains shariah-compliant in order to provide security to stakeholders. This all adds up to a risk mitigation effort as has been mandated by the Financial Services Authority (OJK), particularly in managing reputation risk in the Syariah banking industry.

The implementation of Corporate Governance refers to Financial Services Authority Regulation Number 2 of 2024 concerning the Implementation of Sharia Governance for Islamic Commercial Banks and Sharia Business Units, Financial Services Authority Circular Letter of the Republic of Indonesia Number 15/SEOJK.03/2024 concerning the Implementation of Sharia Governance for Islamic Commercial Banks and Sharia Business Units, and Financial Services Authority Circular Letter of the Republic of Indonesia Number 14/SEOJK.03/2025 concerning the Implementation of Governance for Commercial Banks.

Under these regulations, the implementation of Good Corporate Governance in Islamic banking is based on five fundamental principles aimed at protecting the interests of stakeholders and enhancing compliance with applicable laws and regulations as well as ethical values generally applied within the Islamic banking industry.

The five fundamental principles are as follows:

1. **Transparency**; in the disclosure of material and relevant information and in the decision-making process.
2. **Accountability**; clarity of functions and proper implementation of accountability of bank organs to ensure effective business management.
3. **Responsibility**; conformity of bank management to all applicable laws and regulations and the principles of sound bank management.
4. **Professional**; having competence and capability to act objectively and are free from influence/pressure from any other party (independent) and having a high commitment to develop Syariah banking.
5. **Fairness**; impartiality and equality in fulfilling the rights of stakeholders based on agreements and applicable laws and regulations.

Since 2014, Maybank Indonesia has implemented the 'Syariah First' and 'Leverage Business Model' strategies that give precedence to offering syariah products to all Maybank Indonesia customers. Aligned with Maybank Group's vision, these strategies differentiate the Bank as an Innovative Industry Leader in the Syariah banking industry.

To help execute the strategies, Maybank Indonesia SBU has been very consistent in building stronger governance guidelines through Syariah Governance Framework (SGF), Syariah Compliance Policy (SCP) and supervision of the implementation of Syariah principles within Maybank Indonesia work unit related to Syariah business activities.

The Board of Directors, Board of Commissioners, and Syariah Supervisory Board (SSB) took an active role and provide full support, and hence Maybank Indonesia SBU works to ensure GCG principles are applied in every business aspects and organisation level, as have been manifested in the execution of duties and responsibilities of its SBU Director and Syariah Supervisory Board, Syariah principles implementation in collecting fund, fund disbursement, and providing services. Other efforts may also be seen from prudence principles in fund disbursement to the Bank's core customers, fund deposits from the Bank's core depositors, and ensuring transparency in financial and non-financial aspects, governance, including internal reporting.

BOARD OF DIRECTORS

The Board of Directors of Maybank Indonesia is responsible for overseeing the implementation of Sharia Governance, including the following duties and responsibilities:

- a. The Board of Directors is responsible for the development of the Sharia Business Unit (SBU).
- b. The Board of Directors is expected to understand the risks of non-compliance with Sharia Principles in Islamic financial activities, as well as issues related to such risks and their potential implications for the Bank, particularly within the areas under their supervision.
- c. The Board of Directors determines the candidates for members of the SSB based on proposals from the Board of Commissioners to obtain recommendations from the Indonesian Ulema Council (MUI) and subsequently seek approval from the OJK. The establishment and appointment of the SSB are further explained in a separate policy.
- d. To strengthen relations and communication with the SSB, the Board of Directors may appoint SSB members as invitee members in relevant committees to discuss Sharia-related matters when necessary.
- e. The Board of Directors is required to support the execution of the duties of the SSB, at minimum by:
 - 1) Providing accurate, relevant, and timely data and information to the SSB for the purpose of carrying out its duties;
 - 2) Ensuring the availability and adequacy of internal reporting supported by an appropriate management information system to support the execution of the SSB's duties; and
 - 3) Providing adequate facilities and infrastructure to support the execution of the SSB's duties;
- f. The Board of Directors is required to follow up on the recommendations resulting from the supervision conducted by the SSB.

Throughout 2025, the Board of Directors implemented Sharia Governance across all the business activities of the Bank and its SBU at every organizational level. The Board of Directors also followed up on audit findings or examination results and recommendations from the SSB, the Bank's Internal Audit Unit, external auditors, supervisory findings of the Financial Services Authority, and/or supervisory findings from other authorities and institutions related to the implementation of Sharia Principles. In addition, the Board of Directors ensured the availability of adequate facilities and infrastructure to support the execution of the SSB's duties.

DIRECTOR OF MAYBANK INDONESIA SBU

Pursuant to all governance stipulations, Maybank Indonesia SBU Director is fully responsible for SBU management based on both prudence and Shariah principles. Based on the results of Annual Meeting of Shareholders ("AGM") of Maybank held on 1 April 2024, Mr. Romy Hardiansyah, who is also the President Director of Maybank Indonesia (formerly BII), was appointed for the position. The appointment was approved by OJK in letter No.SR-276/PB.02/2024 dated 11 July 2024 on the Application for Approval of Candidates for Director of Shariah Business Unit (SBU) of PT Bank Maybank Indonesia Tbk.

Profile of Maybank Indonesia SBU Director



Romy Hardiansyah
MAYBANK INDONESIA SBU DIRECTOR

Age 53 years old	Nationality Indonesia
Gender Male	Domicile Jakarta, Indonesia

Served as Maybank Indonesia SBU Director since 1 April 2024

Experience

He has over two decades of experience in the global banking and finance industry. Previously, he served as the Head of Shariah Banking at PT Bank Maybank Indonesia, Tbk. (2019–2024), where he led the development of Shariah banking. Before joining Maybank Indonesia, he held various key positions at Emirates Shariah Bank, Dubai, including Head of Syndication & Capital Markets (2017–2019), Head of Transaction Banking & Corporate Advisory (2013–2017), and Head of Large Corporate & Public Sector in Muscat, Oman (2013).

He also served as Senior Vice President at Global Banking & Markets HSBC (2005–2009), as well as Team Leader – Large Corporate at Bank Al-Bilad, Riyadh (2009–2010). At ABN-AMRO, he held various positions, including Assistant Vice President (2004–2005), Manager, Credit Structuring (2001–2002), and Relationship Manager – Global Corporate (1999–2001).

In addition to his career in the banking sector, he served as a Senior Business Information Specialist at McKinsey & Company (2002–2004). He began his career as a Production Control Analyst at Proto Engineering, California from (1996–1997), and subsequently served as a Senior Officer in Investment Banking at Sumitomo Niaga Bank from (1997–1999).

Qualification

A holder of Bachelor Degree in Science from San Jose State University (USA) in 1996..

Duties and Responsibilities of the Maybank Indonesia SBU Director

The following are duties and responsibilities of the Director of Maybank Indonesia SBU:

Key Accountability	Main Activity	Results
Responsible for devising development strategy for the SBU business	1. Develop SBU business strategy for the next 5 years. 2. Prepare the Annual Budget Work Plan (RKAT) of SBU 3. SBU Business Strategy Implementation	Annual Budget Against Work Results and Planned Strategies
Responsible for the implementation of SBU management based on both prudence and Shariah principles	Working with Shariah Supervisory Board (SSB), to oversee SBU banking activities, both Shariah products and services to comply with Shariah principles and analysing audit findings and/or recommendations from audit results by the Financial Authority, internal auditors and/ or external auditors.	1. Follow-up supervision of SSB and Audit 2. GCG report of SBU 3. SBU Risk Profile Report

BOARD OF COMMISSIONERS

The duties and responsibilities of the Board of Commissioners in relation to the implementation of Sharia governance include the following:

1. Ensuring that the Board of Directors has followed up on the recommendations resulting from the supervision of the Sharia Supervisory Board;
2. Attending meetings of the Sharia Supervisory Board together with the Board of Commissioners at least once every four months; and
3. Appointing a public accountant and or public accounting firm to conduct a review.

In carrying out its supervisory duties, the Board of Commissioners has directed, monitored, and evaluated the implementation of governance, risk management, and compliance, including recommendations arising from the supervisions of the Sharia Supervisory Board (SSB), in an integrated manner. The Board of Commissioners has also held joint meetings with the SSB in accordance with the prevailing regulations. Meanwhile, the appointment of a public accountant and/or public accountant firm to conduct a review had not been carried out in 2025.

BUSINESS DEVELOPMENT AND SERVICES

The purpose of Maybank Indonesia business to prioritise Shariah principles increasingly showing significant results. With 'product & sales support management' business model, Maybank Indonesia SBU functions as a unit that manages and develops products and supports Shariah scheme marketing efforts, providing Maybank Indonesia business ecosystem with Shariah product differentiator to provide customer's needs across all segments: Retail Banking, Business Banking, and Global Banking.

For the year 2025, Maybank Indonesia SBU succeeded in executing business strategies, work programs and projects to supports the Shariah business, namely:

'Shariah First' Strategy

As previously has been executed from the pas few years, in 2025, Maybank Indonesia Management continues to focuses on 'Shariah First' strategy where all Maybank Indonesia branch offices prioritise in offering Shariah products to potential and existing customers through addressing its competitive advantage.

Product Development & Innovation

In 2025, Maybank Indonesia SBU committed to actively establishing Shariah banking ecosystem through developing and innovating digital products and services as follows:

1. Personal Financing iB (unsecured financing)
2. Digitalisation of the Maybank EBiz Pintar iB financing product
3. Development of the Pembiayaan Yang Diterima iB product (Sharing Restricted Investment Account iB)

4. Replacement and development of the Trade Finance service system (Maybank M2E Trade)
5. Account Linking Service through Mitra Platforms – API Account Binding
6. Balance Information and Transaction History Services through Mitra Platforms using APIs based on the National Payment Open API Standard (SNAP) – API SNAP Inquiry
7. Fund Transfer Service through Mitra Platforms using APIs based on the National Payment Open API Standard (SNAP) – API SNAP Transfer.
8. iBaaS (Islamic Banking as a Services) service for collaboration with partners.

Shariah Banking E-Learning

In order to increase staff awareness and acknowledgement for Shariah principles, Maybank Indonesia SBU continuously implements e-learning covering Shariah banking scopes and insights.

As an ongoing effort for the socialisation and education of Shariah banking, Maybank Indonesia SBU also strives to ensure all employees related to Shariah business fulfill the E-Learning programme, including monitoring the completion of e-learning modules and requiring the Foundation of Shariah Banking and Comprehension of Shariah Banking modules as mandatory for Maybank Indonesia employment process.

Shariah Governance Framework (SGF) and Shariah Compliance Policy (SCP)

The Shariah Compliance Policy (SCP) is a summary of Shariah principles in accordance with the fatwas of the National Shariah Council-Majelis Ulama Indonesia (DSN-MUI) and Shariah banking regulations to enhance control over the fulfilment of Shariah principles in the Bank's Shariah business activities. The SCP is part of the Bank's Shariah Governance Framework (SGF) and serves as the basis for the preparation of the Bank's internal provisions relating to the fulfilment of Shariah principles in carrying out Shariah business activities.

Maybank Indonesia is committed to continuously executing enhancement to the Shariah Governance Framework and Shariah Compliance Policy (SCP) to align with Maybank Indonesia's business activities, including updating the Shariah Financing Screening Checklist.

Shariah Banking Socialisation, Education and Awareness

Maybank Indonesia SBU always actively participates in Sharia banking Sosialisation and education activities initiated by OJK and BI, Indonesian Sharia Bank Association (ASBISINDO), BUS and SBU and BPRS through 'Financial Inclusion Month' and other Sharia awareness activities.

Socialisation and education activities aim to promote the Shariah banking system to the public through:

- (i) Sharia banking education, socialisation & promotion programs that are easy to understand,
- (ii) Development of innovative products,
- (iii) Improvement of the quality of Sharia banking services that are in accordance with the real needs of the community & the business world of banking service users,
- (iv) Office network efficiency, including innovation in providing Sharia banking services that are easy and efficient and reach all levels of society,
- (v) Increasing competitiveness in terms of competitive banking services and financing costs, and
- (vi) Increasing competitive investment benefits or returns.

During 2025, Maybank Indonesia SBU Syariah banking socialisation and education activities were as follows:

No	Date	Event
1	11-12 Jan 25	Sponsorship Event Connect 3
2	13 Jan 25	Event STLF 2025
3	24 Jan 25	Townhall SBU 2025
4	19-21 Feb 25	The Islamic Finance News (IFN) Awards 2025
5	27 Feb 25	Maybank Syariah Signing Ceremony with LP UMKM Muhammadiyah & LPPOM MUI for UMKM Halal Certification Facilitation
6	15-16 Mar 25	Event Maybank Carnival Bandung
7	19 Mar 25	SBU Iftar Event
8	18-20 Apr 25	Sponsorship Event Manasik Haji TAZKIA
9	25-27 Apr 25	Sponsorship Event Manasik Haji ESQ
10	16-18 May 25	Event OJK Syafif Palembang 2025
11	25 May 25	Letting Go Prelovedsgram
12	28 May 25	Islamic Sharing Session - Sharia Money Market
13	16-19 Jun 25	Sponsorship Event Mini Planet 2025
14	9 Jul 25	Sharia SME Gathering Jakarta 2
15	12 Jul 25	Sponsorship Event Luminihsan
16	2-3 Aug 25	Event OJK SYAFIF Bandung 2025
17	29-31 Aug 25	Event BI Provinsi Banten - SHAFARA & FERBA 2025
18	3 Sep 25	Event Signing Ceremony SRIA
19	12-14 Sep 25	Sponsorship SWM Event Muhammadiyah Jogja Expo 2025
20	2 Oct 25	Infobank Awards 2025
21	10 Oct 25	Business Deals Transaksi SRIA Pertama di Event BI: ISEF 2025
22	16 Oct 25	Signing Fasilitas Sindikasi IMBT (GB)
23	22 Oct 25	Signing Ceremony MoU POS - WOM - MBI
24	6-9 Nov 25	Event OJK EKSIS 2025 - Lippo Mall Nusantara Jakarta
25	16 Nov 25	SWM Gathering Alumni Connect 3
26	1 Dec 25	Sharia Financial Literacy with Cendekia Abditama Uni. Students

ORGANISATIONAL DEVELOPMENT

To improve its Shariah business, the Management of Maybank Indonesia is aligning Maybank's overall business strategy by developing Maybank Indonesia UUS as 'Product & Sales Management' in accordance with Shariah principles.

Maybank Indonesia UUS organisational development continues to be carried out to support the implementation of the Leveraged Business Model and accelerate the growth of Maybank Indonesia UUS while maintaining business and operational conformity with Shariah principles.

Human Capital (HC) Education and Training

Maybank Indonesia SBU continues to improve its HC capabilities/competencies by providing various training, namely:

1. Provide Shariah banking training to employees who handle or are related to Shariah business at Branch Offices and Head Office in the form of e-Learning and in class training according to the level of training required by each employee.
2. Provide opportunities for DPS members to take part in training/seminars/workshops in accordance with the self-development needs of DPS members to support and improve Shariah supervision activities at Maybank Indonesia SBU, including Pre-Ijtima' Sanawi and Ijtima' Sanawi (Annual Meeting) DPS Year 2024 organised by DSN-MUI.
3. Other related training courses.

DEVELOPMENT OF DISTRIBUTION NETWORK

The Bank continuously evaluates business development potential in various regions across Indonesia that may serve as new locations for the establishment of Sharia Branch Offices, while taking into account the provisions set out in Financial Services Authority Regulation Number 12 of 2023 concerning Sharia Business Units. This regulation is grounded in the spirit of synergy, which is also applied to Islamic Commercial Banks. With this underlying principle of synergy, the Bank will be provided with greater flexibility in expanding its Sharia Branch Office and Sharia Sub Branch Office network while utilising the branch office infrastructure of Conventional Commercial Banks, provided that both the Conventional Commercial Bank and the Sharia Business Unit have development plans to expand the reach of Sharia based financial services.

The strategy to establish Sharia Branch Offices also reflects the presence of Maybank Indonesia Sharia Business Unit and aims to enhance public awareness that Maybank Indonesia Sharia Business Unit offers innovative and competitive Sharia financial products and services to meet the needs of local communities.

With regard to the development of the Sharia office network, Maybank Indonesia Sharia Business Unit opened one additional Sharia Sub Branch Office in Kelapa Gading in November 2023. As a result, the number of Sharia office networks increased from 19 offices as of September 2023 to 20 offices as of November 2023, consisting of 17 Sharia Branch Offices and 3 Sharia Sub Branch Offices.

For 2025, the Bank has no plans to open new Sharia office networks and will instead focus on enhancing productivity and business growth across existing Sharia Branch Offices and Sharia Sub Branch Offices, while maximising the Conventional Commercial Bank branch network to further expand the reach of Sharia financial services across regions and market segments.

To drive business growth within the Sharia branch network, the Bank implements a sustainable strategy that includes the following initiatives:

1. Stronger growth from sustainable business through enhanced penetration within the halal ecosystem (Islamic organisations).
2. Driving higher profitability and customer growth through market expansion and the development of the mass banking segment using mass mortgage and mass funding business models tailored to customer needs.
3. Strengthening customer penetration across all Maybank Indonesia entities by increasing new customer acquisition through Sharia Wealth Management solutions, expanding acquisition in the premier, privilege, mass banking, payroll, community, and non retail segments, continuing Sharia Wealth Management campaigns and programs, improving sales productivity, and strengthening market penetration through payroll services and ecosystem based business models for mass banking funding customers.
4. Delivering Bank as a Service (BaaS) and other new solutions tailored to customer needs by expanding large scale customer acquisition and enhancing the Bank's systems to support mass account opening processes both online and offline, in order to facilitate customer acquisition through ecosystem and community based channels.

AWARDS RECEIVED

During 2025, Maybank Indonesia UUS received the following awards:

No	Event	Category
1	Asian Banking & Finance - Retail Banking Awards 2025	Most Innovative Islamic Bank
2	ABF Retail Banking Awards 2025	Islamic Banking Initiative of the Year
3	Infobank 14 th Sharia Awards 2025	The Excellence Performance Banking Sharia Business Unit 2025
4	Euromoney London	Indonesia's Best Trade Finance Deal 2025 for its work with PT Semen Indonesia (Persero) Tbk

SHARIA SUPERVISORY BOARD (SSB)

The number, criteria, dual positions, and duties and responsibilities of SSB Maybank Indonesia SBU are in accordance with the provisions on GCG and Sharia Business Unit.

Number and Composition of SSB

In 2025, the composition of SSB members is 3 (three) people and one of them is appointed as Chairman with the following composition::

No.	Name	Position	GMS Approval	Term of Office
1	Dr. KH. M. Saad Ih MA	Chairman	Minutes of the Annual General Meeting of Shareholders of PT Bank Maybank Indonesia Tbk. Number 95 dated 27 September 2024	AGMS 2027
2	Dr. KH. Sodikun M.Si, M.E.	Member	Minutes of the Annual General Meeting of Shareholders of PT Bank Maybank Indonesia Tbk. Number 31 dated 23 October 2024	AGMS 2027
3	Prof. Dr. H. Ahmad Satori Ismail M.A.	Member	Minutes of the Annual General Meeting of Shareholders of PT Bank Maybank Indonesia Tbk. Number 23 dated 18 December 2024	AGMS 2027

SSB Profies



Dr. KH. M. Saad Ih MA
CHAIRMAN OF THE SHARIAH SUPERVISORY BOARD (DPS)

Age
71 years old

Gender
Male

Nationality
Indonesia

Domicile
Jakarta, Indonesia

Appointed as the Chairman of the Shariah Supervisory Board (DPS) of PT Bank Maybank Indonesia, Tbk based on the decision of the Extraordinary General Meeting of Shareholders (RUPSLB) on 27 September 2024.

Experience

He currently serves as Chairman of the Central Executive Board of Muhammadiyah overseeing Dawah, Pesantren, Hajj, and Umrah since November 2022. Outside Muhammadiyah, he serves as Vice Chairman of the Advisory Council of the Indonesian Ulama Council (2025–2030). Previously, he served as a member of the Sharia Supervisory Board at Bank Jatim (April 2020 – April 2023) and as Vice Chairman of the Advisory Board of the Indonesian Ulama Council (MUI) of East Java (2020–2025).

In the academic field, he was Vice Rector IV at UIN Malang (January 2008–January 2009) and Director of Postgraduate Studies at UIN Malang (July 2005–July 2007).

Qualification

He completed his Bachelor's degree (S1) at the Faculty of Sharia at IAIN Sunan Ampel Surabaya in 1983. He later worked on his Master's degree (S2) in Islamic Studies at IAIN Syarif Hidayatullah Jakarta, which he completed in 1990. Later in 1997, he earned his Doctorate (S3) at the State Islamic Institute Syarif Hidayatullah Jakarta.



Dr. KH. Sodikun M.Si, M.E.
MEMBER OF THE SHARIAH SUPERVISORY BOARD (DPS)

Age 65 years old	Nationality Indonesia
Gender Male	Domicile Jakarta, Indonesia

Appointed as a member of the Shariah Supervisory Board (DPS) of Maybank Indonesia based on the decision of the Annual General Meeting of Shareholders (RUPST) of Maybank Indonesia on 1 April 2024.

Experience

He has extensive experience in the field of Sharia supervision. Since 2019, he has served as a member of the Sharia Supervisory Board at PT Maybank Indonesia Finance, Jakarta. He also serves as Chairman of the Sharia Supervisory Board at Astra Life Syariah, Jakarta. Between 2014 and 2017, he served as Chairman of the Sharia Supervisory Board at Bank Sumsel Babel Syariah, Palembang. Previously, he served as one of the Chairmen of the Indonesian Ulema Council (2020–2025). He currently serves as Vice Secretary of the Indonesian Ulema Council (2025–2030).

In academic field, he has contributed as a lecturer in the undergraduate program at the Graduate School of Universitas Gunadarma since 2020 and is actively involved as a speaker and instructor in various academic forums. He has also taught at several other institutions, including STISIPOL Palembang from (2015– 2017) and STAN Prodip Palembang from (2012–2017), where he also served as Coordinator of Islamic Affairs.

Qualification

He completed his Bachelor’s degree (S1) in 2008 at IAIN Raden Fatah Palembang with a major in Comparative Religion. He then pursued a Master’s degree (S2) in 2009 at STISIPOL Candradimuka, Palembang, focusing on Public Administration. In 2022, he completed a Master’s program at Ibn Khaldun University, Bogor, with a concentration in Shariah Economics.

In 2020, he continued his studies to the Doctoral level (S3) at Sahid University, Jakarta, with a program in Communication Science.



Prof. Dr. H. Ahmad Satori Ismail M.A.
MEMBER OF THE SHARIAH SUPERVISORY BOARD (DPS)

Age
70 years old

Nationality
Indonesia

Gender
Male

Domicile
Jakarta, Indonesia

Appointed as a Member of the Shariah Supervisory Board (DPS) of PT Bank Maybank Indonesia, Tbk based on the decision of the Extraordinary General Meeting of Shareholders (RUPSLB) on 27 September 2024.

Experience

He currently serves as a lecturer at Universitas Islam As-Syafiiyah. Previously, he served as a Professor at UIN Syarif Hidayatullah Jakarta (State Islamic University) and as a lecturer in the postgraduate program at UIN Jakarta. In addition, he has served as Director of the Postgraduate Program at Universitas Islam As-Syafiiyah Jakarta. He has played an active role in the development of higher education in the field of Islamic studies.

He currently also serves as a member of the Sharia Supervisory Board at DAPEN BI IP since June 2021 and at Bank Mega Syariah since August 2004. In the field of dawah, he is recognised as an Indonesian mubaligh who actively contributes to the dissemination of Islamic knowledge.

He had extensive organisational experience, including a position of General Chairman of IKADI from July 2002 to July 2021, and since September 2021, he has been the Chairman of the IKADI Shura Council. He has also been a Member of the Board of Trustees of the Khusnul Khotimah Foundation in Kuningan since July 1994 and the Chairman of the Board of Trustees of the Al Hasan Foundation in Bekasi since May 2005.

At the Indonesian Ulema Council (MUI), he served as the Deputy Chairman of the Da'wah Commission from May 2010 to April 2015, and as a Member of the Fatwa Commission of MUI from May 2015 to April 2020. Since April 2010, he has also been a Full Member of the National Shariah Council of MUI (DSN-MUI).

Qualification

He began his higher education by obtaining an Associate Degree at IAIN Sunan Gunung Djati Cirebon in 1977, majoring in Tarbiyah/ Arabic Language. He pursued further study to complete a Bachelor's degree at IAIN Sunan Gunung Djati Bandung, which he earned in 1981, majoring in the field, Tarbiyah/Arabic Language.

In 1985, he continued his studies abroad and earned a Licentiate degree at Al Azhar University in Cairo, Egypt, majoring in Tafsir. Subsequently, in 1987, he completed his Doctorate (S3) at Al Minya University in Egypt, in the Faculty of Arts/Arabic Language.

Concurrent Position as SSB

In accordance with the provisions regarding concurrent positions of SSB, SSB members may hold concurrent positions as SSB members in a maximum of 4 (four) other Shariah Financial Institutions.

The concurrent positions of SSB members of Maybank Indonesia SBU in 2025 are as follows:

No.	Name	Position	Company
1	Dr. KH. M. Saad Ih MA	-	-
2	Dr. KH. Sodikun M.Si, M.E.	Chairman of SSB	Asuransi Astra Life (UUS)
		Member of SSB	Maybank Finance
3	Prof. Dr. H. Ahmad Satori Ismail M.A.	Member of SSB	Bank Mega Syariah
		Member of SSB	Dapen BI IP

Duties and Responsibilities of SSB

The SSB is responsible for providing advice and recommendations to the Director overseeing the Sharia Business Unit and for supervising the activities of Maybank Indonesia Sharia Business Unit to ensure compliance with Sharia principles. Meetings between the SSB and the Director are scheduled as needed, where one of the meeting agendas includes updates on the activities and outcomes of SSB meetings.

The duties and responsibilities of the SSB include, among others, the following:

1. The SSB is responsible for supervising the Bank's policies and the management conducted by the Board of Directors to ensure compliance with Sharia Principles and is accountable for such supervision, as well as providing advice to the Board of Directors, including issuing Sharia opinions regarding the Bank's activities, which include:
 - a) Supervision of the policies and management conducted by the Board of Directors to ensure compliance with Sharia Principles, including at least:
 - 1) evaluating the Bank's policies and procedures to ensure compliance with Sharia Principles;
 - 2) reviewing the Bank's operations to ensure compliance with Sharia Principles; and
 - 3) directing, monitoring, and evaluating the implementation of Sharia Governance, including the integrated implementation of Sharia compliance, Sharia risk management, and Sharia internal audit.
 - b) Providing advice, including Sharia opinions, to the Board of Directors, including at least:
 - 1) providing recommendations regarding the fulfillment of Sharia Principles based on the results of SSB supervision;
 - 2) issuing opinions;
 - 3) issuing opinions on strategic matters and or matters required under prevailing regulations to ensure that they do not contradict Sharia Principles, including the implementation of banking synergy as referred to in Financial Services Authority regulations concerning Islamic commercial banks, as well as recovery action plans and follow up action plans as referred to in Financial Services Authority regulations concerning the determination of supervisory status and the handling of banking problems; and
- 4) issuing opinions on the development of new products as regulated in Financial Services Authority regulations concerning the implementation of commercial bank products, including:
 - i. compliance with the fatwas issued by the DSN MUI;
 - ii. standard operating procedures for new Bank products; and or
 - iii. the results of the review of the contract concept, agreements, or application forms for new Bank products.
- c) providing consultation services and opinions to the Sharia compliance function, Sharia risk management function, and Sharia internal audit function;
- d) providing opinions regarding the fulfillment of Sharia Principles to committees supporting the implementation of the duties of the Board of Commissioners; and
- e) coordinating with the relevant fatwa authorities and or regulators when necessary.
2. The SSB may perform other duties in accordance with its competence, such as participating in the provision of training on Sharia financing contracts together with the function responsible for employee training within the Bank, provided that such involvement does not cause the members concerned to neglect the execution of their primary duties and responsibilities as members of the SSB.
3. The SSB is required to carry out its duties and responsibilities in accordance with the Sharia Governance framework and the principles of good governance.
4. The SSB is required to perform its duties, authorities, and responsibilities in the best interest of the Bank and in good faith.

5. In conducting its supervisory function, the SSB is required to direct, monitor, and evaluate the implementation of Sharia Governance, including the integrated implementation of Sharia risk management, Sharia compliance, and Sharia internal audit, as well as the Bank's strategic policies related to the implementation of Sharia Principles, in accordance with prevailing laws and regulations, the Articles of Association, and or resolutions of the General Meeting of Shareholders.
6. The SSB receives and exercises the authorities delegated and or granted to the SSB in accordance with applicable laws and regulations, the Articles of Association, and or resolutions of the General Meeting of Shareholders.
7. The SSB 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, supervisory findings of the Financial Services Authority, and or the results of supervision by other authorities and institutions related to the implementation of Sharia Principles.
8. The Bank is required to have adequate supporting functions for the SSB to support the execution of its duties and responsibilities, including functions responsible for secretariat support, Sharia research, and Sharia development.
9. The SSB is required to actively supervise the Bank's risk management by:
 - a) conducting an evaluation or review of Risk Management policies related to the fulfillment of Sharia Principles at least once a year; and
 - b) evaluating the accountability of the Board of Directors for the implementation of Risk Management policies related to the fulfillment of Sharia Principles at least on a quarterly basis.

In carrying out the reviews referred to in points a and b, the SSB may provide written authorisation in the form of a mandate letter to the Sharia Advisory and Assurance unit to assist in conducting the review.

10. To support the implementation of Sharia Governance across all organisational levels, the SSB may serve as a member of committees supporting the duties of the Board of Commissioners.
11. In the event that a committee under the Board of Commissioners does not include members of the SSB, the committee is required to obtain the opinion of the SSB in any discussion related to Sharia Principles.
12. If the Chairman of the SSB is unable to perform his duties, one of the SSB members shall be appointed to represent the SSB as the primary contact for the Bank, represented by the Sharia Advisory and Assurance function, in handling and responding to material Sharia related matters arising in daily operations. The appointed member is responsible for coordinating and communicating such matters to other SSB members

in order to obtain the SSB's opinion, views, and or approval.

13. Where formal approval of the SSB is required, the Sharia Advisory and Assurance unit will submit a written request for the SSB's opinion, views, and or approval to obtain formal approval, which will subsequently be delivered to the relevant parties no later than one month after approval has been obtained from all SSB members.
14. The SSB may provide formal approval through electronic approval media such as corporate email and or through wet signatures.
15. In the event that the position of Chairman of the SSB becomes vacant and a successor has not yet been appointed or has not yet assumed office, one of the SSB members appointed by an SSB meeting shall perform the duties of the Chairman of the SSB. The appointed member shall have the same authority and responsibilities as the Chairman of the SSB.

In order to carry out its duties and responsibilities as mentioned above, the SSB is authorised to do the following::

- a. Examine and request explanations from authorised officials of Maybank and Maybank Indonesia SBU regarding the objectives, characteristics, SOP policies and contracts used in products and financial activities in Maybank Indonesia SBU.
- b. Review and provide recommendations on policies, systems, SOPs, products related to Sharia principles and contracts issued by Maybank Indonesia SBU.
- c. Conduct inspection, observation, request for information and/or confirmation to employees of Maybank and/or Maybank Indonesia SBU and/or Customers to strengthen the results of the examination.
- d. Request all necessary data and information from the Director in charge of Maybank Indonesia SBU in order to perform its duties.

The duties and responsibilities of SSB are outlined in the SGF and SCP as guidelines for the implementation of their duties and responsibilities. The implementation of SSB duties and responsibilities is assisted by the Shariah Advisory & Assurance work unit which is tasked with managing the implementation of SSB meetings/meetings, administering DPS requests and opinion results as well as the obligation to report the results of SSB supervision to OJK.

During 2025, SSB has supervised and provided advice, suggestions, opinions on products and activities of Maybank Indonesia SBU to always be in accordance with Sharia principles as reflected in several series of Sharia Supervisory Board Meetings below.

Work Programme and Activities of SSB

During 2025, SSB carried out activities in accordance with its duties and responsibilities. This can be seen through the work programme and its realisation as follows:

No.	Work Program	Realisation
1	Assess and ensure compliance with Sharia Principles on operational guidelines and products issued by Maybank Indonesia SBU.	SSB assisted by Shariah Advisory & Assurance unit assesses and ensures all policies and SOPs and products issued are in accordance with Sharia principles
2	Supervise the new product development process of Maybank Indonesia SBU to comply with the DSN – MUI fatwa.	Every time there is a new product development, SSB asked the relevant work unit to present and explain details and ask for an opinion from SSB.
3	Request a fatwa from the National Sharia Council – Indonesian Ulama Council (DSN-MUI) for the new product of Maybank Indonesia SBU for which there is no fatwa.	SSB did not ask DSN-MUI for a fatwa for new products, considering that the products issued by the Bank are in accordance with the existing fatwa.
4	Conduct periodic reviews on the fulfillment of Sharia Principles on the mechanism of fund collection and distribution of funds as well as the services of Maybank Indonesia SBU.	SSB, accompanied by the Shariah Advisory & Assurance Unit, in 2025 has conducted periodic reviews of Maybank Syariah Branch Offices and Syariah Services on-site, including the Yogyakarta, Solo, Banjarmasin, Banjarbaru, Aceh, and Makassar branch or desktop review
5	Request data and information related to Sharia aspects from the Maybank Indonesia SBU work unit in the context of carrying out their duties.	In carrying out its duties, SSB actively requested data and information related to Sharia aspects assisted by the Shariah Advisory & Assurance unit.
6	Delivering the results of supervision as outlined in the SSB Supervision Report on a semester basis.	SSB has reported the results of its supervision on a semi-annual basis to the OJK with copies to the SBU Board of Commissioners and Directors.
7	Always carry out an analysis of new products and services in the form of a SSB Opinion in which the suitability of the products and services to be launched with the DSN-MUI Fatwa is conveyed.	Throughout 2025, SSB has issued 20 opinions regarding Sharia products and business activities.
8	Hold SSB meeting at least 1 (one) time in 1 (one) month.	During 2025, SSB has held 23 meetings scheduled every Thursday and or other days according to the availability of SSB time.

SSB Independence

All members of the SSB have signed a statement declaring that they do not have any financial relationship, management relationship, share ownership, and or family relationship up to the second degree with members of the Board of Commissioners, the Board of Directors, and or controlling shareholders, nor any relationship with the Bank that may affect their ability to act independently, as referred to in the provisions concerning the implementation of governance for commercial banks.

SSB Affiliate Relationship

SSB has no affiliate relationships, either family or financial, with fellow members of the Board of Commissioners, Board of Directors, and Major/Controlling Shareholders.

Name	Family Relationship with						Financial Relationship with					
	BoC		BoD		PSP		BoC		BoD		PSP	
	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
Dr. KH. Sodikun M.Si, M.E.	-	✓	-	✓	-	✓	-	✓	-	✓	-	✓
Dr. KH. M. Saad Ih MA	-	✓	-	✓	-	✓	-	✓	-	✓	-	✓
Prof. Dr. H. Ahmad Satori Ismail M.A.	-	✓	-	✓	-	✓	-	✓	-	✓	-	✓

Frequency of Meetings and Attendance Rate of the Shariah Supervisory Board (DPS)

The total number of DPS meetings held in 2025 is 23 meetings, with the attendance rate of DPS members as follows::

Name	Total Attendance		% Attendance
	Online	Offline	
Dr. KH. M. Saad Ih MA	15	8	100%
Dr. KH. Sodikun M.Si, M.E.	14	8	96%
Prof. Dr. H. Ahmad Satori Ismail M.A.	15	8	100%

SSB meetings are held offline and online through teleconference media. The SSB meeting agenda discusses, among others, requests for SSB opinion from Maybank Indonesia SBU business units, other work units, as well as with Maybank Management. SSB meeting minutes are also well documented and administered in accordance with applicable regulations.

SSB Supervisory Report

In accordance with its duties and responsibilities as stated in SGF, SSB oversees the activities of Maybank Indonesia SBU to ensure the products and services offered adhere to shariah principles. SSB examines Maybank Indonesia SBU activities once in every semester and attach the results in its oversight Report to OJK.

SSB Remuneration

The remuneration and other facilities policy is determined at the General Meeting of Shareholders (GMS), including remuneration and other facilities.

The total remuneration paid to the SSB during 2025 amounted to Rp2,064 million.

No	Type of Remuneration and Other Benefits	Amount Received in 1 Year	
		Persons	Million Rupiah
1.	Remuneration	4*	1,851
2.	Other Benefits	3	a. 213 b. -
	TOTAL	-	2,064

Above IDR 500 million up to IDR 1 billion	Total of SSB Members
Above Rp2 billion	-
Above Rp1 billion up to IDR 2 billion	-
Above Rp500 million up to IDR 1 billion	3
Rp500 million and below	1*

* One SSB member's term of assignment ended on 10 January 2025

** Received in the form of financial compensation (non in kind)

SSB Share Ownership

As of 31 December 2025:

- There is no share ownership, either directly or indirectly, by members of the SSB in Maybank Indonesia, its subsidiaries, or entities within the group affiliated with the Company.
- The share ownership data of SSB members exceeding 5% in any public company and non-public company are as follows:

No.	Name	Share Ownership	Public Company/ Non-Public Company	Company Name	Number of Shares
1	Dr. KH. M. Saad Ih MA	No	-	-	-
2	Dr. KH. Sodikun M.Si, M.E.	No	-	-	-
3	Prof. Dr. H. Ahmad Satori Ismail M.A.	No	-	-	-

SHARIA RISK MANAGEMENT FUNCTION, SHARIA COMPLIANCE, SHARIA INTERNAL AUDIT, AND EXTERNAL AUDIT

The implementation of the Sharia risk management, Sharia compliance, and Sharia internal audit functions at Maybank Indonesia Sharia Business Unit is carried out through a leverage model, whereby these functions are performed by the Risk Management Unit, the Compliance Unit, and the Internal Audit Unit.

The risk management function conducts identification, measurement, monitoring, and control of risks related to non compliance with Sharia Principles in the Bank's Sharia business activities. These activities refer, among others, to Sharia parameters within the SCP and policies established by the Risk Management Unit. The process of risk identification and measurement is carried out using methodologies appropriate for Islamic banking concepts, including periodic assessments of the risk profile of the Sharia Business Unit (SBU) which are submitted to the Financial Services Authority (OJK). The assessment covers ten types of risk, namely credit risk, market risk, liquidity risk, operational risk, legal risk, strategic risk, reputational risk, and compliance risk, including risks specific to Islamic banking such as rate of return risk and investment risk. The risk profile report is also presented regularly to the SSB in each reporting period.

The Sharia compliance function performs monitoring, review, and mitigation of potential risks of non compliance with regulations governing the Bank's Sharia business activities. The implementation of the duties and responsibilities of the compliance function is reported to the SSB periodically through the Report on the Implementation of Duties and Responsibilities of the Compliance Function prepared by the Compliance Unit.

On a periodic basis, the Sharia internal audit function conducts reviews of the implementation of the SGF and ensures that the processes and reporting of the Sharia risk management and Sharia compliance functions are carried out properly. The Sharia internal audit function also ensures that the implementation of policies and procedures related to Sharia products and services is properly conducted, including the completion and documentation of transaction forms and documents for Sharia products in accordance with the relevant standard operating procedures (SOP). The results of the Sharia internal audit are discussed with the Maybank Sharia Business Unit prior to being submitted to the Audit Committee and the SSB.

An external review of Sharia Governance was not conducted in 2025.

TRANSPARENCY OF FINANCIAL AND NON-FINANCIAL CONDITIONS

Internal Fraud and Efforts to Resolve

During 2025, there were no internal frauds at Maybank Indonesia SBU.

Internal Fraud (in 1 year)	Number of Cases Conducted by					
	Board of Commissioners/ Board of Directors		Permanent Employee		Non-permanent Employee	
	2024	2025	2024	2025	2024	2025
Total fraud	None	None	None	None	None	None
Has been settled	-	-	-	-	-	-
In settlement process at SBU internal	-	-	-	-	-	-
Settlement has not been attempted	-	-	-	-	-	-
Have been followed up by legal process	-	-	-	-	-	-

Legal Issues

The civil and criminal law issues faced by Maybank Indonesia SBU during the period 2025 are as follows:

No.	Legal Issues	Total	
		Civil	Criminal
1	Completed (has had permanent legal status)	9	0
2	In completion process	3	0
TOTAL		12	0

Distribution of Funds for Social Activities and Use of Benevolent Funds

Maybank Indonesia SBU realises that success in carrying out business activities cannot be separated from the support of all stakeholders. On an ongoing basis, Maybank Indonesia SBU continues to carry out social functions, both in the form of direct contributions to community activities and environmental development.

This social function is realised through the Benevolent Fund Management Unit (UPDK), which operates in accordance with the provisions of the Fatwa of the National Sharia Council of the Indonesian Ulema Council (DSN MUI). In its implementation, Maybank Indonesia UUS establishes coordination and cooperation (mutual partnership) with Maybank Indonesia and stakeholders to support social programs, community empowerment, and environmental protection.

The benevolent fund distribution program of Maybank Indonesia SBU itself focuses on five sectors, namely:

1. Development of Infrastructure, Educational Facilities & Places of Worship;
2. Economic Empowerment of the underprivileged Community, supporting community-based small businesses that adopt sustainable business practices.
3. Education (Development of Outstanding and Poor Human Resources), particularly the development of competitive underprivileged human resources to create a long-term impact for future generations.
4. Compensation/Humanitarian Assistance, and other Social Activities, including support for disaster victims with a focus on rebuilding aspects.
5. Islamic Financial Literacy to enhance financial inclusion in line with Shariah principles and sustainability.

Throughout 2025, the benevolent funds of Maybank Indonesia SBU have been distributed through various partner institutions. Some of the flagship programs for the distribution of benevolent funds during the year are as follows:

1. **Assistance for Worship Facilities and Infrastructure**, including the construction and renovation of mosques, prayer rooms (musala), Islamic boarding schools (pesantren), dormitories, and educational facilities, such as at Tahfidzul Quran Al Abrary Foundation, Ahsanul Quran Cendekia Foundation Bogor, Syafaatul Quran Education Foundation, Madinatur Rahmah Islamic Boarding School, Muslim Character Foundation, Nurul Jihad Mosque Menteng Atas, Al Ikhlas Prayer Room Cilacap, Bina Nurul Fikri Foundation Yogyakarta, SDTQ Imam Syafii Jakarta, Istiqomah Ilmu Amal Foundation, Jami Al Ikhlas Mosque, Muslim Cendekia Madani Foundation Bogor, as well as infrastructure repairs and asphalt paving in Blebaan Hamlet, Nglumpang Village, Ponorogo Regency.
2. **Productive Economic Empowerment Program**, including Mosque Go Digital training in collaboration with Bersama Beramal Sholeh Foundation, agricultural business assistance for Insan Mandiri Bercahaya Foundation, empowerment of Nusadaya MSMEs with Dompot Dhuafa Republika Foundation, MSME assistance and Shariah financial literacy through Karya Salemba Empat Foundation, Empowered MSME Program with Langkah Maju Peduli Foundation, Jaga Harapan Program with Salam Setara Amanah Nusantara Foundation, and assistance for poultry slaughterhouse support equipment for Bahrul Maghfiroh Cinta Indonesia Foundation.
3. **Educational Scholarship Assistance**, distributed through Lazismu Baitul Maal Khairu Ummah, Muhammadiyah University Mamuju, SMA Muhammadiyah 1 Gresik, Muhammadiyah Polytechnic Makassar, Education Aid International Foundation, Al Fatih Foundation Bintaro, SD Muhammadiyah Taman 1 and 2, SD Al Hidayah I Jakarta, Modern Islamic Boarding School Nurul Ikhlas Padang, and Leadership House of Bina Nurul Fikri Foundation.

4. **Clean Water and Sanitation Assistance**, in the form of clean water distillation equipment in collaboration with Muhammadiyah University Purwokerto, Muhammadiyah University Kudus, and Beramal Sholeh Indonesia Foundation, as well as water source programs and the construction of communal sanitation facilities (MCK) in the Kalimantan region with Rumah Wakaf Indonesia Foundation.
5. **Assistance for Orphans**, implemented across 17 Shariah Branch Offices (KCS) and 3 Shariah Sub-Branch Offices (KCPS) of Maybank Indonesia, in collaboration with various institutions, including BAZNAS, Lazismu, Baitul Maal Hidayatullah Foundation, Beramal Sholeh Indonesia Foundation, Rumah Yatim Arrohman Indonesia Foundation, and other partners.
6. **Eid al-Adha Sacrificial Animal Assistance**, distributed across 17 KCS and 3 KCPS of Maybank Indonesia in collaboration with BAZNAS, Lazismu, Baitul Maal Hidayatullah Foundation, Sasana Bina Satria Foundation, Dompot Sosial Madani, Nurul Hayat Surabaya, MPM PP Muhammadiyah, and various other partner institutions.
7. **Sharia Financial Literacy Program**, conducted at several universities and institutions, including Muhammadiyah University Palembang, Muhammadiyah University Sidoarjo, Cendekia Abditama University, Hidayatullah School Depok, DPW Syarikat Islam, Leadership House of Bina Nurul Fikri Foundation, PT Argha Karya Prima, Indonesian Women's Islamic Consultative Body (BMIWI), and Cahaya Al Fatih Nusantara Foundation.

In addition, since 2019, PT Bank Maybank Indonesia Tbk has officially been designated as a Zakat Collection Unit (UPZ) of BAZNAS based on the Decree of the Chairman of the National Amil Zakat Agency Number 56 of 2019. This designation is expected to support a more transparent and accountable management of zakat funds in accordance with Shariah principles and good governance.

During 2025, all of Maybank Indonesia's employee zakat was channeled through BAZNAS, with a total distribution amounting to Rp825,011,237. The zakat distribution was allocated into five sectors: social, health, education, da'wah (outreach), and economy. One of the programs proposed by Maybank UPZ to BAZNAS was disaster relief assistance in the regions of Aceh, North Sumatra, and West Sumatra, with a total value of Rp220 million. This was realised through the provision of public kitchens, ready-to-eat meals, clean water, and the distribution of basic food packages (sembako).

Through these various programs, Maybank Indonesia SBU is committed not only to meeting the social needs of the community but also to creating a long-term impact that aligns with sustainability principles and Shariah values.

**REPORT OF SOURCES AND DISTRIBUTION OF
ZAKAT & WAQF FUNDS SHARIA BUSINESS UNIT
PT BANK MAYBANK INDONESIA TBK
Period: 31 December 2025 and 31 December 2024**

(in million)

No.	Description	December 2025	December 2024
A. Sumber dan Penyaluran Dana Zakat			
1.	Reception of zakat funds originating from:		
a.	SBU Internal	843,430	655,788
b.	External of SBU	851	-
c.	Profit Sharing Income	41	61
	TOTAL RECEPTION	844,322	655,849
2.	Distribution of Zakat Funds to Zakat Management Entities:		
a.	Amil Zakat Institution	-	-
b.	Amil Zakat Agency	825,011	647,627
c.	Tax Revenue Sharing	-	12
d.	Others	8	25
	TOTAL RECEPTION	825,019	647,664
B. Source and Distribution of Waqf Funds			
1.	Receipt of Waqf funds originating from:		
a.	SBU Internal	-	-
b.	External of SBU	-	-
	TOTAL RECEPTION	-	-
2.	Distribution of Waqf funds management entities		
a.	Indonesia Waqf Agency	-	-
b.	Other Nadzir	-	-
c.	Others	-	-
	TOTAL DISPENSING	-	-

**REPORT OF SOURCES AND USE OF VIRTUAL FUNDS
PT BANK MAYBANK INDONESIA TBK
SHARIA BUSINESS UNIT
Period : 31 December 2025 and 31 December 2024**

(In Million)

No.	Description	December 2025	December 2024
1.	Beginning Balance of the Benevolent Fund (beginning of the year)	6,836	4,167
2.	Reception of the Fund of Benevolence		
	a. Infaq and alms	-	-
	b. Productive Benevolence Fund Refund	5,000	-
	c. Penalties	4,752	6,060
	d. Non-Halal Reception	-	-
	e. Others	-	-
	TOTAL RECEPTION	9,752	6,060
3.	Use of Benevolence Virtue		
	a. Fund of Benevolence Virtue	-	-
	b. Donation	4,569	3,257
	c. Other Uses for Public Interest	1,150	134
	TOTAL USES	5,719	3,391
4.	Increase (Decrease) of the Benevolence Fund	4,033	2,669
5.	Ending Balance of the Benevolence Fund	10,869	6,836

Regarding non-halal revenues, during the 2025 period, Maybank Indonesia SBU accepted non-halal revenues amounting to Rp25,237, which originated from BRI's nostro interest.

Other Reports

In terms of reporting, Maybank Indonesia SBU has been supported by a reliable management information system and competent human resources, and has an adequate IT security system hence SBU information is available accurately and on time.

Maybank Indonesia SBU has published its Quarterly Financial Statements in accordance with the prevailing regulations, as follows:

- The Quarter I 2025 Financial Statements were published on the website of PT Bank Maybank Indonesia Tbk on 30 April 2025.
- The Quarter II 2025 Financial Statements were published on the website of PT Bank Maybank Indonesia Tbk on 30 July 2025.
- The Quarter III 2025 Financial Statements were published on the website of PT Bank Maybank Indonesia Tbk on 31 October 2025.
- The Quarter IV 2025 Financial Statements were published on the website of PT Bank Maybank Indonesia Tbk on 26 February 2026.

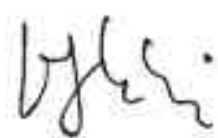
GCG SELF ASSESSMENT RESULTS

In accordance with Financial Services Authority Regulation Number 2 of 2024 concerning the Implementation of Sharia Governance for Islamic Commercial Banks and Sharia Business Units dated 16 February 2024, the results of the self assessment of Sharia Governance implementation constitute an integral part of the report on governance implementation as stipulated in the Financial Services Authority regulation concerning governance for commercial banks.

Based on the results of the self assessment of governance implementation of PT Bank Maybank Indonesia Tbk for the second semester of 2025, the Bank obtained a rating of 2, categorised as GOOD.

APPROVAL SHEET PT BANK MAYBANK INDONESIA TBK

DIRECTOR



ROMY HARDIANSYAH
SBU Director

SHARIAH SUPERVISORY BOARD



DR. KH. M. SAADIAH M.A.
Chairman



PROF. DR. H. AHMAD SATORI ISMAIL M.A.
Member



DR. KH. SODIKUN M.SI, M.E.
Member



Corporate Social Responsibility

More detailed information about Maybank Indonesia's Social and Environmental Responsibility (TJSL) programs can be found in the Maybank Indonesia Sustainability Report 2025, which is published separately yet concurrently with this annual report in line with SEOJK No. 16/SEOJK.04/2021 on the format and content of Annual Reports for Issuers or Public Companies. This report highlights the Bank's many sustainability initiatives and outlines its performance across economic, social, and environmental dimensions, including impact management, customer protection, employment practices, and community empowerment programs. The insights in this Annual Report, alongside those in the Maybank Indonesia Sustainability Report 2025, complement each other to provide a comprehensive view of the Bank's performance, strategy, and commitment to generating long-term value for stakeholders.



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Humanising
Financial Services



Consolidated Financial Statements 2025

**PT BANK MAYBANK INDONESIA Tbk
DAN ENTITAS ANAKNYA
LAPORAN KEUANGAN KONSOLIDASIAN
TANGGAL 31 DESEMBER 2025
DAN UNTUK TAHUN YANG BERAKHIR PADA
TANGGAL TERSEBUT BESERTA
LAPORAN AUDITOR INDEPENDEN**

**PT BANK MAYBANK INDONESIA Tbk
AND ITS SUBSIDIARIES
CONSOLIDATED FINANCIAL
STATEMENTS AS OF DECEMBER 31, 2025
AND FOR THE YEAR THEN
ENDED WITH INDEPENDENT
AUDITOR'S REPORT**

Daftar Isi

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PT Bank Maybank Indonesia Tbk
Sentral Senayan III
Jl. Asia Afrika No. 8
Gelora Bung Karno, Senayan
Jakarta 10270, Indonesia
Telephone +6221 2922 8888
Facsimile +6221 2903 901
www.maybank.co.id

**SURAT PERNYATAAN DIREKSI
TENTANG
TANGGUNG JAWAB ATAS
LAPORAN KEUANGAN KONSOLIDASIAN
TANGGAL 31 DESEMBER 2025
DAN UNTUK TAHUN YANG BERAKHIR
PADA TANGGAL TERSEBUT**

**PT BANK MAYBANK INDONESIA Tbk
DAN ENTITAS ANAK**

Kami yang bertanda tangan di bawah ini:

1. Nama : Steffano Ridwan
Alamat kantor : Sentral Senayan (SS) III
Jl. Asia Afrika No.8
Gelora Bung Karno-Senayan
Jakarta Pusat 10270
Alamat domisili : Puri Indah Blok D-4/I,
Kembangan Selatan,
Kembangan, Jakarta Barat
Nomor telepon : 021-29228888
Jabatan : Presiden Direktur

2. Nama : Shaiful Adhli Yazid
Alamat kantor : Sentral Senayan (SS) III
Jl. Asia Afrika No.8
Gelora Bung Karno-Senayan
Jakarta Pusat 10270
Alamat domisili : The Abbey Kemang Lot 17
Jl. Bangka XI C No.10
Pela Mampang Prapatan
Jakarta Selatan 12720
Nomor telepon : 021-29228888
Jabatan : Direktur Keuangan

**BOARD OF DIRECTORS' STATEMENT
REGARDING
THE RESPONSIBILITY FOR
THE CONSOLIDATED FINANCIAL STATEMENTS
DECEMBER 31, 2025
AND FOR YEAR THEN ENDED**

**PT BANK MAYBANK INDONESIA Tbk
AND SUBSIDIARIES**

We, the undersigned:

1. Name : Steffano Ridwan
Office address : Sentral Senayan (SS) III
Jl. Asia Afrika No.8
Gelora Bung Karno-Senayan
Jakarta Pusat 10270
Residential address : Puri Indah Blok D-4/I,
Kembangan Selatan,
Kembangan, Jakarta Barat
Telephone number : 021-29228888
Title : President Director

2. Name : Shaiful Adhli Yazid
Office address : Sentral Senayan (SS) III
Jl. Asia Afrika No.8
Gelora Bung Karno-Senayan
Jakarta Pusat 10270
Residential address : The Abbey Kemang Lot 17,
Jl. Bangka XI C No.10
Pela Mampang Prapatan
Jakarta Selatan 12720
Telephone number : 021-29228888
Title : Finance Director

Menyatakan bahwa:

1. Kami bertanggung jawab atas penyusunan dan penyajian laporan keuangan konsolidasian PT Bank Maybank Indonesia Tbk ("Bank") dan entitas anak;
2. Laporan keuangan konsolidasian Bank dan entitas anak telah disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan di Indonesia;
3. a. Semua informasi dalam laporan keuangan konsolidasian Bank dan entitas anak telah diungkapkan secara lengkap dan benar;
- b. Laporan keuangan konsolidasian Bank dan entitas anak 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 dan entitas anak.

Demikian pernyataan ini dibuat dengan sebenarnya.

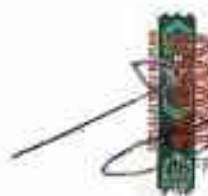
Declare that:

1. We are responsible for the preparation and the presentation of the consolidated financial statements of PT Bank Maybank Indonesia Tbk ("Bank") and subsidiaries;
2. The consolidated financial statements of the Bank and subsidiaries have been prepared and presented in accordance with Indonesian Financial Accounting Standards;
3. a. All information in the consolidated financial statements of the Bank and subsidiaries has been disclosed in a complete and truthful manner;
- b. The consolidated financial statements of the Bank and subsidiaries 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 and subsidiaries internal control system;

This statement has been made truthfully.

Jakarta, 25 Februari 2026/February, 2026

Atas nama dan mewakili Direksi/For and on behalf of the Board of Directors

 <u>Steffano Ridwan</u> Presiden Direktur / President Director	 <u>Shaiful Adhli Yazid</u> Direktur Keuangan / Finance Director

The original report included herein is in the Indonesian language.

Laporan Auditor Independen

Laporan No. 00057/2.1505/AU.1/07/0703-3/1/II/2026

Pemegang Saham, Dewan Komisaris, dan Direksi PT Bank Maybank Indonesia Tbk.

Opini

Kami telah mengaudit laporan keuangan konsolidasian PT Bank Maybank Indonesia Tbk. ("Bank") dan entitas anaknya (secara kolektif disebut sebagai "Grup") terlampir, yang terdiri dari laporan posisi keuangan konsolidasian tanggal 31 Desember 2025, serta laporan laba rugi dan penghasilan komprehensif lain konsolidasian, laporan perubahan ekuitas konsolidasian, dan laporan arus kas konsolidasian untuk tahun yang berakhir pada tanggal tersebut, serta catatan atas laporan keuangan konsolidasian, termasuk informasi kebijakan akuntansi material.

Menurut opini kami, laporan keuangan konsolidasian terlampir menyajikan secara wajar, dalam semua hal yang material, posisi keuangan konsolidasian Grup tanggal 31 Desember 2025, serta kinerja keuangan dan arus kas konsolidasiannya untuk tahun yang berakhir pada tanggal tersebut, sesuai dengan Standar Akuntansi Keuangan di Indonesia.

Independent Auditor's Report

Report No. 00057/2.1505/AU.1/07/0703-3/1/II/2026

The Shareholders, the Board of Commissioners and Directors
PT Bank Maybank Indonesia Tbk.

Opinion

We have audited the accompanying consolidated financial statements of PT Bank Maybank Indonesia Tbk. (the "Bank") and its subsidiaries (collectively referred to as the "Group"), which comprise the consolidated statement of financial position as of December 31, 2025, and the consolidated statement of profit or loss and other comprehensive income, consolidated statement of changes in equity, and consolidated statement of cash flows for the year then ended, and notes to the consolidated financial statements, including material accounting policy information.

In our opinion, the accompanying consolidated financial statements present fairly, in all material respects, the consolidated financial position of the Group as of December 31, 2025, and its consolidated financial performance and cash flows for the year then ended, in accordance with Indonesian Financial Accounting Standards.

Laporan Auditor Independen

Laporan No. 00057/2.1505/AU.1/07/0703-3/1/II/2026 (lanjutan)

Basis opini

Kami melaksanakan audit kami berdasarkan Standar Audit yang ditetapkan oleh Institut Akuntan Publik Indonesia ("IAPI"). Tanggung jawab kami menurut standar tersebut diuraikan lebih lanjut dalam paragraf Tanggung Jawab Auditor terhadap Audit atas Laporan Keuangan Konsolidasian pada laporan kami. Kami independen terhadap Grup berdasarkan ketentuan etika yang relevan dalam audit kami atas laporan keuangan konsolidasian di Indonesia, dan kami telah memenuhi tanggung jawab etika lainnya berdasarkan ketentuan tersebut. Kami yakin bahwa bukti audit yang telah kami peroleh adalah cukup dan tepat untuk menyediakan suatu basis bagi opini kami.

Hal audit utama

Hal audit utama adalah hal-hal yang, menurut pertimbangan profesional kami, merupakan hal-hal paling signifikan dalam audit kami atas laporan keuangan konsolidasian periode kini. Hal audit utama tersebut disampaikan dalam konteks audit kami atas laporan keuangan konsolidasian secara keseluruhan dan dalam merumuskan opini kami atas laporan keuangan konsolidasian terkait, dan kami tidak menyatakan suatu opini terpisah atas hal audit utama tersebut. Untuk hal audit utama di bawah ini, penjelasan kami tentang bagaimana audit kami merespons hal tersebut disampaikan dalam konteks tersebut.

Independent Auditor's Report

Report No. 00057/2.1505/AU.1/07/0703-3/1/II/2026 (continued)

Basis for opinion

We conducted our audit in accordance with Standards on Auditing established by the Indonesian Institute of Certified Public Accountants ("IICPA"). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Consolidated Financial Statements paragraph of our report. We are independent of the Group in accordance with the ethical requirements relevant to our audit of the consolidated financial statements in Indonesia, and we have fulfilled our other ethical responsibilities in accordance with such requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Key audit matter

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the consolidated financial statements of the current period. Such key audit matters were addressed in the context of our audit of the consolidated financial statements taken as a whole and in forming our opinion thereon, and we do not provide a separate opinion on such key audit matters. For the key audit matter below, our description of how our audit addressed such key audit matter is provided in such context.

Laporan Auditor Independen

Laporan No. 00057/2.1505/AU.1/07/0703-3/1/II/2026 (lanjutan)

Hal audit utama (lanjutan)

Kami telah memenuhi tanggung jawab yang diuraikan dalam paragraf Tanggung Jawab Auditor terhadap Audit atas Laporan Keuangan Konsolidasian pada laporan kami, termasuk sehubungan dengan hal audit utama yang dikomunikasikan di bawah ini. Oleh karena itu, audit kami mencakup pelaksanaan prosedur yang didesain untuk merespons penilaian kami atas risiko kesalahan penyajian material dalam laporan keuangan konsolidasian terlampir. Hasil prosedur audit kami, termasuk prosedur yang dilakukan untuk merespons hal audit utama di bawah ini, menyediakan basis bagi opini kami atas laporan keuangan konsolidasian terlampir.

Cadangan kerugian penurunan nilai atas kredit yang diberikan dan piutang/pembiayaan syariah dan piutang pembiayaan konsumen

Penjelasan atas hal audit utama:

Seperti yang dijelaskan dalam Catatan 12 dan 13 atas laporan keuangan konsolidasian, pada tanggal 31 Desember 2025, cadangan kerugian penurunan nilai atas kredit yang diberikan dan piutang/pembiayaan syariah dan piutang pembiayaan konsumen adalah masing-masing sebesar Rp3.181.985 juta dan Rp126.843 juta. Informasi kebijakan akuntansi material atas cadangan kerugian penurunan nilai diungkapkan dalam Catatan 2 dalam laporan keuangan konsolidasian terlampir.

Kami fokus pada area ini karena nilai tercatat atas kredit yang diberikan dan piutang/pembiayaan syariah dan piutang pembiayaan konsumen dan cadangan kerugian penurunan nilai terkait adalah signifikan terhadap laporan keuangan konsolidasian Grup terlampir.

Independent Auditor's Report

Report No. 00057/2.1505/AU.1/07/0703-3/1/II/2026 (continued)

Key audit matter (continued)

We have fulfilled the responsibilities described in the Auditor's Responsibilities for the Audit of the Consolidated Financial Statements paragraph of our report, including in relation to the key audit matter communicated below. Accordingly, our audit included the performance of procedures designed to respond to our assessment of the risks of material misstatement of the accompanying consolidated financial statements. The results of our audit procedures, including the procedures performed to address the key audit matter below, provide the basis for our opinion on the accompanying consolidated financial statements.

Allowance for impairment losses on loans and sharia receivables/financing and consumer financing receivables

Description of key audit matter:

As described in Note 12 and 13 to the accompanying consolidated financial statements, as of December 31, 2025, the allowance for impairment losses on loans and sharia receivables/financing and consumer financing receivables was Rp3,181,985 million and Rp126,843 million, respectively. The material accounting policy information of allowance on impairment losses are disclosed in Note 2 to the accompanying consolidated financial statements.

We focused on this area because the carrying value of loans and sharia receivables/financing and consumer financing receivables and the related allowances are significant to the Group's accompanying consolidated financial statements.

Laporan Auditor Independen

Laporan No. 00057/2.1505/AU.1/07/0703-3/1/II/2026 (lanjutan)

Hal audit utama (lanjutan)

Cadangan kerugian penurunan nilai atas kredit yang diberikan dan piutang/pembiayaan syariah dan piutang pembiayaan konsumen (lanjutan)

Penentuan cadangan kerugian penurunan nilai memerlukan pertimbangan dan memiliki ketidakpastian estimasi yang mencakup penentuan model untuk menghitung cadangan kerugian penurunan nilai, identifikasi eksposur kredit yang mengalami penurunan kualitas kredit yang signifikan, dan penentuan asumsi yang digunakan dalam model perhitungan cadangan kerugian penurunan nilai (untuk eksposur yang dinilai secara individu atau kolektif), termasuk faktor ekonomi makro masa depan.

Respons audit:

Kami menguji pengendalian utama atas pemberian, segmentasi, penilaian kualitas kredit internal secara regular, pencatatan dan pengawasan kredit yang diberikan dan piutang/pembiayaan syariah dan piutang pembiayaan konsumen. Kami memperoleh pemahaman dan menilai metodologi pengukuran penurunan nilai, validasi model cadangan kerugian penurunan nilai, dan data masukan, dasar dan asumsi yang digunakan oleh Grup dalam menghitung cadangan kerugian penurunan nilai, serta menguji tiga tahapan kualitas kredit portofolio sesuai dengan kriteria tingkatan (staging) yang disusun oleh Grup untuk kredit yang diberikan dan piutang pembiayaan konsumen. Kami menguji apakah pengalaman historis mewakili keadaan saat ini dan kerugian terkini yang terjadi dalam portofolio, serta menilai kewajaran atas penyesuaian asumsi masa depan, analisis faktor ekonomi makro, dan beberapa skenario probabilitas tertimbang untuk kredit yang diberikan dan piutang pembiayaan konsumen.

Independent Auditor's Report

Report No. 00057/2.1505/AU.1/07/0703-3/1/II/2026 (continued)

Key audit matter (continued)

Allowance for impairment losses on loans and sharia receivables/financing and consumer financing receivables (continued)

Determination of allowance for impairment losses requires judgement and is subject to estimation uncertainty which includes determining the model to calculate allowance for impairment losses, identification of credit exposures with significant deterioration in credit quality, and determining assumptions used in the allowance for impairment losses calculation models (for exposures assessed on an individual or collective basis), including forward-looking macroeconomics factors.

Audit response:

We tested the key controls over the origination, segmentation, regular internal credit quality assessments, recording and monitoring of the loans and sharia receivables/financing and consumer financing receivables. We obtained understanding and assessed impairment measurement methodologies, validation of allowance for impairment losses models, inputs, bases and assumptions used by the Group in calculating the allowance for impairment losses, and tested the classification into three stage credit quality of loan portfolios in accordance with staging criteria developed by the Group for loans and consumer financing receivables. We tested whether historical experience is representative of current circumstances and of the recent losses incurred in the portfolios, and assessed reasonableness of forward-looking adjustments, macroeconomic factor analysis, and probability-weighted multiple scenarios for loans and consumer financing receivables.

Laporan Auditor Independen

Laporan No. 00057/2.1505/AU.1/07/0703-3/1/II/2026 (lanjutan)

Hal audit utama (lanjutan)

Cadangan kerugian penurunan nilai atas kredit yang diberikan dan piutang/pembiayaan syariah dan piutang pembiayaan konsumen (lanjutan)

Respons audit: (lanjutan)

Untuk cadangan kerugian penurunan nilai yang dinilai secara individual, kami menguji sampel kredit yang diberikan dan piutang/pembiayaan syariah untuk mengevaluasi ketepatan waktu Grup dalam melakukan identifikasi eksposur yang mengalami penurunan kualitas kredit yang signifikan atau yang telah mengalami penurunan nilai; untuk kasus-kasus di mana penurunan nilai telah diidentifikasi, kami menilai asumsi Grup atas arus kas masa depan yang akan diterima, termasuk nilai agunan yang dapat direalisasikan berdasarkan informasi pasar yang tersedia atau penilaian yang dilakukan oleh penilai independen. Kami memeriksa keakurasian perhitungan jumlah cadangan kerugian penurunan nilai dengan melakukan perhitungan ulang atas keseluruhan portofolio yang penurunan nilainya dinilai secara kolektif dan melakukan perhitungan ulang atas penurunan nilai yang dinilai secara individual berdasarkan sampel. Kami menilai apakah pengungkapan di laporan keuangan cukup dan secara memadai mencerminkan eksposur Grup terhadap risiko kredit. Kami melibatkan pakar auditor internal kami untuk membantu kami dalam melakukan prosedur-prosedur di atas ketika keahlian spesifik mereka diperlukan.

Informasi lain

Manajemen bertanggung jawab atas informasi lain. Informasi lain terdiri dari informasi yang tercantum dalam Laporan Tahunan Tahun 2025 ("Laporan Tahunan") selain laporan keuangan konsolidasian terlampir dan laporan auditor independen kami. Laporan Tahunan diharapkan akan tersedia bagi kami setelah tanggal laporan auditor independen ini.

Independent Auditor's Report

Report No. 00057/2.1505/AU.1/07/0703-3/1/II/2026 (continued)

Key audit matter (continued)

Allowance for impairment losses on loans and sharia receivables/financing and consumer financing receivables (continued)

Audit response: (continued)

With respect to individually assessed allowance for impairment losses, we tested a sample of loans and sharia receivables/financing to evaluate the timely identification by the Group of exposures with significant deterioration in credit quality or those which have been impaired; for cases where impairment has been identified, we assessed the Group's assumptions on the expected future cash flows, including the value of realizable collateral based on available market information or valuation prepared by independent valuer. We checked the accuracy of the calculation of the allowance for impairment losses amount by recalculating the collective impairment assessment for the entire portfolio and recalculating the individual impairment assessment on a sample basis. We assessed whether the financial statement disclosures are adequately and appropriately reflecting the Group's exposures to credit risk. We involved our auditors' internal expert to assist us in the performance of the above procedures where their specific expertise was required.

Other information

Management is responsible for the other information. Other information comprises the information included in the Annual Report Year 2025 (the "Annual Report") other than the accompanying consolidated financial statements and our independent auditors' report thereon. The Annual Report is expected to be made available to us after the date of this independent auditors' report.

Laporan Auditor Independen

Laporan No. 00057/2.1505/AU.1/07/0703-3/1/II/2026 (lanjutan)

Informasi lain (lanjutan)

Opini kami atas laporan keuangan konsolidasian terlampir tidak mencakup Laporan Tahunan, dan oleh karena itu, kami tidak menyatakan bentuk keyakinan apapun atas Laporan Tahunan tersebut.

Sehubungan dengan audit kami atas laporan keuangan konsolidasian terlampir, tanggung jawab kami adalah untuk membaca Laporan Tahunan dan, dalam pelaksanaannya, mempertimbangkan apakah Laporan Tahunan mengandung ketidakkonsistensian material dengan laporan keuangan konsolidasian terlampir atau pemahaman yang kami peroleh selama audit, atau mengandung kesalahan penyajian material.

Ketika kami membaca Laporan Tahunan, jika kami menyimpulkan bahwa terdapat suatu kesalahan penyajian material di dalamnya, kami diharuskan untuk mengomunikasikan hal tersebut kepada pihak yang bertanggung jawab atas tata kelola dan melakukan tindakan yang tepat berdasarkan peraturan perundang-undangan yang berlaku.

Tanggung jawab manajemen dan pihak yang bertanggung jawab atas tata kelola terhadap laporan keuangan konsolidasian

Manajemen bertanggung jawab atas penyusunan dan penyajian wajar laporan keuangan konsolidasian tersebut sesuai dengan Standar Akuntansi Keuangan di Indonesia, dan atas pengendalian internal yang dianggap perlu oleh manajemen untuk memungkinkan penyusunan laporan keuangan konsolidasian yang bebas dari kesalahan penyajian material, baik yang disebabkan oleh kecurangan maupun kesalahan.

Independent Auditor's Report

Report No. 00057/2.1505/AU.1/07/0703-3/1/II/2026 (continued)

Other information (continued)

Our opinion on the accompanying consolidated financial statements does not cover the Annual Report, and accordingly, we do not express any form of assurance on the Annual Report.

In connection with our audit of the accompanying consolidated financial statements, our responsibility is to read the Annual Report when it becomes available and, in doing so, consider whether the Annual Report is materially inconsistent with the accompanying consolidated financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

When we read the Annual Report, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance and take appropriate actions based on the applicable laws and regulations.

Responsibilities of management and those charged with governance for the consolidated financial statements

Management is responsible for the preparation and fair presentation of such consolidated financial statements in accordance with Indonesian Financial Accounting Standards, and for such internal control as management determines is necessary to enable the preparation of consolidated financial statements that are free from material misstatement, whether due to fraud or error.

Laporan Auditor Independen

Laporan No. 00057/2.1505/AU.1/07/0703-3/1/II/2026 (lanjutan)

Tanggung jawab manajemen dan pihak yang bertanggung jawab atas tata kelola terhadap laporan keuangan konsolidasian (lanjutan)

Dalam penyusunan laporan keuangan konsolidasian, manajemen bertanggung jawab untuk menilai kemampuan Grup dalam mempertahankan kelangsungan usahanya, mengungkapkan, sesuai dengan kondisinya, hal-hal yang berkaitan dengan kelangsungan usaha, dan menggunakan basis akuntansi kelangsungan usaha, kecuali manajemen memiliki intensi untuk melikuidasi Grup atau menghentikan operasi atau tidak memiliki alternatif yang realistis selain melaksanakannya.

Pihak yang bertanggung jawab atas tata kelola bertanggung jawab untuk mengawasi proses pelaporan keuangan Grup.

Tanggung jawab auditor terhadap audit atas laporan keuangan konsolidasian

Tujuan kami adalah untuk memperoleh keyakinan memadai tentang apakah laporan keuangan konsolidasian secara keseluruhan bebas dari kesalahan penyajian material, baik yang disebabkan oleh kecurangan maupun kesalahan, dan untuk menerbitkan laporan auditor independen yang mencakup opini kami. Keyakinan memadai merupakan suatu tingkat keyakinan tinggi, namun bukan merupakan suatu jaminan bahwa audit yang dilaksanakan berdasarkan Standar Audit yang ditetapkan oleh IAPI akan selalu mendeteksi kesalahan penyajian material ketika hal tersebut ada. Kesalahan penyajian dapat disebabkan oleh kecurangan maupun kesalahan dan dianggap material jika, baik secara individual maupun agregat, dapat diekspektasikan secara wajar akan memengaruhi keputusan ekonomi yang dibuat oleh pengguna berdasarkan laporan keuangan konsolidasian tersebut.

Independent Auditor's Report

Report No. 00057/2.1505/AU.1/07/0703-3/1/II/2026 (continued)

Responsibilities of management and those charged with governance for the consolidated financial statements (continued)

In preparing the consolidated financial statements, management is responsible for assessing the Group's ability to continue as a going concern, disclosing, as applicable, matters related to going concern, and using the going concern basis of accounting, unless management either intends to liquidate the Group or to cease its operations or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Group's financial reporting process.

Auditor's responsibilities for the audit of the consolidated financial statements

Our objectives are to obtain reasonable assurance about whether the consolidated financial statements taken as a whole are free from material misstatement, whether due to fraud or error, and to issue an independent auditors' report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Standards on Auditing established by the IICPA will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of such consolidated financial statements.

Laporan Auditor Independen

Laporan No. 00057/2.1505/AU.1/07/0703-3/1/II/2026 (lanjutan)

Tanggung jawab auditor terhadap audit atas laporan keuangan konsolidasian (lanjutan)

Sebagai bagian dari suatu audit berdasarkan Standar Audit yang ditetapkan oleh IAPI, kami menerapkan pertimbangan profesional dan mempertahankan skeptisisme profesional selama audit. Kami juga:

- Mengidentifikasi dan menilai risiko kesalahan penyajian material dalam laporan keuangan konsolidasian, 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 suatu kesalahan penyajian material yang disebabkan oleh kecurangan lebih tinggi daripada yang disebabkan oleh kesalahan, karena kecurangan dapat melibatkan kolusi, pemalsuan, penghilangan secara sengaja, pernyataan salah, atau pengabaian atas pengendalian internal.
- Memperoleh suatu pemahaman tentang pengendalian internal yang relevan dengan audit untuk mendesain prosedur audit yang tepat sesuai dengan kondisinya, tetapi bukan untuk tujuan menyatakan suatu opini atas keefektifitasan pengendalian internal Grup.
- Mengevaluasi ketepatan kebijakan akuntansi yang digunakan serta kewajaran estimasi akuntansi dan pengungkapan terkait yang dibuat oleh manajemen.

Independent Auditor's Report

Report No. 00057/2.1505/AU.1/07/0703-3/1/II/2026 (continued)

Auditor's responsibilities for the audit of the consolidated financial statements (continued)

As part of an audit in accordance with Standards on Auditing established by the IICPA, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the consolidated financial statements, whether due to fraud or error, design and perform audit procedures responsive to such risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or override of internal control.
- 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 Group's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

Laporan Auditor Independen

Laporan No. 00057/2.1505/AU.1/07/0703-3/1/II/2026 (lanjutan)

Tanggung jawab auditor terhadap audit atas laporan keuangan konsolidasian (lanjutan)

Sebagai bagian dari suatu audit berdasarkan Standar Audit yang ditetapkan oleh IAPI, kami menerapkan pertimbangan profesional dan mempertahankan skeptisisme profesional selama audit. Kami juga: (lanjutan)

- 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 Grup untuk mempertahankan kelangsungan usahanya. Ketika kami menyimpulkan bahwa terdapat suatu ketidakpastian material, kami diharuskan untuk menarik perhatian dalam laporan auditor independen kami ke pengungkapan terkait dalam laporan keuangan konsolidasian atau, jika pengungkapan tersebut tidak memadai, memodifikasi opini kami. Kesimpulan kami didasarkan pada bukti audit yang diperoleh hingga tanggal laporan auditor independen kami. Namun, peristiwa atau kondisi masa depan dapat menyebabkan Grup tidak dapat mempertahankan kelangsungan usaha.
- Mengevaluasi penyajian, struktur, dan isi laporan keuangan konsolidasian secara keseluruhan, termasuk pengungkapannya, dan apakah laporan keuangan mencerminkan transaksi dan peristiwa yang mendasarinya dengan suatu cara yang mencapai penyajian wajar.
- Memeroleh bukti audit yang cukup dan tepat mengenai informasi keuangan entitas atau aktivitas bisnis dalam Grup untuk menyatakan opini atas laporan keuangan konsolidasian. Kami bertanggung jawab atas arahan, supervisi, dan pelaksanaan audit grup. Kami tetap bertanggung jawab sepenuhnya atas opini audit kami.

Independent Auditor's Report

Report No. 00057/2.1505/AU.1/07/0703-3/1/II/2026 (continued)

Auditor's responsibilities for the audit of the consolidated financial statements (continued)

As part of an audit in accordance with Standards on Auditing established by the IICPA, we exercise professional judgment and maintain professional skepticism throughout the audit. We also: (continued)

- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Group's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our independent auditors' report to the related disclosures in the consolidated financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusion is based on the audit evidence obtained up to the date of our independent auditors' report. However, future events or conditions may cause the Group to cease to continue as a going concern.
- Evaluate the overall presentation, structure, and content of the consolidated financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities within the Group to express an opinion on the consolidated financial statements. We are responsible for the direction, supervision, and performance of the group audit. We remain solely responsible for our audit opinion.

Laporan Auditor Independen

Laporan No. 00057/2.1505/AU.1/07/0703-3/1/II/2026 (lanjutan)

Tanggung jawab auditor terhadap audit atas laporan keuangan konsolidasian (lanjutan)

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 terindikasi oleh kami selama audit.

Kami juga memberikan suatu pernyataan kepada pihak yang bertanggung jawab atas tata kelola bahwa kami telah mematuhi ketentuan etika yang relevan mengenai independensi, serta mengomunikasikan kepada pihak tersebut seluruh hubungan serta hal-hal lain yang dianggap secara wajar berpengaruh terhadap independensi kami, dan jika relevan, pengamanan terkait.

Dari hal-hal yang dikomunikasikan kepada pihak yang bertanggung jawab atas tata kelola, kami menentukan hal-hal tersebut yang paling signifikan dalam audit atas laporan keuangan konsolidasian periode kini dan oleh karenanya menjadi hal audit utama. Kami menguraikan hal audit utama tersebut dalam laporan auditor independen kami kecuali peraturan perundang-undangan melarang pengungkapan publik tentang hal audit utama tersebut atau ketika, dalam kondisi yang sangat jarang terjadi, kami menentukan bahwa suatu hal audit utama tidak seharusnya dikomunikasikan dalam laporan auditor independen kami karena konsekuensi yang merugikan dari mengomunikasikannya akan diekspektasikan secara wajar melebihi manfaat kepentingan publik atas komunikasi tersebut.

Independent Auditor's Report

Report No. 00057/2.1505/AU.1/07/0703-3/1/II/2026 (continued)

Auditor's responsibilities for the audit of the consolidated financial statements (continued)

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the consolidated financial statements of the current period and are therefore the key audit matters. We describe such key audit matters in our independent auditor's report unless laws or regulations preclude public disclosure about such key audit matters or when, in extremely rare circumstances, we determine that a key audit matter should not be communicated in our independent auditor's report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

KAP Purwanto Susanti dan Surja



Yasir

Registrasi Akuntan Publik No. AP.0703/Public Accountant Registration No. AP.0703

25 Februari 2026/February 25, 2026



The original consolidated financial statements included herein are in the Indonesian language.

**PT BANK MAYBANK INDONESIA Tbk
DAN ENTITAS ANAKNYA
LAPORAN POSISI KEUANGAN
KONSOLIDASIAN
Tanggal 31 Desember 2025
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)**

**PT BANK MAYBANK INDONESIA Tbk
AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENT
OF FINANCIAL POSITION
As of December 31, 2025
(Expressed in millions of Rupiah,
unless otherwise stated)**

ASET	Catatan/ Notes	2025	2024	ASSETS
Kas	2c,2d,4	1.717.615	1.861.870	Cash
Giro pada Bank Indonesia	2c,2d,2e,5,56a	7.099.181	10.696.358	Current accounts with Bank Indonesia
Giro pada bank lain	2c,2d,2e,2n,6			Current accounts with other banks
Pihak berelasi	2ad,44	115.242	60.915	Related parties
Pihak ketiga		3.283.524	2.511.034	Third parties
		3.398.766	2.571.949	
Dikurangi: Cadangan kerugian penurunan nilai		(890)	(1.108)	Less: Allowance for impairment losses
Giro pada bank lain - neto		3.397.876	2.570.841	Current accounts with other banks - net
Penempatan pada Bank Indonesia dan bank lain	2c,2d,2f,2n,7	2.788.331	2.998.966	Placements with Bank Indonesia and other banks
Dikurangi: Cadangan kerugian penurunan nilai		(6.039)	-	Less: Allowance for impairment losses
Penempatan pada Bank Indonesia dan bank lain - neto		2.782.292	2.998.966	Placements with Bank Indonesia and other banks - net
Efek-efek yang diperdagangkan	2c,2d,2g,8	4.553.200	1.941.629	Trading securities
Investasi keuangan	2b,2c,2d,2h,2n,9			Financial investments
Pihak berelasi	2ad,44	159.504	159.504	Related parties
Pihak ketiga		38.996.653	39.992.676	Third parties
		39.156.157	40.152.180	
Dikurangi: Cadangan kerugian penurunan nilai		(4.509)	(1.015)	Less: Allowance for impairment losses
Investasi keuangan - neto		39.151.648	40.151.165	Financial investments - net
Efek-efek yang dibeli dengan janji dijual kembali	2d,2i,2n,10	204.796	839.475	Securities purchased under resale agreement
Dikurangi: Pendapatan bunga yang belum diamortisasi		(3)	(1.052)	Less: Unamortized interest
		204.793	838.423	
Dikurangi: Cadangan kerugian penurunan nilai		(2)	(147)	Less: Allowance for impairment losses
Efek-efek yang dibeli dengan janji dijual kembali - neto		204.791	838.276	Securities purchased under resale agreement - net
Tagihan derivatif	2c,2d,2j,1l			Derivatives receivable
Pihak berelasi	2ad,44	503.709	446.622	Related parties
Pihak ketiga		1.207.585	934.809	Third parties
		1.711.294	1.381.431	

Catatan atas laporan keuangan konsolidasian merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

The accompanying notes to the consolidated financial statements form an integral part of these consolidated financial statements taken as a whole.

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**PT BANK MAYBANK INDONESIA Tbk
DAN ENTITAS ANAKNYA
LAPORAN POSISI KEUANGAN
KONSOLIDASIAN (lanjutan)
Tanggal 31 Desember 2025
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)**

**PT BANK MAYBANK INDONESIA Tbk
AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENT
OF FINANCIAL POSITION (continued)
As of December 31, 2025
(Expressed in millions of Rupiah,
unless otherwise stated)**

	Catatan/ Notes	2025	2024	
ASET (lanjutan)				ASSETS (continued)
Kredit yang diberikan dan piutang/pembiayaan Syariah	2c,2d, 2k,2n,12			Loans and Sharia receivables/financing
Pihak berelasi	2ad,44,56b	410.830	143.478	Related parties
Pihak ketiga		115.919.475	120.245.103	Third parties
		116.330.305	120.388.581	
Dikurangi: Cadangan kerugian penurunan nilai		(3.181.985)	(3.902.938)	Less: Allowance for impairment losses
Kredit yang diberikan dan piutang/pembiayaan Syariah - neto		113.148.320	116.485.643	Loans and Sharia receivables/financing - net
Piutang pembiayaan konsumen	2d,2m,2n,13	9.682.479	9.354.522	Consumer financing receivables
Dikurangi: Pendapatan pembiayaan konsumen yang belum diakui		(2.375.563)	(2.162.088)	Less: Unearned consumer financing receivables
		7.306.916	7.192.434	
Cadangan kerugian penurunan nilai		(126.843)	(116.486)	Allowance for impairment losses
Piutang pembiayaan konsumen - neto		7.180.073	7.075.948	Consumer financing receivables - net
Tagihan akseptasi	2c,2d,2l,2n,14			Acceptances receivable
Pihak berelasi	2ad,44	2.157	-	Related parties
Pihak ketiga		1.916.520	1.574.241	Third parties
		1.918.677	1.574.241	
Dikurangi: Cadangan kerugian penurunan nilai		(3.367)	(3.176)	Less: Allowance for impairment losses
Tagihan akseptasi - neto		1.915.310	1.571.065	Acceptances receivable - net
Aset pajak tangguhan	2z,24c	324.579	613.076	Deferred tax assets
Aset tetap dan aset hak-guna	2a,15a,15	6.329.185	6.539.418	Fixed assets and right-of-use assets
Dikurangi: Akumulasi penyusutan		(2.542.164)	(2.547.206)	Less: Accumulated depreciation
Aset tetap dan aset hak-guna - neto		3.787.021	3.992.212	Fixed assets and right-of-use assets - net
Aset tidak berwujud - neto	2b,2c,2p,16	348.640	366.361	Intangible assets - net
Beban dibayar dimuka dan aset lain-lain	2c,2d,2n,2q, 2r,2x,17			Prepayments and other assets
Pihak berelasi	2ad,44	438.294	146.128	Related parties
Pihak ketiga		6.222.239	4.742.412	Third parties
		6.660.533	4.888.540	
Dikurangi: Cadangan kerugian penurunan nilai		(90.236)	(79.658)	Less: Allowance for impairment losses
Cadangan kerugian		(174.504)	(173.901)	Allowance for possible losses
Beban dibayar dimuka dan aset lain-lain - neto		6.395.793	4.634.981	Prepayments and other assets - net
JUMLAH ASET	48b	193.717.633	197.179.822	TOTAL ASSETS

Catatan atas laporan keuangan konsolidasian merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

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PT BANK MAYBANK INDONESIA Tbk DAN ENTITAS ANAKNYA LAPORAN POSISI KEUANGAN KONSOLIDASIAN (lanjutan) Tanggal 31 Desember 2025 (Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)		PT BANK MAYBANK INDONESIA Tbk AND ITS SUBSIDIARIES CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued) As of December 31, 2025 (Expressed in millions of Rupiah, unless otherwise stated)	
	Catatan/ Notes	2025	2024
LIABILITAS DAN EKUITAS			LIABILITIES AND EQUITY
LIABILITAS			LIABILITIES
Liabilitas segera	2c,2d,2s,18		Obligations due immediately
Pihak berelasi	2ad,44	409	Related parties
Pihak ketiga		2.315.645	Third parties
		2.316.054	1.070.575
Simpanan nasabah	2c,2d,2t,19		Deposits from customers
Pihak berelasi	2ad,44	386.974	Related parties
Pihak ketiga		115.807.122	Third parties
		116.194.096	119.003.891
Simpanan dari bank lain	2c,2d,2u,20		Deposits from other banks
Pihak berelasi	2ad,44	2.610.117	Related parties
Pihak ketiga		6.519.580	Third parties
		9.129.697	6.020.257
Efek-efek yang dijual dengan janji dibeli kembali	2c,2d,2i,21	7.872.178	14.819.967
Dikurangi: Beban bunga yang belum diamortisasi		(13.482)	(16.881)
Efek-efek yang dijual dengan janji dibeli kembali - neto		7.858.696	14.803.086
Liabilitas derivatif	2c,2d,2j,11		Derivatives payable
Pihak berelasi	2ad,44	740.969	Related parties
Pihak ketiga		629.638	Third parties
		1.370.607	1.356.421
Liabilitas akseptasi	2c,2d,2l,14		Acceptances payable
Pihak berelasi	2ad,44	12.901	Related parties
Pihak ketiga		1.877.323	Third parties
		1.890.224	1.416.229
Surat berharga yang diterbitkan	2d,2v,22		Securities issued
Pihak berelasi	2ad,44	-	Related parties
Pihak ketiga		3.971.967	Third parties
		3.971.967	3.713.750
Pinjaman diterima	2c,2d,2w,23	14.041.657	14.426.809
Utang pajak	2z,24a	313.665	316.308
Beban yang masih harus dibayar dan liabilitas lain-lain	2c,2d,2x,2ab,25		Accrued expenses and other liabilities
Pihak berelasi	2ad,44	2.672	Related parties
Pihak ketiga		3.445.294	Third parties
		3.447.966	3.744.621
Pinjaman subordinasi	2d,2v,2ad,26		Subordinated loan
Pihak berelasi	2ad, 44	99.521	Related parties
JUMLAH LIABILITAS	48b	160.634.150	165.971.431
			TOTAL LIABILITIES

Catatan atas laporan keuangan konsolidasian merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

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**PT BANK MAYBANK INDONESIA Tbk
DAN ENTITAS ANAKNYA
LAPORAN POSISI KEUANGAN
KONSOLIDASIAN (lanjutan)
Tanggal 31 Desember 2025
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)**

**PT BANK MAYBANK INDONESIA Tbk
AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENT
OF FINANCIAL POSITION (continued)
As of December 31, 2025
(Expressed in millions of Rupiah,
unless otherwise stated)**

	Catatan/ Notes	2025	2024	
LIABILITAS DAN EKUITAS (lanjutan)				LIABILITIES AND EQUITY (continued)
EKUITAS				EQUITY
Ekuitas teratribusi kepada pemilik entitas induk				Equity attributable to equity holders of the parent company
Modal Saham				Share Capital
Modal Dasar -				Authorized Capital -
476.608.857.231 saham,				476,608,857,231 shares,
terdiri dari:				consisting of:
388.146.231 saham Seri A				388,146,231 Series A
dengan nilai nominal				shares with a par value of
Rp900 (nilai penuh)				Rp900 (full amount)
per saham;				per share;
8.891.200.000 saham Seri B				8,891,200,000 Series B
dengan nilai nominal				share with a par value of
Rp225 (nilai penuh)				Rp225 (full amount)
per saham; dan				per share; and
467.329.511.000 saham Seri D				467,329,511,000 Series D
dengan nilai nominal Rp22,50				shares with a par value of Rp22.50
(nilai penuh) per saham				(full amount) per share
Modal ditempatkan dan				Issued and paid-up capital
disetor penuh				388,146,231 Series A shares,
388.146.231 saham Seri A,				8,891,200,000 Series B shares
8.891.200.000 saham Seri B				and 66,935,849,590 Series D shares
dan 66.935.849.590 saham Seri D	27	3.855.908	3.855.908	
Tambahan modal disetor	28	6.357.376	6.357.376	Additional paid-in capital
Selisih kurs karena penjabaran				Differences arising from the translation of
laporan keuangan dalam mata uang asing	2c,31	40.951	40.793	foreign currency financial statements
Selisih transaksi antara				Differences in transaction between
pemegang saham entitas anak	1b	(57.313)	(57.313)	shareholders of a subsidiary
Surplus revaluasi aset tetap	2o,15	1.975.199	2.109.514	Fixed assets revaluation surplus
Keuntungan/(kerugian) yang belum direalisasi				Unrealized gains/(losses) on
atas perubahan nilai wajar				changes in fair value of
investasi keuangan yang diukur pada nilai wajar				fair value through other
melalui pendapatan komprehensif lain -				comprehensive income financial
setelah pajak tangguhan dan cadangan atas				investments - net of deferred tax and
kerugian kredit ekspektasian	2h,9	326.202	(349.335)	expected credit loss allowances
Keuntungan aktuarial atas program manfaat pasti -				Actuarial gains on defined benefit plan -
setelah pajak tangguhan	2ab,47	517.126	423.045	net of deferred tax
Cadangan umum	30	771.182	771.182	General reserve
Saldo laba	27b,29	18.666.676	17.455.695	Retained earnings
Jumlah ekuitas teratribusi kepada				Total equity attributable to equity holders
pemilik entitas induk		32.453.307	30.606.865	of the parent company
Kepentingan non-pengendali	46	630.176	601.526	Non-controlling interest
JUMLAH EKUITAS		33.083.483	31.208.391	TOTAL EQUITY
JUMLAH LIABILITAS DAN EKUITAS		193.717.633	197.179.822	TOTAL LIABILITIES AND EQUITY

Catatan atas laporan keuangan konsolidasian merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

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**PT BANK MAYBANK INDONESIA Tbk
DAN ENTITAS ANAKNYA
LAPORAN LABA RUGI DAN PENGHASILAN
KOMPREHENSIF LAIN KONSOLIDASIAN (lanjutan)
Untuk Tahun yang Berakhir pada Tanggal
31 Desember 2025
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)**

**PT BANK MAYBANK INDONESIA Tbk
AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENT OF PROFIT OR
LOSS AND OTHER COMPREHENSIVE INCOME (continued)
For the Year Ended
December 31, 2025
(Expressed in millions of Rupiah,
unless otherwise stated)**

	Catatan/ Notes	Tahun yang Berakhir pada Tanggal 31 Desember/ Year Ended December 31		
		2025	2024	
PENDAPATAN DAN BEBAN OPERASIONAL				OPERATING INCOME AND EXPENSES
Pendapatan dan beban bunga dan Syariah				Interest and Sharia income and expenses
Pendapatan bunga dan Syariah				Interest and Sharia income
Pendapatan bunga		10.538.935	10.425.435	Interest income
Pendapatan Syariah		2.666.919	2.636.767	Sharia income
	2x,33	13.205.854	13.062.202	
Beban bunga dan Syariah				Interest and Sharia expenses
Beban bunga		4.817.623	4.608.295	Interest expenses
Beban Syariah		1.166.329	1.348.497	Sharia expenses
	2x,34	5.983.952	5.956.792	
Pendapatan bunga dan Syariah neto		7.221.902	7.105.410	Net interest and Sharia income
Pendapatan/(beban) operasional lainnya				Other operating income/(expenses)
Pendapatan operasional lainnya:				Other operating income:
Provisi dan komisi selain dari kredit yang diberikan	2y	359.880	368.962	Fees and commissions other than from loans
Keuntungan/(kerugian) transaksi mata uang asing - neto	2c	91.865	(225.782)	Gains/(losses) on foreign exchange transactions - net
Keuntungan penjualan efek-efek yang diperdagangkan dan investasi keuangan - neto	2g,2h,35	345.647	132.339	Gains on sale of trading securities and financial investments - net
Kenaikan/(penurunan) nilai efek-efek yang diperdagangkan - neto	2h,36	3.857	(8.408)	Increase/(decrease) in value of trading securities - net
Pendapatan lainnya	37	1.525.518	1.885.087	Other fee income
Jumlah pendapatan operasional lainnya		2.326.767	2.152.198	Total other operating income
Beban operasional lainnya:				Other operating expenses:
Penyisihan kerugian penurunan nilai atas instrumen keuangan - neto	2n,38	955.065	1.351.113	Provision for impairment losses on financial instruments - net
Penyisihan kerugian atas aset non-produktif	2q,39	21.201	18.263	Provision for possible losses on non-earning assets
Umum dan administrasi	40	3.183.992	3.055.013	General and administrative
Tenaga kerja	4l,47	3.265.465	3.244.579	Personnel
Jumlah beban operasional lainnya		7.425.723	7.668.968	Total other operating expenses
Beban operasional lainnya - neto		(5.098.956)	(5.516.770)	Other operating expenses - net
LABA OPERASIONAL - NETO		2.122.946	1.588.640	OPERATING INCOME - NET
PENDAPATAN NON OPERASIONAL - NETO	42	99.847	11.673	NON-OPERATING INCOME - NET
LABA SEBELUM BEBAN PAJAK		2.222.793	1.600.313	INCOME BEFORE TAX EXPENSE
BEBAN PAJAK - NETO	2z,24b	(520.598)	(401.670)	TAX EXPENSE - NET
LABA TAHUN BERJALAN	48b	1.702.195	1.198.643	INCOME FOR THE YEAR

Catatan atas laporan keuangan konsolidasian merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

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**PT BANK MAYBANK INDONESIA Tbk
DAN ENTITAS ANAKNYA
LAPORAN LABA RUGI DAN PENGHASILAN
KOMPREHENSIF LAIN KONSOLIDASIAN (lanjutan)
Untuk Tahun yang Berakhir pada Tanggal
31 Desember 2025
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)**

**PT BANK MAYBANK INDONESIA Tbk
AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENT OF PROFIT OR
LOSS AND OTHER COMPREHENSIVE INCOME (continued)
For the Year Ended
December 31, 2025
(Expressed in millions of Rupiah,
unless otherwise stated)**

	Catatan/ Notes	Tahun yang Berakhir pada Tanggal 31 Desember/Year Ended December 31		
		2025	2024	
Pendapatan komprehensif lainnya:				Other comprehensive income:
Pos-pos yang tidak akan direklasifikasi ke laba rugi:				Items that will not be reclassified subsequently to profit or loss:
Keuntungan aktuarial atas program manfaat pasti	47b	131.660	93.926	Actuarial gains on defined benefit plan
(Kerugian)/keuntungan revaluasi aset tetap	15	(134.315)	131.849	(Losses)/gains on fixed assets revaluation
Pajak penghasilan terkait dengan komponen pendapatan komprehensif lainnya	24c	(28.965)	(20.665)	Income tax relating to components of other comprehensive income
		(31.620)	205.110	
Pos-pos yang akan direklasifikasi ke laba rugi:				Items that may be reclassified subsequently to profit or loss:
Selisih kurs penjabaran laporan keuangan dalam mata uang asing		158	(1.349)	Differences arising from the translation of foreign currency financial statements
Perubahan nilai wajar investasi keuangan yang diukur pada nilai wajar melalui pendapatan komprehensif lain		867.770	(235.163)	Fair value changes of financial investments measured at fair value through other comprehensive income
Pajak penghasilan terkait dengan komponen pendapatan komprehensif lainnya	24c	(192.233)	52.101	Income tax relating to components of other comprehensive income
		675.695	(184.411)	
Laba komprehensif lainnya - setelah pajak		644.075	20.699	Other comprehensive income - net of tax
Jumlah laba komprehensif selama tahun berjalan		2.346.270	1.219.342	Total comprehensive income for the year
Laba tahun berjalan yang dapat diatribusikan kepada:				Income for the year attributable to:
Pemilik entitas induk	43	1.657.366	1.115.963	Equity holders of the parent entity
Kepentingan non-pengendali	46	44.829	82.680	Non-controlling interest
		1.702.195	1.198.643	
Jumlah laba komprehensif selama tahun berjalan yang dapat diatribusikan kepada:				Total comprehensive income for the year attributable to:
Pemilik entitas induk		2.292.827	1.133.078	Equity holders of the parent entity
Kepentingan non-pengendali		53.443	86.264	Non-controlling interest
		2.346.270	1.219.342	
LABA PER SAHAM DASAR				BASIC EARNINGS PER SHARE
(nilai penuh)	2aa,43	21,75	14,64	(full amount)

Catatan atas laporan keuangan konsolidasian merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

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PT BANK MAYBANK INDONESIA Tbk
DAN ENTITAS ANAKNYA

PT BANK MAYBANK INDONESIA Tbk
AND ITS SUBSIDIARIES

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY
For the Year Ended December 31, 2025
(Expressed in millions of Rupiah, unless otherwise stated)

Dapat diatribusikan kepada pemilik entitas induk/Attributable to equity holders of the parent entity											

Saldo 31 Desember 2024

Kendala atas salah satu karena perubahan
laporan keuangan cabang luar negeri
dalam mata uang asing
Keuntungan evaluasi aset tetap
Perubahan nilai wajar investasi keuangan
yang diukur pada nilai wajar melalui pendapatan
komprehensif lain - setelah pajak tangguhan dan
cadangan atas kerugian kredit ekspektasi
Keuntungan aktualisasi atas program manfaat pensiun
Pembagian dividen tunai
Labo tahun berjalan

Saldo 31 Desember 2025

The accompanying notes to the consolidated financial statements form an integral part of these consolidated financial statements taken as a whole.

Catatan atas laporan keuangan konsolidasi merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasi secara keseluruhan.

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PT BANK MAYBANK INDONESIA Tbk
DAN ENTITAS ANAKNYA
LAPORAN PERUBAHAN EKUITAS KONSOLIDASIAN (lanjutan)
Untuk Tahun yang Berakhir Pada Tanggal 31 Desember 2025
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

PT BANK MAYBANK INDONESIA Tbk
AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENT OF CHANGES IN EQUITY (continued)
For the Year Ended December 31, 2025
(Expressed in millions of Rupiah, unless otherwise stated)

Dapat diatribusikan kepada pemilik entitas induk/Attributable to equity holders of the parent entity														
			Selisih kurs karena penjabaran laporan keuangan dalam mata uang asing/ Differences arising from the translation of foreign currency/financial statements	Selisih transaksi antara pemegang saham/ Differences in transaction between shareholders of a subsidiary	Surplus revaluasi aset tetap/ Fixed assets revaluation surplus	Kerugian yang belum direalisasi atas perubahan nilai wajar investasi keuangan yang diukur pada nilai wajar melalui pendapatan komprehensif lain - setelah pajak tangguhan dan cadangan atas kerugian efektif ekspektasi/ Unrealized losses on change in fair value of fair value through other comprehensive income/financial investments - net of deferred tax and expected credit loss allowances	Keuntungan aktuarial atas program manfaat pensiun - setelah pajak tangguhan/ Actuarial gains on defined benefit plan- net of deferred tax							
Catatan/ Notes	Modal saham/ Share capital	Tambahan modal disetor/ Additional paid-in capital								Cadangan umum/ General reserve	Saldo laba/ Retained earnings	Jumlah/ Total	Kepentingan non-pengendal/ Non-controlling interest	Jumlah/ Total
Saldo 31 Desember 2023	3.855.908	6.357.376	42.142	(67.313)	1.979.935	(166.273)	351.098	771.182	17.124.265	30.258.820	537.714	30.796.034		Balance as of December 31, 2023
	-	-	(1.349)	-	-	-	-	-	-	-	-	(1.349)	-	Decrease in foreign exchange difference arising from the translation of overseas branches' foreign currency financial statements
2a	-	-	-	-	129.579	-	-	-	-	129.579	2.270	131.849		Gains on fixed assets revaluation other comprehensive income
	-	-	-	-	-	-	-	-	-	-	-	(183.862)	-	Changes in fair value of fair value through other comprehensive income
2b	-	-	-	-	-	-	(183.862)	-	-	-	-	(183.862)	-	Financial Investment - net of deferred tax and expected credit loss allowances
2b	-	-	-	-	-	-	71.947	-	-	71.947	1.314	73.261		Actuarial gains on defined benefit plan - net of deferred tax
2b	-	-	-	-	-	-	-	-	(784.533)	(784.533)	(22.452)	(806.985)		Distribution of cash dividend
4b	-	-	-	-	-	-	-	-	1.115.963	1.115.963	82.680	1.198.643		Income for the year
Saldo 31 Desember 2024	3.855.908	6.357.376	40.793	(67.313)	2.109.914	(840.395)	423.046	771.182	17.465.695	30.606.665	601.526	31.208.391		Balance as of December 31, 2024

Catatan atas laporan keuangan konsolidasian merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian.

The accompanying notes to the consolidated financial statements form an integral part of these consolidated financial statements.

The original consolidated financial statements included herein are in the Indonesian language.

**PT BANK MAYBANK INDONESIA Tbk
DAN ENTITAS ANAKNYA
LAPORAN ARUS KAS KONSOLIDASIAN
Untuk Tahun yang Berakhir Pada Tanggal
31 Desember 2025
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)**

**PT BANK MAYBANK INDONESIA Tbk
AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENT OF CASH FLOWS
For the Year Ended
December 31, 2025
(Expressed in millions of Rupiah,
unless otherwise stated)**

Catatan/ Notes	Tahun yang Berakhir pada Tanggal 31 Desember/Year Ended December 31		
	2025	2024	
ARUS KAS DARI AKTIVITAS OPERASI			CASH FLOWS FROM OPERATING ACTIVITIES
Penerimaan pendapatan bunga dan Syariah	13.054.588	13.009.832	Proceeds from interest and Sharia income
Pembayaran beban bunga dan Syariah	(6.015.798)	(5.915.453)	Payment of interest and Sharia expense
Beban umum dan administrasi yang dibayar	(2.548.082)	(2.521.050)	General and administrative expenses paid
Tenaga kerja dan tunjangan yang dibayar	(3.231.053)	(3.022.736)	Personnel expenses paid
Pendapatan operasional lainnya yang diterima	1.469.654	1.744.082	Other operating income received
Pembayaran pajak penghasilan	(522.389)	(406.797)	Payment of income tax
Penerimaan/(pembayaran) dari pendapatan/(beban) non-operasional - neto	93.171	(19.395)	Income received/(expenses paid) from non-operating income/(expenses) - net
Arus kas dari aktivitas operasi sebelum perubahan aset dan liabilitas operasi	2.300.091	2.868.483	Cash flows from operating activities before changes in operating assets and liabilities
(Kenalkan)/penurunan aset operasi:			(Increase)/decrease in operating assets:
Efek-efek yang diperdagangkan	(2.607.714)	(652.350)	Trading securities
Tagihan atas wesel ekspor	209.665	(1.309.643)	Receivables from export bills
Kredit yang diberikan dan piutang/pembiayaan Syariah	2.558.322	(12.945.983)	Loans and Sharia receivables/financing
Piutang pembiayaan konsumen	(294.557)	534.439	Consumer financing receivables
Beban dibayar dimuka dan aset lain-lain	(1.442.881)	(537.303)	Prepayments and other assets
Kenalkan/(penurunan) liabilitas operasi:			Increase/(decrease) in operating liabilities:
Liabilitas segera	1.245.479	(6.023)	Obligations due immediately
Simpanan dari nasabah dan bank lain	299.645	4.738.744	Deposits from customers and other banks
Liabilitas lain-lain	(154.347)	(4.027)	Other liabilities
Kas neto diperoleh dari/(digunakan untuk) aktivitas operasi	2.113.703	(7.313.663)	Net cash provided by/(used in) operating activities
ARUS KAS DARI AKTIVITAS INVESTASI			CASH FLOWS FROM INVESTING ACTIVITIES
Penjualan/(pembelian) efek-efek yang diukur pada nilai wajar melalui pendapatan komprehensif lain dan yang diukur pada biaya perolehan yang diamortisasi	2.001.036	(8.165.998)	Sale/(purchase) of marketable securities measured at fair value through other comprehensive income and measured at amortized cost
Penjualan efek-efek yang dibeli dengan janji dijual kembali - neto	633.630	1.494.699	Sale of securities purchased under resale agreements - net
Penerimaan dari penjualan aset tetap	8.011	8.069	Proceeds from sale of fixed assets
Penambahan nilai aset hak-guna	(33.086)	(61.929)	Addition of right-of-use assets
Pembelian aset tidak berwujud	(114.263)	(129.052)	Acquisition of intangible asset
Pembelian aset tetap	(193.114)	(375.633)	Acquisition of fixed assets
Kas neto diperoleh dari/(digunakan untuk) aktivitas investasi	2.302.214	(7.229.844)	Net cash provided by/(used in) investing activities

Catatan atas laporan keuangan konsolidasian merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

The accompanying notes to the consolidated financial statements form an integral part of these consolidated financial statements taken as a whole.

The original consolidated financial statements included herein are in the Indonesian language.

**PT BANK MAYBANK INDONESIA Tbk
DAN ENTITAS ANAKNYA
LAPORAN ARUS KAS
KONSOLIDASIAN (lanjutan)
Untuk Tahun yang Berakhir Pada Tanggal
31 Desember 2025
(Disajikan dalam jutaan Rupiah,
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**PT BANK MAYBANK INDONESIA Tbk
AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENT
OF CASH FLOWS (continued)
For the Year Ended
December 31, 2025
(Expressed in millions of Rupiah,
unless otherwise stated)**

	Catatan/ Notes	Tahun yang Berakhir pada Tanggal 31 Desember/Year Ended December 31		
		2025	2024	
ARUS KAS DARI AKTIVITAS PENDANAAN				CASH FLOWS FROM FINANCING ACTIVITIES
Penerimaan dari surat berharga yang diterbitkan (Pembelian)/penjualan efek-efek yang dijual	57	2.750.000	1.100.000	Proceeds from securities issued (Purchase)/sale of securities sold
dengan janji dibeli kembali	57	(6.944.390)	12.786.023	under repurchased agreements
Pelunasan dari surat berharga yang diterbitkan	57	(2.545.445)	(1.637.000)	Repayments from securities issued
Pembayaran dividen		(446.335)	(784.444)	Dividend payment
(Pembayaran)/penerimaan dari pinjaman diterima	57	(385.152)	6.681.881	(Payment)/proceeds from borrowings
Pembayaran liabilitas sewa	57	(169.086)	(180.787)	Payment of lease liabilities
Pembayaran dividen kepada entitas non-pengendali		(24.695)	(22.452)	Dividend payment to non-controlling interests
(Penurunan)/kenaikan kepentingan non-pengendali		(3.561)	61.542	(Decrease)/increase in non-controlling interest
Kas neto (digunakan untuk)/diperoleh dari aktivitas pendanaan		(7.768.664)	18.004.763	Net cash (used in)/provided by financing activities
(PENURUNAN)/KENAIKAN NETO KAS DAN SETARA KAS		(3.352.747)	3.461.256	(DECREASE)/INCREASE IN CASH AND CASH EQUIVALENTS
KAS DAN SETARA KAS AWAL TAHUN		18.129.143	14.412.730	CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR
Pengaruh perubahan kurs mata uang asing		227.497	255.157	Effect of foreign currency exchange rate changes
KAS DAN SETARA KAS AKHIR TAHUN		15.003.893	18.129.143	CASH AND CASH EQUIVALENTS AT END OF YEAR
PENGUNGKAPAN TAMBAHAN				SUPPLEMENTARY DISCLOSURES
Kas dan setara kas terdiri dari:				Cash and cash equivalents consist of:
Kas	4	1.717.615	1.861.870	Cash
Giro pada Bank Indonesia	5	7.099.181	10.696.358	Current accounts with Bank Indonesia
Giro pada bank lain	6	3.398.766	2.571.949	Current accounts with other banks
Penempatan pada Bank Indonesia dan bank lain yang jatuh tempo dalam 3 bulan dari tanggal akuisisi	7	2.788.331	2.998.966	Placements with Bank Indonesia and other banks that will mature within 3 months from the date of acquisition
Jumlah kas dan setara kas		15.003.893	18.129.143	Total cash and cash equivalents

Catatan atas laporan keuangan konsolidasian merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

The accompanying notes to the consolidated financial statements form an integral part of these consolidated financial statements taken as a whole.

The original consolidated financial statements included herein are in the Indonesian language.

**PT BANK MAYBANK INDONESIA Tbk
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN
Tanggal 31 Desember 2025 dan untuk Tahun
yang Berakhir Pada Tanggal Tersebut
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)**

**PT BANK MAYBANK INDONESIA Tbk
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS
As of December 31, 2025
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(Expressed in millions of Rupiah,
unless otherwise stated)**

1. UMUM

a. Pendirian

PT Bank Maybank Indonesia Tbk ("Bank") adalah perusahaan terbatas yang didirikan di Republik Indonesia pada tahun 1959, berdasarkan akta No.53 tanggal 15 Mei 1959 dari notaris pengganti Soeleman Ardjasasmita, S.H. Akta telah diubah dengan akta No.9 tanggal 4 Agustus 1959 dan No.21 tanggal 6 Oktober 1959 dari notaris Eliza Pondaag, S.H. di Jakarta. Akta pendirian ini telah mendapat pengesahan dari Menteri Kehakiman Republik Indonesia melalui Surat Keputusannya No.J.A.5/112/18 tanggal 2 November 1959 dan telah didaftarkan ke Kantor Pengadilan Negeri Jakarta dengan No.2116 tanggal 5 November 1959. Bank mulai beroperasi secara komersial sejak 13 Oktober 1959, sesuai dengan izin untuk melakukan usaha Bank umum dari Menteri Keuangan Republik Indonesia No.138412/U.M.II tanggal 13 Oktober 1959, serta diumumkan dalam Berita Negara Republik Indonesia No.37 tanggal 6 Mei 1960 Tambahan No.122.

Pada tanggal 31 Maret 1980 Bank melakukan penggabungan usaha (*merger*) dengan PT Bank Tabungan Untuk Umum 1859, Surabaya. Keputusan *merger* ini dituangkan dalam akta notaris Arianny Lamoen Redjo, S.H. No.17 tanggal 31 Maret 1980.

Sesuai dengan Surat Keputusan Direksi Bank Indonesia No.21/11/Dir/UPPS tanggal 9 November 1988, Bank memperoleh peningkatan status menjadi Bank Devisa. Pada tanggal 5 September 2002, dengan akta No.16 dari Notaris Fathiah Helmi, S.H. yang telah mendapat persetujuan Menteri Hukum dan Hak Asasi Manusia Republik Indonesia melalui Surat Keputusannya No.C-19589/HT.01.04.TH.2002 tanggal 10 Oktober 2002, Bank menambah aktivitas perbankan Syariah (Unit Usaha Syariah) dalam aktivitas komersial Bank. Bank mulai melakukan kegiatan berdasarkan prinsip Syariah tersebut sejak bulan Mei 2003.

1. GENERAL

a. Establishment

PT Bank Maybank Indonesia Tbk (the "Bank") is a limited liability company established in the Republic of Indonesia in 1959 by virtue of notarial deed No.53 dated May 15, 1959 of substitute notary Soeleman Ardjasasmita, S.H. The deed was subsequently amended by notarial deeds No.9 dated August 4, 1959 and No.21 dated October 6, 1959 of Notary Eliza Pondaag, S.H., in Jakarta. The deed of establishment was approved by the Minister of Justice of the Republic of Indonesia in his Decision Letter No.J.A.5/112/18 dated November 2, 1959 and was registered in the Jakarta Court of Justice under registration No.2116 dated November 5, 1959. Bank commenced its commercial operations since October 13, 1959, according to the license as commercial bank obtained from the Minister of Finance of the Republic Indonesia No.138412/U.M.II dated October 13, 1959, then also stated in the State Gazette No. 37 amendment No.122 dated May 6, 1960.

On March 31, 1980, the Bank merged with PT Bank Tabungan Untuk Umum 1859, Surabaya by virtue of notarial deed No.17 dated March 31, 1980 by Notary Arianny Lamoen Redjo, S.H.

In accordance to Directors of Bank Indonesia Decree No.21/11/Dir/UPPS dated November 9, 1988, the Bank obtained an approval to upgrade its status to a Foreign Exchange Bank. On September 5, 2002, by virtue of notarial deed No.16 of Notary Fathiah Helmi, S.H., and approval by the Minister of Justice and Human Rights of the Republic of Indonesia in his Decision Letter No.C-19589/HT.01.04.TH.2002 dated October 10, 2002, the Bank added banking activities based on Sharia principles (Sharia Business Unit) in its commercial activities. The Bank commenced its Sharia banking activities since May 2003.

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**PT BANK MAYBANK INDONESIA Tbk
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1. UMUM (lanjutan)

a. Pendirian (lanjutan)

Pada tahun 2008, Anggaran Dasar Bank telah mengalami dua kali perubahan. Perubahan pertama dalam rangka penyesuaian dengan Undang-undang No. 40 Tahun 2007 tentang Perseroan Terbatas dan peraturan pelaksanaannya. Perubahan ini didokumentasikan dalam akta No. 10 dari notaris Engawati Gazali, S.H., tanggal 16 Juli 2008 dan telah disetujui oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia melalui Surat No.AHU-56218.AH.01.02.Tahun.2008 tanggal 28 Agustus 2008, serta diumumkan dalam Berita Negara Republik Indonesia No. 2 tanggal 6 Januari 2009 Tambahan No. 527.

Pada tanggal 1 Desember 2008, Bank menyelenggarakan Rapat Umum Pemegang Saham Luar Biasa yang menyetujui untuk mengubah pasal 4 ayat 1 dan pasal 4 ayat 2 Anggaran Dasar Perseroan sehubungan dengan modal dan modal dasar yang telah ditempatkan dan disetor penuh. Keputusan ini didokumentasikan dalam surat No.600/ZX102/XII/2008 notaris Ny. Poerbaningsih Adi Warsito, S.H., tanggal 1 Desember 2008 dan telah disetujui oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia melalui Surat No.AHU-0008676.AH.01.09.Tahun 2009 tanggal 12 Maret 2009.

Pada tanggal 7 April 2009, Bank menyelenggarakan Rapat Umum Pemegang Saham Luar Biasa yang menyetujui untuk mengubah Anggaran Dasar Perseroan sehubungan dengan pengkonversian saham Seri C ke saham Seri B serta mengubah beberapa pasal Anggaran Dasar untuk disesuaikan dengan Peraturan Badan Pengawas Pasar Modal No. IX.J.1 tanggal 14 Mei 2008. Perubahan ini didokumentasikan dalam akta No. 6 dari notaris Engawati Gazali, S.H., tanggal 7 April 2009 dan telah disetujui oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia melalui Surat No.AHU-AH.01.10-05099 tanggal 1 Mei 2009.

1. GENERAL (continued)

a. Establishment (continued)

In 2008, the Bank's Articles of Association have been amended twice. The first amendment was to accommodate the Law No. 40 Year 2007 regarding Limited Liability Company and its implementation regulations. This amendment was notarized by notary Engawati Gazali, S.H., in notarial deed No. 10 dated July 16, 2008 and was approved by the Minister of Laws and Human Rights of the Republic of Indonesia through letter No.AHU-56218.AH.01.02.Year.2008 dated August 28, 2008, then also stated in the state of Gazette No. 2 amendment No. 527 dated January 6, 2009.

On December 1, 2008, the Bank held a Shareholders' Extraordinary General Meeting whereby the shareholders agreed to amend the Articles of Association article 4(1) and 4(2) relating to authorized capital and issued and paid-up capital. The decision was notarized by notary Ny. Poerbaningsih Adi Warsito, S.H., in her letter No.600/ZX102/XII/2008 dated December 1, 2008 and was approved by the Minister of Laws and Human Rights of the Republic of Indonesia through letter No.AHU-0008676.AH.01.09.Year 2009 dated March 12, 2009.

On April 7, 2009, the Bank held a Shareholders' Extraordinary General Meeting whereby the shareholders agreed to amend the Articles of Association relating to conversion of Series C shares to Series B shares and to amend certain articles in the Articles of Association to comply with the Capital Market Supervisory Board Regulation No. IX.J.1 dated May 14, 2008. This amendment was notarized by notary Engawati Gazali, S.H., in notarial deed No. 6 dated April 7, 2009 and was approved by the Minister of Laws and Human Rights of the Republic of Indonesia through letter No.AHU-AH.01.10-05099 dated May 1, 2009.

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**PT BANK MAYBANK INDONESIA Tbk
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**PT BANK MAYBANK INDONESIA Tbk
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(Expressed in millions of Rupiah,
unless otherwise stated)**

1. UMUM (lanjutan)

a. Pendirian (lanjutan)

Melalui Rapat Umum Pemegang Saham Luar Biasa tanggal 24 Agustus 2015, telah disetujui perubahan nama Bank dari "PT Bank Internasional Indonesia Tbk" menjadi "PT Bank Maybank Indonesia Tbk". Perubahan nama Bank ini telah mendapat persetujuan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia melalui Keputusan Menteri Hukum dan Hak Asasi Manusia Republik Indonesia No.AHU-0941203.AH.01.02 Tahun 2015 tanggal 26 Agustus 2015 tentang Persetujuan Perubahan Anggaran Dasar Perseroan dan dari Otoritas Jasa Keuangan (OJK) melalui Keputusan Dewan Komisiner Otoritas Jasa Keuangan No.18/KDK.03/2015 tanggal 23 September 2015 tentang Penetapan Penggunaan Izin Usaha Atas Nama PT Bank Internasional Indonesia Tbk menjadi Izin Usaha Atas Nama PT Bank Maybank Indonesia Tbk.

Bank menjalankan kegiatan usaha di bidang perbankan sesuai dengan undang-undang dan peraturan yang berlaku dan melakukan kegiatan perbankan lainnya berdasarkan prinsip Syariah.

Kantor pusat Bank beralamat di Sentral Senayan (SS) III, Jalan Asia Afrika No. 8, Gelora Bung Karno - Senayan, Jakarta. Bank memiliki 1 kantor pusat, 80 kantor cabang, 175 kantor cabang pembantu, 17 kantor cabang Syariah dan 3 kantor cabang pembantu Syariah per 31 Desember 2025 (31 Desember 2024: 1 kantor pusat, 80 kantor cabang, 214 kantor cabang pembantu, 17 kantor cabang Syariah dan 3 kantor cabang pembantu Syariah). Manajemen kunci Bank cakupannya adalah anggota Dewan Komisaris, Dewan Direksi, Komite Audit, pejabat yang bertanggung jawab langsung ke Direksi, Kepala Satuan Kerja Kepatuhan, Kepala Satuan Kerja Audit Intern (SKAI), Kepala Satuan Kerja Manajemen Risiko, Kepala Divisi, Kepala Kantor Wilayah, Area Business Manager (ABM), Branch Manager Syariah (BMS) dan pejabat lainnya yang ditetapkan sebagai Pejabat Eksekutif oleh Direksi Bank di mana pejabat tersebut mempunyai pengaruh yang signifikan terhadap kebijakan dan/atau operasional Bank. Jumlah karyawan tetap Bank per 31 Desember 2025 dan 2024 adalah masing-masing 6.246 dan 6.546 karyawan.

1. GENERAL (continued)

a. Establishment (continued)

Through the Shareholders' Extraordinary General Meeting on August 24, 2015, the change of the Bank's name from "PT Bank Internasional Indonesia Tbk" to become "PT Bank Maybank Indonesia Tbk" has been approved. The changes of Bank's name had been approved by Minister of Justice and Human Rights through Minister of Justice and Human Rights Decision No.AHU-0941203.AH.01.02 Year 2015 dated August 26, 2015 on The Approval of The Company's Articles of Association Change and from OJK through The Board of Commissioner Decision No.18/KDK.03/2015 dated September 23, 2015 on The Confirmation to Use The Bank's Business License Name from PT Bank Internasional Indonesia Tbk to PT Bank Maybank Indonesia Tbk.

The Bank is engaged in general banking services in accordance with the prevailing laws and regulations and in other banking activities based on Sharia principles.

The Bank's head office is located at Sentral Senayan (SS) III, Jalan Asia Afrika No. 8, Gelora Bung Karno - Senayan, Jakarta. The Bank has 1 head office, 80 branches, 175 sub-branches, 17 Sharia branches and 3 Sharia sub-branches as of December 31, 2025 (December 31, 2024: 1 head office, 80 branches, 214 sub-branches, 17 Sharia branches and 3 Sharia sub-branches). The Bank's key management personnel covers members of Board of Commissioners, Board of Directors, Audit Committee, officer who have direct responsibility to the Directors, Compliance Unit Head, Internal Audit Head, Risk Management Unit Head, Division Head, Regional Office Head, Area Business Manager (ABM), Branch Manager Syariah (BMS) and other officers who are appointed as Executive Officers by the Bank's Director and have significant influence to the Bank's policies and/or operations. The Bank had 6,246 and 6,546 permanent employees as of December 31, 2025 and 2024, respectively.

The original consolidated financial statements included herein are in the Indonesian language.

**PT BANK MAYBANK INDONESIA Tbk
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**PT BANK MAYBANK INDONESIA Tbk
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1. UMUM (lanjutan)

a. Pendirian (lanjutan)

Pemegang saham akhir PT Bank Maybank Indonesia Tbk adalah Malayan Banking Berhad, sebuah perusahaan perbankan dan jasa keuangan yang berkedudukan di Malaysia.

Pada bulan Mei 1999, sebagai bagian dari Program Rekapitalisasi Perbankan Nasional, Pemerintah Indonesia melakukan penyertaan modal pada Bank sebesar Rp8.714.000. Pada bulan Januari 2000, Bank mengembalikan dana rekapitalisasi sebesar Rp2.086.425 kepada Pemerintah Indonesia, sehingga jumlah penyertaan modal Pemerintah Indonesia pada Bank adalah sebesar Rp6.627.575.

Pada bulan Juli 2001, Bank Indonesia menetapkan Bank sebagai bank dalam penyehatan dan menyerahkan Bank kepada Badan Penyehatan Perbankan Nasional (BPPN). Dengan membaiknya kondisi Bank, pada bulan Maret 2004, Gubernur Bank Indonesia mencabut status Bank sebagai bank dalam penyehatan.

Pada tanggal 2 April 2002, Rapat Umum Pemegang Saham Luar Biasa menyetujui perubahan modal dasar Bank dengan menambah seri saham yaitu saham Seri D dengan nilai nominal Rp5 (nilai penuh) per saham sehingga jumlah modal dasar Bank sebesar Rp38.000.000 terdiri dari 3.881.462.307 saham Seri A dengan nilai nominal Rp500 (nilai penuh) per saham; 40.856.044.855 saham Seri B dengan nilai nominal Rp125 (nilai penuh) per saham; 52.595.515.440 saham Seri C dengan nilai nominal Rp125 (nilai penuh) per saham; dan 4.875.564.761.925 saham Seri D dengan nilai nominal Rp5 (nilai penuh) per saham. Risalah Rapat Umum Pemegang Saham Luar Biasa ini telah didokumentasikan dalam akta No. 2 dari Notaris Fathiah Helmi, S.H. tanggal 2 April 2002 dan telah dicatat oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia sebagaimana termuat dalam Penerimaan Laporan Akta Perubahan Anggaran Dasar Bank No.C05634.HT.01.04.TH.2002 tanggal 5 April 2002 dan telah didaftarkan ke Kantor Pendaftaran Perusahaan Departemen Perindustrian dan Perdagangan Jakarta Pusat No.3698/RUB.09.05/IV/2002 tanggal 18 April 2002.

1. GENERAL (continued)

a. Establishment (continued)

The ultimate shareholder of PT Bank Maybank Indonesia Tbk is Malayan Banking Berhad, a banking company and financial services based in Malaysia.

In May 1999, as part of the National Banking Recapitalization Program, the Indonesian Government made a capital investment in the Bank of Rp8,714,000. In January 2000, the Bank refunded to the Indonesian Government the excess of the recapitalization fund of approximately Rp2,086,425 hence, the outstanding capital investment of the Indonesian Government in the Bank was Rp6,627,575.

In July 2001, Bank Indonesia placed the Bank as bank under surveillance and transferred the Bank to the Indonesian Bank Restructuring Agency (IBRA). As the Bank's condition had improved, in March 2004, the Governor of Bank Indonesia revoked the Bank's status as bank under surveillance.

On April 2, 2002, based on the Bank's Shareholders' Extraordinary General Meeting, the shareholders approved the change in the authorized share capital by adding Series D shares with a par value of Rp5 (full amount) per share. Thus, the authorized share capital amounted to Rp38,000,000 which consisted of 3,881,462,307 Series A shares with a par value of Rp500 (full amount) per share; 40,856,044,855 Series B shares with a par value of Rp125 (full amount) per share; 52,595,515,440 Series C shares with a par value of Rp125 (full amount) per share; and 4,875,564,761,925 Series D shares with a par value of Rp5 (full amount) per share. The minutes of this Shareholders' Extraordinary General Meeting were documented in Notarial Deed No. 2 of Notary Fathiah Helmi, S.H., dated April 2, 2002 and were recorded by the Minister of Justice and Human Rights of the Republic of Indonesia in "Receipt of Report on the change in the Bank's Articles of Association" No.C-05634.HT.01.04.TH.2002 dated April 5, 2002, and registered with the Registration Office of the Department of Trade and Industry Central Jakarta No.3698/RUB.09.05/IV/2002 dated April 18, 2002.

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1. UMUM (lanjutan)

a. Pendirian (lanjutan)

Pada tanggal 31 Mei 2002, Bank mengadakan Rapat Umum Pemegang Saham Luar Biasa untuk menyetujui hal-hal sebagai berikut:

1. Mengubah nilai nominal saham Bank sebagai berikut:
 - Saham Seri A dengan nilai nominal Rp500 (nilai penuh) per saham menjadi Rp5.000 (nilai penuh) per saham.
 - Saham Seri B dan C dengan nilai nominal Rp125 (nilai penuh) per saham menjadi Rp1.250 (nilai penuh) per saham.
 - Saham Seri D dengan nilai nominal Rp5 (nilai penuh) per saham menjadi Rp125 (nilai penuh) per saham.
2. Melakukan *reverse stock split*, sehingga jumlah modal dasar Bank sebesar Rp38.000.000 terbagi atas 208.841.497.003 saham dengan rincian sebagai berikut:
 - 388.146.231 saham Seri A dengan nilai nominal Rp5.000 (nilai penuh) per saham.
 - 3.631.648.456 saham Seri B dengan nilai nominal Rp1.250 (nilai penuh) per saham.
 - 5.259.551.544 saham Seri C dengan nilai nominal Rp1.250 (nilai penuh) per saham.
 - 199.562.150.772 saham Seri D dengan nilai nominal Rp125 (nilai penuh) per saham.

Pada tanggal 26 Maret 2010, Rapat Umum Pemegang Saham Luar Biasa menyetujui untuk mengubah Pasal 4 ayat 2 Anggaran Dasar Perseroan sehubungan dengan peningkatan Modal Disetor dan Ditempatkan dengan cara pengeluaran saham baru Seri D sejumlah 6.253.554.529 saham dengan nilai nominal Rp22,50 (nilai penuh) melalui Penawaran Umum Terbatas V, sebagaimana tertuang dalam Akta Berita Acara Rapat No. 38 tanggal 26 Maret 2010 yang dibuat oleh Poerbaningsih Adi Warsito, S.H., Notaris di Jakarta.

1. GENERAL (continued)

a. Establishment (continued)

On May 31, 2002, the Bank held a Shareholders' Extraordinary General Meeting, whereby the shareholders approved the following:

1. Changes in the par value of the Bank's shares as follows:
 - Series A shares with a par value of Rp500 (full amount) per share to Rp5,000 (full amount) per share.
 - Series B and C shares with a par value of Rp125 (full amount) per share to Rp1,250 (full amount) per share.
 - Series D shares with a par value of Rp5 (full amount) per share to Rp125 (full amount) per share.
2. Conduct reverse stock split, whereby the Bank's authorized share capital amounting to Rp38,000,000 consisted of 208,841,497,003 shares as follows:
 - 388,146,231 Series A shares with a par value of Rp5,000 (full amount) per share.
 - 3,631,648,456 Series B shares with a par value of Rp1,250 (full amount) per share.
 - 5,259,551,544 Series C shares with a par value of Rp1,250 (full amount) per share.
 - 199,562,150,772 Series D shares with a par value of Rp125 (full amount) per share.

On March 26, 2010, based on the Bank's Shareholders' Extraordinary General Meeting, the shareholders agreed to amend the Articles of Association article 4(2) related to the increase in issued and paid-up capital by issuing new Series D shares for 6,253,554,529 shares with a par value of Rp22.50 (full amount) through Limited Public Offering V, as stated in Minutes of Meeting notarized in Notarial Deed No. 38 dated March 26, 2010 by Notary Poerbaningsih Adi Warsito, S.H., in Jakarta.

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1. UMUM (lanjutan)

a. Pendirian (lanjutan)

Pada tanggal 27 Juni 2013, Rapat Umum Pemegang Saham Luar Biasa menyetujui untuk mengubah Pasal 4 ayat 2 Anggaran Dasar Perseroan sehubungan dengan peningkatan Modal Disetor dan Ditempatkan dengan cara pengeluaran saham baru Seri D sejumlah 4.690.165.897 saham dengan nilai nominal Rp22,50 (nilai penuh) melalui Penawaran Umum Terbatas VI, sebagaimana tertuang dalam Akta Berita Acara Rapat No. 107 tanggal 27 Juni 2013 yang dibuat oleh Ir. Nanette Cahyanie Handari Adi Warsito, S.H., Notaris di Jakarta.

Pada tanggal 28 November 2014, Rapat Umum Pemegang Saham Luar Biasa menyetujui untuk mengubah Pasal 4 ayat 2 Anggaran Dasar Perseroan sehubungan dengan peningkatan Modal Disetor dan Ditempatkan dengan cara pengeluaran saham baru Seri D sejumlah 6.774.684.073 saham dengan nilai nominal Rp22,50 (nilai penuh) melalui Penawaran Umum Terbatas VII, sebagaimana tertuang dalam Akta Berita Acara Rapat No. 127 tanggal 28 November 2014 yang dibuat oleh Aryanti Artisari, S.H., M.Kn., Notaris di Jakarta.

Pada tanggal 6 April 2018, Rapat Umum Pemegang Saham Luar Biasa menyetujui untuk mengubah Anggaran Dasar Perseroan sehubungan dengan peningkatan Modal Disetor dan Ditempatkan dengan cara pengeluaran saham baru Seri D melalui mekanisme Hak Memesan Efek Terlebih Dahulu sebanyak-banyaknya sebesar 12.800.000.000 saham dengan nilai nominal Rp22,50 (nilai penuh) melalui Penawaran Umum Terbatas VIII, sebagaimana tertuang dalam Akta Berita Acara Rapat No. 8 tanggal 6 April 2018 yang dibuat oleh Aulia Taufani, S.H., Notaris di Jakarta.

1. GENERAL (continued)

a. Establishment (continued)

On June 27, 2013, based on the Bank's Shareholders' Extraordinary General Meeting, the shareholders agreed to amend the Articles of Association article 4(2) related to the increase in issued and paid-up capital by issuing new Series D shares for 4,690,165,897 shares with a par value of Rp22.50 (full amount) through Limited Public Offering VI, as stated in Minutes of Meeting notarized in Notarial Deed No. 107 dated June 27, 2013 by Notary Ir. Nanette Cahyanie Handari Adi Warsito, S.H., in Jakarta.

On November 28, 2014 based on the Bank's Shareholders' Extraordinary General Meeting, the shareholders agreed to amend the Articles of Association article 4(2) related to the increase in issued and paid-up capital by issuing new Series D shares for 6,774,684,073 shares with a par value of Rp22.50 (full amount) through Limited Public Offering VII, as stated in Minutes of Meeting notarized in Notarial Deed No. 127 dated November 28, 2014 by Notary Aryanti Artisari, S.H., M.Kn., in Jakarta.

On April 6, 2018 based on the Bank's Shareholders' Extraordinary General Meeting, the shareholders agreed to amend the Articles of Association related to the increase in issued and paid-up capital by issuing new Series D shares with preemptive rights mechanism (Right Issue) for maximum of 12,800,000,000 shares with a nominal value of Rp22.50 (full amount) through Limited Public Offering VIII, as stated in Minutes of Meeting Notarized in Notarial Deed No. 8 dated April 6, 2018 by Notary Aulia Taufani, S.H., in Jakarta.

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1. UMUM (lanjutan)

a. Pendirian (lanjutan)

Pada tanggal 31 Maret 2023, Bank menyelenggarakan Rapat Umum Pemegang Saham Tahunan yang menyetujui untuk mengubah Anggaran Dasar Perseroan Pasal 10 tentang Rapat Umum Pemegang Saham, Pasal 11 tentang Tempat, Pengumuman, Pemanggilan, Pimpinan dan Berita Acara RUPS, Pasal 14 tentang Penggabungan, Peleburan, Pengambilalihan, Pemisahan dan Pembubaran, Pasal 16 tentang Tugas dan Wewenang Direksi, Pasal 23 tentang Rencana Kerja, Tahun Buku dan Laporan Tahunan, Pasal 24 tentang Penggunaan Laba dan Pembagian Dividen dan Pasal 25 tentang Penggunaan Cadangan. Perubahan ini didokumentasikan pada Akta Notaris No. 103 Tanggal 31 Maret 2023 dari notaris Aulia Taufani S.H., dan telah disetujui oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia melalui Surat No.AHU-AH.01.03-0049593 tanggal 5 April 2023.

b. Entitas anak dan kantor cabang luar negeri

Entitas anak

Bank memiliki entitas anak berikut pada tanggal 31 Desember 2025 dan 2024:

Entitas anak/ Subsidiaries	Domisili/ Domicile	Jenis usaha/ Nature of business	Tahun operasi komersial/ Start of commercial operations	Persentase kepemilikan/ Percentage of ownership	
				31 Desember/December 31 2025	2024
PT Maybank Indonesia Finance	Jakarta	Pembiayaan/ Multi-financing	1991	99,99%	99,99%
PT Wahana Ottomitra Multiartha Tbk	Jakarta	Pembiayaan/ Multi-financing	1982	67,49%	67,49%
Entitas anak/ Subsidiaries	Domisili/ Domicile	Jenis usaha/ Nature of business	Tahun operasi komersial/ Start of commercial operations	Jumlah aset/Total assets	
				31 Desember/December 31 2025	2024
PT Maybank Indonesia Finance	Jakarta	Pembiayaan/ Multi-financing	1991	8.894.443	8.234.840
PT Wahana Ottomitra Multiartha Tbk	Jakarta	Pembiayaan/ Multi-financing	1982	7.368.668	6.946.341

1. GENERAL (continued)

a. Establishment (continued)

On March 31, 2023, the Bank held Shareholders' Annual General Meeting whereby the shareholders agreed to amend the Articles of Association Article 10 regarding Shareholders' General Meeting, Article 11 regarding Venue, Announcement, Invitation, Chairman and Explanation Agenda of RUPS, Article 14 regarding Merger, Acquisition, Takeover, Separation and Dissolution, Article 16 regarding Directors' Duties and Authorities, Article 23 regarding Working Plan, Book Year and Annual Report, Article 24 regarding Utilization of Income and Dividend Distribution and Article 25 regarding the Utilization of Reserve. This amendment was notarized in Notarial Deed No. 103 Dated March 31, 2023 by notary Aulia Taufani S.H., and was approved by the Minister of Laws and Human Rights of the Republic of Indonesia through letter No.AHU-AH.01.03-0049593 dated April 5, 2023.

b. Subsidiaries and overseas branch

Subsidiaries

The Bank has ownership interests in the following subsidiaries as of December 31, 2025 and 2024:

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1. UMUM (lanjutan)

b. Entitas anak dan kantor cabang luar negeri (lanjutan)

Entitas anak (lanjutan)

PT Maybank Indonesia Finance

Sejak berdiri, PT Maybank Indonesia Finance (MIF) telah dimiliki mayoritas oleh Bank dengan kepemilikan saham 99,99%.

MIF didirikan berdasarkan akta notaris No. 163 tanggal 13 Februari 1991 dari Ricardus Nangkih Sinulingga, S.H., notaris di Jakarta. Akta pendirian ini disahkan oleh Menteri Kehakiman Republik Indonesia dalam Surat Keputusannya No.C2-2005.HT.01.01 TH91 tanggal 5 Juni 1991 serta dalam Berita Negara Republik Indonesia No. 78 tambahan No. 4827 tanggal 29 September 1992.

Terdapat perubahan anggaran Dasar MIF dengan akta notaris No. 105 tanggal 18 November 2015 dari Satria Amiputra A., SE, Ak, SH, MM, MAK, MEcDev, MH, M.Kn, mengenai perubahan nama Perusahaan dari PT BII Finance Center menjadi PT Maybank Indonesia Finance dan perubahan dan penyesuaian pasal No. 3 Anggaran Dasar Perusahaan terkait dengan perubahan nama dan penyesuaian Anggaran Dasar Perusahaan terhadap Peraturan Otoritas Jasa Keuangan (POJK) No.33/POJK.04/2014. Perubahan tersebut telah disetujui oleh Menteri Hukum dan Menteri Hak Asasi Manusia Republik Indonesia dengan surat keputusannya No.AHU-0947396.AH.01.02 Tahun 2015 tanggal 7 Desember 2015.

Pada tanggal 30 September 2011, Bank melaksanakan penambahan penyertaan saham dalam MIF sebesar 17.370.000 saham dengan menggunakan aset *inbreng* dalam bentuk bangunan dengan nilai wajar sebesar Rp17.370. Penambahan penyertaan tersebut sebelumnya telah disetujui oleh Bank Indonesia sebagaimana disebutkan dalam suratnya No.13/104/DPB2/TPB2-5 tanggal 15 Juli 2011. Perubahan anggaran dasar MIF telah diterima dan dicatat oleh Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia dengan surat No.AHU-AH.01.10-30085 tanggal 22 September 2011.

1. GENERAL (continued)

b. Subsidiaries and overseas branch (continued)

Subsidiaries (continued)

PT Maybank Indonesia Finance

From its establishment, PT Maybank Indonesia Finance (MIF) is majority owned by the Bank with share ownership of 99.99%.

MIF was established by virtue of notarial deed No. 163 dated February 13, 1991 of Ricardus Nangkih Sinulingga, S.H., notary in Jakarta. The Deed of establishment was approved by The Minister of Justice of the Republic of Indonesia in his Decision Letter No.C2-2005.HT.01.01 TH91 dated June 5, 1991 and also stated in the State of Gazette No. 78 amendment No. 4827 dated September 29, 1992.

There is amendment of MIF's Articles of Association on notarial deed No. 105 dated November 18, 2015 from Satria Amiputra A., SE, Ak, SH, MM, MAK, MEcDev, MH, M.Kn, regarding the changes of the Company's name from PT BII Finance Center to PT Maybank Indonesia Finance and changes and adjustments in Article No. 3 of the Article of Association related to the Company's name changes and adjustments to Regulation of Board of Financial Services Authority (POJK) No.33/POJK.04/2014. These changes were approved by the Minister of Laws and Human Rights of the Republic of Indonesia in his decision letter No.AHU-0947396.AH.01.02 Year 2015 dated December 7, 2015.

On September 30, 2011, the Bank increased its share-ownership in MIF by 17,370,000 shares through exchanging asset in the form of buildings with fair market value of Rp17,370. Such increase in share-ownership has been approved by Bank Indonesia as stated in its letter No.13/104/DPB2/TPB2-5 dated July 15, 2011. The amendment of MIF articles of association has been acknowledged and registered by the Ministry of Laws and Human Rights of the Republic of Indonesia in its letter No.AHU-AH.01.10-30085 dated September 22, 2011.

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1. UMUM (lanjutan)

b. Entitas anak dan kantor cabang luar negeri (lanjutan)

Entitas anak (lanjutan)

PT Maybank Indonesia Finance (lanjutan)

Terdapat perubahan Anggaran Dasar MIF dengan akta notaris No. 25 tertanggal 8 Maret 2022 dari Satria Amiputra A., SE, Ak, SH, MM, MAK, MH, M.Kn terkait dengan Pasal 9 Anggaran Dasar Perseroan perihal tempat, pemanggilan, dan pimpinan Rapat Umum Pemegang Saham. Perubahan tersebut telah disetujui oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dengan surat keputusannya No.AHU-AH.01.03-0162396 Tahun 2022 tanggal 11 Maret 2022.

Jumlah karyawan entitas anak per 31 Desember 2025 dan 2024 adalah masing-masing 916 dan 940 karyawan.

PT Wahana Ottomitra Multiartha Tbk

Pada tanggal 16 September 2004, Bank telah menandatangani Perjanjian Jual Beli Bersyarat (CSPA) untuk mengakuisisi PT Wahana Ottomitra Multiartha Tbk (WOM). CSPA ini kemudian diubah pada tanggal 8 November 2004 dan 3 Mei 2005. Akuisisi ini diselesaikan pada tanggal 20 Mei 2005, di mana Bank mengakuisisi 43% dari jumlah saham yang dikeluarkan WOM dengan harga perolehan Rp425.700 dan terdapat *goodwill* sebesar Rp201.470.

Berdasarkan CSPA tersebut, Bank memperoleh kendali atas WOM. Oleh karena itu sejak tanggal penyelesaian akuisisi tersebut laporan keuangan WOM dikonsolidasikan ke dalam laporan keuangan konsolidasian Bank.

Pada tanggal 18 Mei 2005, Bank telah menandatangani perjanjian bersyarat dengan International Finance Corporation (IFC) di mana IFC memiliki hak untuk menawarkan kepada Bank untuk membeli 380.000.000 saham WOM (19% kepemilikan di WOM) pada harga yang telah ditetapkan sebelumnya.

Pada tanggal 29 Juni 2006, Bank mengakuisisi tambahan 3,99% saham yang dikeluarkan WOM dengan harga perolehan Rp42.075 dan terdapat *goodwill* sebesar Rp18.435.

1. GENERAL (continued)

b. Subsidiaries and overseas branch (continued)

Subsidiaries (continued)

PT Maybank Indonesia Finance (continued)

There is amendment of MIF's Articles of Association on notarial deed No. 25 dated March 8, 2022 from Satria Amiputra A., SE, Ak, SH, MM, MAK, MH, M.Kn, related to Article 9 of the Company's Articles of Association regarding the place, summons, and chairman of the General Meeting of Shareholders. The amendment has been approved by the Minister of Law and Human Rights of the Republic of Indonesia in his decision letter No.AHU-AH.01.03-0162396 Year 2022 dated March 11, 2022.

The subsidiary had 916 and 940 employees as of December 31, 2025 and 2024, respectively.

PT Wahana Ottomitra Multiartha Tbk

On September 16, 2004, the Bank signed a Conditional Sale and Purchase Agreement (CSPA) to acquire PT Wahana Ottomitra Multiartha Tbk (WOM). The CSPA was amended on November 8, 2004 and May 3, 2005. The acquisition was completed on May 20, 2005, with the Bank acquiring 43% of the issued shares of WOM at a purchase price of Rp425,700 and with *goodwill* amounted to Rp201,470.

Based on the CSPA, the Bank has control over WOM. Thus since the completion date of the acquisition, WOM's financial statements have been consolidated into the Bank's consolidated financial statements.

On May 18, 2005, the Bank signed the conditional agreement with International Finance Corporation (IFC) where IFC has right to offer the Bank to purchase 380,000,000 shares of WOM (19% ownership in WOM) at a predetermined price.

On June 29, 2006, the Bank acquired an additional 3.99% of the issued shares of WOM at a purchase price of Rp42,075 and with *goodwill* amounting to Rp18,435.

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b. Entitas anak dan kantor cabang luar negeri (lanjutan)

Entitas anak (lanjutan)

PT Wahana Ottomitra Multiartha Tbk (lanjutan)

Pada tanggal 28 Juni 2007, Bank mengakuisisi tambahan 3,04% saham yang dikeluarkan WOM dengan harga perolehan Rp33.473 dan terdapat goodwill sebesar Rp15.162.

Melalui surat Bank Indonesia No.7/24/DPwB1/PwB14/Rahasia tanggal 29 April 2005, No.8/9/DPB2/TPB2-1/Rahasia tanggal 23 Juni 2006 dan No.9/106/DPB2/TPB2-5 tanggal 27 Juni 2007 Bank telah mendapatkan persetujuan dari Bank Indonesia atas akuisisi WOM.

Pada tanggal 4 Juli 2011, Bank melaksanakan penambahan penyertaan saham dalam WOM dengan membeli sejumlah 239.400.000 saham milik IFC yang merupakan 11,97% dari total saham yang telah dikeluarkan dalam WOM. Harga pembelian keseluruhan adalah Rp125.110 termasuk biaya transaksi sebesar Rp276. Penambahan penyertaan tersebut sebelumnya telah disetujui oleh Bank Indonesia sebagaimana disebutkan dalam suratnya No.13/23/DPB-2/TPB2-5 tanggal 7 Februari 2011.

Perubahan dalam bagian kepemilikan Bank pada entitas anak yang tidak mengakibatkan hilangnya pengendalian dicatat sebagai transaksi ekuitas, dalam hal ini transaksi dengan pemilik dalam kapasitasnya sebagai pemilik. Sehingga setiap perbedaan antara jumlah kepentingan non-pengendali disesuaikan dan nilai wajar imbalan yang diberikan atau diterima diakui secara langsung dalam ekuitas dan diatribusikan pada pemilik entitas induk. Selisih perbedaan angka tercatat kepentingan non-pengendali dengan nilai wajar imbalan yang diberikan atas tambahan saham WOM sebesar 11,97% sejumlah Rp73.681 dicatat sebagai "Selisih Transaksi antara Pemegang Saham Entitas Anak".

1. GENERAL (continued)

b. Subsidiaries and overseas branch (continued)

Subsidiaries (continued)

PT Wahana Ottomitra Multiartha Tbk (continued)

On June 28, 2007, the Bank acquired an additional 3.04% of the issued shares of WOM at a purchase price of Rp33,473 and with goodwill amounted to Rp15,162.

Based on Bank Indonesia letter No.7/24/DPwB1/PwB14/Rahasia dated April 29, 2005, No.8/9/DPB2/TPB2-1/Rahasia dated June 23, 2006 and No.9/106/DPB2/TPB2-5 dated June 27, 2007 the Bank has obtained approval from Bank Indonesia for the acquisition of WOM.

On July 4, 2011, the Bank increased its share-ownership in WOM by purchasing 239,400,000 shares owned by IFC representing 11.97% shares of the total issued shares in WOM. The total purchase price is Rp125,110 including fee cost amounting Rp276. Such increase in share-ownership has been approved by Bank Indonesia as stated in its letter No.13/23/DPB-2/TPB2-5 dated February 7, 2011.

An increase or decrease in the Bank's ownership interest that does not result in a loss of control is accounted for as an equity transaction, i.e. a transaction with owners in their capacity as owners. Any difference between the amount by which the non-controlling interests are adjusted and their fair value of the consideration paid or received shall be recognized directly in equity and attributed to the owners of the parent. The difference in non-controlling value with the fair value of consideration paid on the additional 11.97% WOM shares amounted to Rp73,681 is recorded as "Difference in Transaction between Shareholders of a Subsidiary".

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1. UMUM (lanjutan)

b. Entitas anak dan kantor cabang luar negeri (lanjutan)

Entitas anak (lanjutan)

PT Wahana Ottomitra Multiartha Tbk (lanjutan)

Pada bulan Maret 2015, Bank mengakuisisi tambahan 6,55% saham yang dikeluarkan WOM dengan harga perolehan Rp154.797 dan terdapat penurunan "Selisih Transaksi antara Pemegang Saham Entitas Anak" sebesar Rp16.368.

Pada tanggal 11 Januari 2017, Bank telah menandatangani Perjanjian Pembelian Saham Bersyarat (CSPA) dengan PT Reliance Capital Management (RCM). Penandatanganan CSPA ini bertujuan untuk menjual, memindahtangankan dan mengalihkan seluruh saham yang dimiliki Bank pada PT Wahana Ottomitra Multiartha Tbk (WOM) kepada RCM sebanyak 2.386.646.729 lembar saham yang merupakan 68,55% dari total saham yang ditempatkan dan disetor penuh pada WOM (Pengalihan Saham).

Sejak tanggal 3 Mei 2017, Perjanjian Pembelian Saham Bersyarat (*Conditional Shares Purchase Agreement*, "CSPA") antara Bank dan PT Reliance Capital Management ("RCM") yang telah ditandatangani pada tanggal 11 Januari 2017 telah berakhir karena hingga tanggal 30 April 2017 beberapa persyaratan pendahuluan belum dapat dipenuhi. Status berakhirnya CSPA ini sejak tanggal 3 Mei 2017 telah dikuatkan dan disahkan oleh Badan Arbitrase Nasional Indonesia (BANI) berdasarkan putusan arbitrase tertanggal 4 Mei 2018. Namun, masih terdapat proses hukum yang sedang berjalan terkait hal ini yang diajukan oleh kedua belah pihak di berbagai lembaga yuridiksi. Proses hukum lebih lanjut terhadap Bank yang diajukan oleh RCM di Pengadilan Negeri Jakarta Pusat telah ditolak oleh Pengadilan Negeri Jakarta Pusat pada tanggal 12 September 2018.

1. GENERAL (continued)

b. Subsidiaries and overseas branch (continued)

Subsidiaries (continued)

PT Wahana Ottomitra Multiartha Tbk (continued)

In March 2015, the Bank acquired an additional 6.55% of the issued shares of WOM at a purchase price of Rp154,797 and with "Difference in Transaction between Shareholders of a Subsidiary" decreased by Rp16,368.

On January 11, 2017, Bank has entered into a Conditional Shares Purchase Agreement (CSPA) with PT Reliance Capital Management (RCM). The signing of this CSPA purports to sell, transfer and deliver all shares of PT Wahana Ottomitra Multiartha Tbk (WOM) owned by the Bank to RCM amounting to 2,386,646,729 shares which constitute 68.55% of the total issued and paid-up shares of WOM (Transfer of Shares).

Since May 3, 2017, the Conditional Shares Purchase Agreement (CSPA) between the Bank and PT Reliance Capital Management (RCM) signed on January 11, 2017 had been terminated because up to April 30, 2017 several precedent conditions had not been fulfilled. The termination status of this CSPA since May 3, 2017 had been enforced and approved by Indonesian National Arbitration Council (BANI) based on the arbitration decision dated May 4, 2018. However, there still remains ongoing legal proceedings on this matter being brought by both parties in various jurisdictions. A further legal proceeding brought against the Bank by RCM at the Central Jakarta District Court has been dismissed by the Central Jakarta District Court on September 12, 2018.

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1. UMUM (lanjutan)

**b. Entitas anak dan kantor cabang luar negeri
(lanjutan)**

Entitas anak (lanjutan)

**PT Wahana Ottomitra Multiartha Tbk
(lanjutan)**

Pada 30 Januari 2019, Perjanjian Perdamaian telah ditandatangani oleh Bank dan RCM di mana kedua belah pihak setuju untuk membatalkan semua proses hukum dan pengembalian simpanan RCM oleh Bank. RCM menyetujui bahwa CSPA telah dihentikan sejak 3 Mei 2017.

Dengan diakhirinya CSPA, Bank tetap secara sah memiliki 2.386.646.729 lembar saham yang mewakili 68,55% saham yang telah disetor dan ditempatkan dalam WOM. WOM akan tetap merupakan anak perusahaan yang dikendalikan oleh Bank berdasarkan peraturan perundang-undangan yang berlaku.

Pada tanggal 24 Maret 2021, Bank telah memindahkan 1,06% kepemilikan saham WOM kepada pihak ketiga. Pemindahan tersebut dilakukan dalam rangka mematuhi ketentuan BEI No.I-A Kep-00183/BEI/12-2018 Ketentuan V.I. mengenai batas minimum jumlah saham yang dimiliki publik. Namun, Bank tetap mempertahankan eksposur ekonomisnya. Oleh karena itu, pemindahan kepemilikan tersebut tidak menyebabkan penurunan kepentingan efektif Bank pada WOM.

Jumlah karyawan tetap entitas anak per 31 Desember 2025 dan 2024 masing-masing adalah 2.066 dan 2.268 karyawan.

Kantor cabang luar negeri

Bank memiliki lisensi operasional untuk cabang di luar Indonesia, yakni: Mumbai (cabang operasional).

Laporan keuangan cabang Bank di luar negeri telah digabung dalam laporan keuangan Bank.

1. GENERAL (continued)

**b. Subsidiaries and overseas branch
(continued)**

Subsidiaries (continued)

**PT Wahana Ottomitra Multiartha Tbk
(continued)**

On January 30, 2019, a Settlement Agreement was signed between the Bank and RCM whereby both parties agree to drop all legal proceedings and the return of RCM's deposit by the Bank. RCM concurs that the CSPA has been terminated since May 3, 2017.

Upon the CSPA termination, the Bank legally hold 2,386,646,729 shares which constitute 68.55% of the total issued and paid-up shares of WOM. WOM is still the Bank's controlled subsidiary based on the prevailing laws and regulations.

On March 24, 2021, the Bank completed the transfer of 1.06% equity interest in WOM to a third party investor. The transfer was undertaken to ensure compliance with the IDX Regulation No.I-A Kep-00183/BEI/12-2018 Regulation V.I. regarding minimum free float requirement for public. However, the Bank continues to retains its economic exposure. Therefore, the transfer has not resulted in a decrease in the Bank's effective interest in WOM.

The subsidiary had 2,066 and 2,268 permanent employees as of December 31, 2025 and 2024, respectively.

Overseas branch

The Bank has operating licenses for the following overseas branch: Mumbai (operating branch).

The financial statements of the overseas branches were combined with the Bank's financial statements.

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1. UMUM (lanjutan)

c. Penawaran umum efek Bank

Pada bulan Oktober 1989, Bank menjual 12 juta lembar saham Seri A dengan nilai nominal Rp1.000 (nilai penuh) per saham kepada masyarakat melalui pasar modal di Indonesia sesuai dengan ketentuan Undang-undang Pasar Modal yang berlaku. Penjualan saham Seri A kepada masyarakat ini telah memperoleh pernyataan efektif dari Badan Pengawas Pasar Modal ("BAPEPAM") melalui suratnya No.SI-058/SHM/MK.10/189 tanggal 2 Oktober 1989.

Pada bulan Februari 1994, Bank melakukan Penawaran Umum Terbatas I kepada para pemegang sahamnya ("rights issue I"). Dalam penawaran ini telah diterbitkan sejumlah 52.717.184 saham Seri A dengan nilai nominal Rp1.000 (nilai penuh) per saham, di mana ditentukan bahwa setiap pemegang lima saham Seri A mempunyai hak untuk memesan satu saham Seri A dengan harga Rp4.000 (nilai penuh) per saham. Penawaran Umum Terbatas I ini telah mendapat persetujuan dari para pemegang saham dalam Rapat Umum Pemegang Saham Luar Biasa yang diadakan pada tanggal 25 Januari 1994, dan memperoleh pernyataan efektif dari BAPEPAM melalui Surat Keputusannya No.S-130/PM/1994 tanggal 24 Januari 1994.

Pada bulan Februari 1997, Bank melakukan Penawaran Umum Terbatas II kepada para pemegang sahamnya ("rights issue II") sejumlah 1.289.579.469 saham Seri A di mana melekat sejumlah 286.573.215 waran Seri I. Setiap pemegang 27 saham Seri A mempunyai Hak Memesan Efek Terlebih Dahulu untuk 18 saham baru Seri A dengan harga Rp750 (nilai penuh) per saham. Disamping itu, pada setiap 18 saham baru Seri A melekat empat Waran Seri I yang diberikan secara cuma-cuma. Pemesanan pembelian akan dilakukan dalam kelipatan 9 saham Seri A senilai Rp6.750 (nilai penuh). Jumlah dana yang diperoleh dari Penawaran Umum Terbatas II ini adalah sebesar Rp967.185. Penawaran Umum Terbatas II ini telah mendapat persetujuan dari para pemegang saham dalam Rapat Umum Pemegang Saham Luar Biasa yang diadakan pada tanggal 27 Desember 1996. Bank memperoleh pernyataan efektif dari BAPEPAM melalui Surat Keputusannya No.S-2093/PM/1996 tanggal 28 Desember 1996.

1. GENERAL (continued)

c. Public offering of the Bank's shares

In October 1989, the Bank sold 12 million Series A shares with a par value of Rp1,000 (full amount) per share to the public through the capital market in Indonesia, in accordance with the prevailing Capital Market Law. The Bank has received a notice of effectivity from the Capital Market Supervisory Agency ("BAPEPAM") through its letter No.SI-058/SHM/MK.10/189 dated October 2, 1989 for the sale of Series A shares to the public.

In February 1994, the Bank executed Limited Public Offering I ("right issue I") to the Shareholders. Through this limited public offering, 52,717,184 Series A shares had been issued with a par value of Rp1,000 (full amount) per share in which, each holder of every five Series A shares had the right to purchase one new Series A share at Rp4,000 (full amount) per share. The rights issue I had been approved by the shareholders in the Shareholders' Extraordinary General Meeting held on January 25, 1994. The Bank has received a notice of effectiveness from the BAPEPAM through its Decision Letter No.S-130/PM/1994 dated January 24, 1994.

In February 1997, the Bank sold 1,289,579,469 Series A shares through Limited Public Offering II ("rights issue II"), in which 286,573,215 Series I warrants were attached. In this offering, each holder of 27 Series A shares received a pre-emptive rights for 18 new Series A shares with a subscription price of Rp750 (full amount) per share, and four Series I warrants were attached to each group of 18 newly issued Series A shares, free of charge. The subscription right was exercisable in multiples of 9 Series A shares for Rp6,750 (full amount). The total proceeds from this rights issue II amounted to Rp967,185. This rights issue II was approved by the shareholders in their Shareholders' Extraordinary General Meeting held on December 27, 1996. The Bank received a notice of effectivity from the BAPEPAM through its Decision Letter No.S-2093/PM/1996 dated December 28, 1996 for this rights issue II.

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1. UMUM (lanjutan)

c. Penawaran umum efek Bank (lanjutan)

Bank mengadakan Rapat Umum Pemegang Saham Luar Biasa pada tanggal 31 Maret 1999 untuk menyetujui rencana Penawaran Umum Terbatas III kepada para pemegang sahamnya ("rights issue III"). Dalam penawaran ini diterbitkan sejumlah 62.101.383.408 saham baru (Seri B dengan nilai nominal Rp125 (nilai penuh) per saham) dan 7.762.672.926 waran Seri II. Bank memperoleh pernyataan efektif dari BAPEPAM untuk Penawaran Umum Terbatas III melalui Surat Keputusannya No.S-434/PM/1999 tanggal 30 Maret 1999 dan untuk Penawaran Umum Terbatas III Lanjutan melalui Surat Keputusannya No.S-857/PM/1999 tanggal 8 Juni 1999. Jumlah dana yang diperoleh dari Penawaran Umum Terbatas III ini adalah sebesar Rp4.486.424 (untuk 35.891.396.568 saham Seri B dan 4.486.424.571 waran Seri II) dan telah diterima oleh Bank pada bulan April dan Juni 1999.

Pada tanggal 20 Mei 2002, Bank telah mengajukan Pernyataan Pendaftaran kepada BAPEPAM melalui surat No.2002.100/CMT-COC sehubungan dengan rencana rights issue atau Penawaran Umum Terbatas IV dalam rangka Penerbitan Hak Memesan Efek Terlebih Dahulu kepada para pemegang saham sebanyak 38.973.254.169 saham dengan nilai nominal Rp125 (nilai penuh) per saham. Bank memperoleh pernyataan efektif dari BAPEPAM untuk Penawaran Umum Terbatas IV melalui Surat Keputusannya No.S-1304/PM/2002 tanggal 17 Juni 2002. Pada tanggal 18 Juni 2002, Bank mengadakan Rapat Umum Pemegang Saham Luar Biasa untuk menyetujui pelaksanaan Penawaran Umum Terbatas IV kepada para pemegang sahamnya ("rights issue IV"). Jumlah dana yang diperoleh dari Penawaran Umum Terbatas IV yang dilaksanakan pada tanggal 11 Juli 2002 sampai 18 Juli 2002 adalah sebesar Rp4.813.000 (untuk 38.504.000.000 saham Seri D), yang mana sebesar Rp68.827 (untuk 550.618.490 saham Seri D) diperoleh dari masyarakat dan sebesar Rp4.744.173 (untuk 37.953.381.510 saham Seri D) diperoleh dari Pemerintah melalui Badan Penyehatan Perbankan Nasional yang bertindak sebagai pembeli siaga (standby buyer). Dana yang diperoleh dari Penawaran Umum Terbatas IV ini telah diterima oleh Bank pada bulan Juli 2002.

1. GENERAL (continued)

c. Public offering of the Bank's shares (continued)

The Bank held a Shareholders' Extraordinary General Meeting on March 31, 1999 where the shareholders approved the Limited Public Offering III ("rights issue III") plans for 62,101,383,408 new shares (Series B shares with a par value of Rp125 (full amount) per share) and 7,762,672,926 Series II warrants. The Bank received a notice of effectivity from the BAPEPAM for rights issue III through its Decision Letter No.S-434/PM/1999 on March 30, 1999, and for the continuation of rights issue III through its Decision Letter No.S-857/PM/1999 dated June 8, 1999. The total proceeds from the rights issue III amounted to Rp4,486,424 (for 35,891,396,568 Series B shares and 4,486,424,571 Series II warrants), which were received by the Bank in April and June 1999.

On May 20, 2002, the Bank submitted a Statement of Registration No.2002.100/CMT-COC to the BAPEPAM regarding its plan for a rights issue or Limited Public Offering IV with pre-emptive rights to the shareholders of 38,973,254,169 shares with a par value of Rp125 (full amount) per share. The Bank received a notice of effectivity from the BAPEPAM through its Decision Letter No.S-1304/PM/2002 on June 17, 2002 for this Limited Public Offering IV. On June 18, 2002, the Bank held a Shareholders' Extraordinary General Meeting whereby the shareholders approved the execution of the Limited Public Offering IV ("rights issue IV"). The total proceeds from the Limited Public Offering IV held from July 11, 2002 up to July 18, 2002 amounted to Rp4,813,000 (for 38,504,000,000 Series D shares), of which Rp68,827 (for 550,618,490 Series D shares) was raised from the public and Rp4,744,173 (for 37,953,381,510 Series D shares) was raised from the Government through the Indonesian Bank Restructuring Agency, who acted as the standby buyer. The proceeds from this rights issue IV were received by the Bank in July 2002.

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1. UMUM (lanjutan)

c. Penawaran umum efek Bank (lanjutan)

Pada tanggal 19 Februari 2010 melalui surat No.S.2010.120/DIR LEGAL COMP & OTB dan tanggal 18 Maret 2010 melalui surat No.S.2010.190/DIR LEGAL COMP & OTB, Bank telah mengajukan Pernyataan Pendaftaran kepada BAPEPAM sehubungan dengan rencana *rights issue* atau Penawaran Umum Terbatas V dalam rangka Penerbitan Hak Memesan Efek Terlebih Dahulu kepada para pemegang saham sebanyak 6.253.554.529 saham Seri D dengan nilai nominal Rp22,50 (nilai penuh) per saham. Bank memperoleh pernyataan efektif dari BAPEPAM untuk Penawaran Umum Terbatas V melalui Surat Keputusannya No.S-2725/BL/2010 tanggal 26 Maret 2010. Penawaran Umum Terbatas V ini telah mendapat persetujuan dari para pemegang saham dalam Rapat Umum Pemegang Saham Luar Biasa pada tanggal 26 Maret 2010. Jumlah dana yang diperoleh dari Penawaran Umum Terbatas V ini adalah sebesar Rp1.407.050 (untuk 6.253.554.529 saham Seri D) dan telah diterima oleh Bank pada bulan April 2010. Sebagian dari dana diperoleh sebesar Rp4.477 digunakan sebagai biaya emisi efek ekuitas.

Pada tanggal 26 Maret 2013 melalui surat No.S.2013.036/DIR FIN, tanggal 24 April 2013 melalui surat No.S.2013.50/DIR FIN dan tanggal 21 Juni 2013 melalui surat No.S.2013.374/DIR COMPLIANCE, Bank telah mengajukan Pernyataan Pendaftaran kepada Otoritas Jasa Keuangan ("OJK") sehubungan dengan rencana *rights issue* atau Penawaran Umum Terbatas VI dalam rangka Penerbitan Hak Memesan Efek Terlebih Dahulu kepada para pemegang saham sebanyak 4.690.165.897 saham Seri D dengan nilai nominal Rp22,50 (nilai penuh) per saham. Bank memperoleh pernyataan efektif dari OJK untuk Penawaran Umum Terbatas VI melalui Surat Keputusannya No.S-187/D.04/2013 tanggal 26 Juni 2013. Penawaran Umum Terbatas VI ini telah mendapat persetujuan dari para pemegang saham dalam Rapat Umum Pemegang Saham Luar Biasa pada tanggal 27 Juni 2013. Jumlah dana yang diperoleh dari Penawaran Umum Terbatas VI ini adalah sebesar Rp1.500.854 (untuk 4.690.165.897 saham seri D) dan telah diterima oleh Bank pada bulan Juli 2013. Sebagian dari dana diperoleh sebesar Rp4.702 digunakan sebagai biaya emisi efek ekuitas.

1. GENERAL (continued)

c. Public offering of the Bank's shares (continued)

On February 19, 2010, through letter No.S.2010.120/DIR LEGAL COMP & OTB and March 18, 2010 through letter No.S.2010.190/DIR LEGAL COMP & OTB, the Bank submitted a Statement of Registration to the BAPEPAM regarding its plan for a rights issue or Limited Public Offering V with pre-emptive rights to the shareholders of 6,253,554,529 Series D shares with a par value of Rp22.50 (full amount) per share. The Bank received a notice of effectivity from the BAPEPAM through its Decision Letter No.S-2725/BL/2010 dated March 26, 2010. This Limited Public Offering V was approved by the shareholders in the Shareholders' Extraordinary General Meeting held on March 26, 2010. The proceeds from this rights issue V amounted to Rp1,407,050 (for 6,253,554,529 Series D shares), which were received by the Bank in April 2010. Part of the proceeds amounting to Rp4,477 is used for share issuance costs.

On March 26, 2013, through letter No.S.2013.036/DIR FIN, April 24, 2013 through letter No.S.2013.50/DIR FIN, and June 21, 2013 through letter No.S.2013.374/DIR COMPLIANCE, the Bank submitted a Statement of Registration to the Financial Services Authority ("OJK") regarding its plan for a rights issue or Limited Public Offering VI with pre-emptive rights to the shareholders of 4,690,165,897 Series D shares with a par value of Rp22.50 (full amount) per share. The Bank received a notice of effectivity from the OJK through its Decision Letter No.S-187/D.04/2013 dated June 26, 2013. This Limited Public Offering VI was approved by the shareholders in the Shareholders' Extraordinary General Meeting held on June 27, 2013. The proceeds from this rights issue VI amounted to Rp1,500,854 (for 4,690,165,897 Series D Shares), which were received by the Bank in July 2013. Part of the proceeds amounting to Rp4,702 is used for share issuance costs.

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1. UMUM (lanjutan)

c. Penawaran umum efek Bank (lanjutan)

Pada tanggal 23 Oktober 2014 melalui surat No.S.2014.644/DIR COMPLIANCE dan tanggal 19 November 2014 melalui surat No.S.2014.738/DIR COMPLIANCE, Bank telah mengajukan Pernyataan Pendaftaran kepada OJK sehubungan dengan rencana *rights issue* atau Penawaran Umum Terbatas VII dalam rangka Penerbitan Hak Memesan Efek Terlebih Dahulu kepada para pemegang saham sebanyak 6.774.684.073 saham Seri D dengan nilai nominal Rp22,50 (nilai penuh) per saham. Bank memperoleh pernyataan efektif dari OJK untuk Penawaran Umum Terbatas VII melalui Surat Keputusannya No.S-493/D.04/2014 tanggal 27 November 2014. Penawaran Umum Terbatas VII ini telah mendapat persetujuan dari para pemegang saham dalam Rapat Umum Pemegang Saham Luar Biasa pada tanggal 28 November 2014. Jumlah dana yang diperoleh dari Penawaran Umum Terbatas VII ini adalah sebesar Rp1.497.205 (untuk 6.774.684.073 saham seri D) dan telah diterima oleh Bank pada bulan Desember 2014. Sebagian dari dana diperoleh sebesar Rp8.238 digunakan sebagai biaya emisi efek ekuitas.

Pada tanggal 11 April 2018 melalui surat No.S.2018.249/DIR COMPLIANCE, Bank telah mengajukan Pernyataan Pendaftaran kepada OJK sehubungan dengan Penawaran Umum Terbatas VIII dalam rangka Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu (HMETD/*Rights issue*) kepada para pemegang saham sebanyak-banyaknya sebesar 12.800.000.000 saham Seri D dengan nilai nominal Rp22,50 (nilai penuh) per saham.

1. GENERAL (continued)

c. Public offering of the Bank's shares (continued)

On October 23, 2014, through letter No.S.2014.644/DIR COMPLIANCE and November 19, 2014 through letter No.S.2014.738/DIR COMPLIANCE, the Bank submitted a Statement of Registration to the OJK regarding its plan for a rights issue or Limited Public Offering VII with pre-emptive rights to the shareholders of 6,774,684,073 Series D shares with a par value of Rp22.50 (full amount) per share. The Bank received a notice of effectivity from the OJK through its Decision Letter No.S-493/D.04/2014 dated November 27, 2014. This Limited Public Offering VII was approved by the shareholders in the Shareholders' Extraordinary General Meeting held on November 28, 2014. The proceeds from this rights issue VII amounted to Rp1,497,205 (for 6,774,684,073 Series D Shares), which were received by the Bank in December 2014. Part of the proceeds amounting to Rp8,238 is used for share issuance costs.

On April 11, 2018, through its letter No.S.2018.249/DIR COMPLIANCE, the Bank submitted the Registration Statement to OJK regarding the plan for Limited Public Offering VIII for Capital Increase with pre-emptive rights (Right issues) to the shareholders maximum of 12,800,000,000 Series D shares with a par value of Rp22.50 (full amount) per share.

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1. UMUM (lanjutan)

c. Penawaran umum efek Bank (lanjutan)

Pada tanggal 4 Mei 2018 melalui surat No.S.2018.437/DIR FIN, Bank telah menyampaikan keterangan tambahan/perubahan atas Pernyataan Pendaftaran sehubungan dengan Penawaran Umum Terbatas VIII dalam rangka Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu (HMETD/Rights issue) di mana jumlah saham yang akan diterbitkan sebesar 8.468.355.091 saham Seri D dengan nilai nominal Rp22,50 per saham.

Bank memperoleh Surat Pernyataan Efektif dari OJK atas Penawaran Umum Terbatas VIII melalui Surat OJK No.S-52/D.04/2018 tanggal 21 Mei 2018.

Jumlah dana yang diperoleh dari Penawaran Umum Terbatas VIII ini adalah sebesar Rp1.998.532 (untuk 8.468.355.091 saham seri D) telah diterima oleh Bank pada bulan Juni 2018. Sebagian dari dana diperoleh sebesar Rp6.205 digunakan sebagai biaya emisi efek ekuitas.

Pada tanggal 31 Desember 2025 dan 2024 seluruh saham Bank (maksimum 99% sesuai dengan Peraturan Pemerintah No. 29 tahun 1999) atau masing-masing sejumlah 75.357.433.911 dan 75.357.433.911 saham telah dicatatkan pada Bursa Efek Indonesia (BEI).

1. GENERAL (continued)

c. Public offering of the Bank's shares (continued)

On May 4, 2018, through its letter No.S.2018.437/DIR FIN, the Bank submitted additional information/ amendments to the Registration Statement in connection with the Limited Public Offering VIII for Capital Increase with Pre-emptive Rights (Rights issue) in which the number of shares to be issued is 8,468,355,091 Series D shares with a nominal value of Rp22.50 per share.

The Bank received the Effective Statement Letter from the OJK for the Right Issue VIII through its Letter No.S-52/D.04/2018 dated May 21, 2018.

The proceeds from this Rights Issue VIII amounted to Rp1,998,532 (for 8,468,355,091 Series D Shares) were received by the Bank in June 2018. Part of the proceeds amounting to Rp6,205 were used for share issuance costs.

As of December 31, 2025 and 2024 all of the Bank's shares (maximum of 99% based on Government Regulation No. 29 of 1999) or 75,357,433,911 and 75,357,433,911 shares, respectively, were listed on the Indonesia Stock Exchange (IDX).

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1. UMUM (lanjutan)

d. Susunan pengurus Bank

Susunan Dewan Komisaris pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

31 Desember/December 31, 2025		
Presiden Komisaris	Dato' Sri Khairussaleh Ramli	President Commissioner
Komisaris	Edwin Gerungan	Commissioner
Komisaris	Datuk Lim Hong Tat	Commissioner
Komisaris	Dato' Zulkiflee Abbas Abdul Hamid	Commissioner
Komisaris Independen	Hendar	Independent Commissioner
Komisaris Independen	Putut Eko Bayuseno	Independent Commissioner
Komisaris Independen	Marina R. Tusin	Independent Commissioner
Komisaris Independen	Daniel James Rompas	Independent Commissioner
31 Desember/December 31, 2024		
Presiden Komisaris	Dato' Sri Khairussaleh Ramli	President Commissioner
Komisaris	Edwin Gerungan	Commissioner
Komisaris	Datuk Lim Hong Tat	Commissioner
Komisaris	Dato' Zulkiflee Abbas Abdul Hamid	Commissioner
Komisaris Independen	Achjar Iljas**)	Independent Commissioner
Komisaris Independen	Hendar	Independent Commissioner
Komisaris Independen	Putut Eko Bayuseno	Independent Commissioner
Komisaris Independen	Marina R. Tusin	Independent Commissioner
Komisaris Independen	Daniel James Rompas*)	Independent Commissioner

*) Pengangkatan Daniel James Rompas sebagai Komisaris Independen telah efektif menjabat sebagai Komisaris Independen Perseroan sejak 3 Januari 2025.

**) Masa jabatan Achjar Iljas sebagai Komisaris Independen Perseroan berakhir sejak ditutupnya Rapat Umum Pemegang Saham Tahunan Perseroan yang diselenggarakan pada tanggal 11 April 2025

Susunan Direksi pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

31 Desember/December 31		
Presiden Direktur	Steffano Ridwan	President Director
Direktur Keuangan	Shaiful Adhli Yazid	Finance Director
Direktur Sumber Daya Manusia	Irvandi Ferizal	Human Capital Director
Direktur Manajemen Risiko	Effendi	Risk Management Director
Direktur Hukum & Kepatuhan	Yessika Effendi	Legal & Compliance Director
Direktur Operasional	Widya Permana	Operations Director
Direktur Community Financial Services	Bianto Surodjo	Community Financial Services Director
Direktur Perbankan Global	Ricky Antariksa	Global Banking Director
Direktur Teknologi Informasi	Bambang Andri Irawan	Information Technology Director
Direktur Unit Usaha Syariah	Romy Hardiansyah	Sharia Business Unit Director

1. GENERAL (continued)

d. Composition of the Bank's management

The composition of the Board of Commissioners as of December 31, 2025 and 2024 are as follows:

*) The appointment of Daniel James Rompas as Independent Commissioner of the Company has effectively served as the Company's Independent Commissioner since January 3, 2025.

**) Achjar Iljas' term of office as the Company's Independent Commissioner ends at the close of the Company's Annual General Meeting of Shareholders held on 11 April 2025.

The composition of the Board of Directors as of December 31, 2025 and 2024, are as follows:

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1. UMUM (lanjutan)

d. Susunan pengurus Bank (lanjutan)

Susunan Dewan Pengawas Syariah Bank pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

31 Desember/December 31, 2025		
Ketua	M. Sa'ad Ih	Chairman
Anggota	Sodikun	Member
Anggota	Ahmad Satori	Member
31 Desember/December 31, 2024		
Ketua	Muhammad Anwar Ibrahim*)	Chairman
Ketua	M. Sa'ad Ih*)	Chairman
Anggota	Sodikun	Member
Anggota	Ahmad Satori	Member

*) Muhammad Anwar Ibrahim tetap dapat melaksanakan jabatan dan kewenangannya sebagai Ketua Dewan Pengawas Syariah Perseroan sampai dengan M. Sa'ad Ih telah efektif menjalankan jabatan dan kewenangan sebagai Ketua Dewan Pengawas Syariah Perseroan setelah memenuhi semua persyaratan berdasarkan peraturan perundangan yang berlaku. Dengan telah efektifnya M. Sa'ad Ih dalam menjalankan jabatan dan kewenangan sebagai Ketua Dewan Pengawas Syariah Perseroan pada tanggal 9 Januari 2025, maka jabatan dan kewenangan Muhammad Anwar Ibrahim sebagai Ketua Dewan Pengawas Syariah Perseroan berakhir.

Susunan Komite Audit Bank pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

31 Desember/December 31, 2025		
Ketua	Hendar	Chairman
Anggota	Daniel James Rompas	Member
Anggota	Putut Eko Bayuseno	Member
Anggota	Ahmad Satori	Member
Anggota	Yetti Septirawati	Member
Sekretaris Eksekutif/ Anggota	Dawny Rachella Tahar	Executive Secretary/ Member

1. GENERAL (continued)

d. Composition of the Bank's management (continued)

The composition of the Sharia Supervisory Board as of December 31, 2025 and 2024, are as follows:

*) Muhammad Anwar Ibrahim may continue to carry out his position and authority as Chairman of the Company's Sharia Supervisory Board until M. Sa'ad Ih has effectively carried out his position and authority as Chairman of the Company's Sharia Supervisory Board after fulfilling all requirements based on applicable laws and regulations. With the effectiveness of M. Sa'ad Ih as Chairman of the Company's Sharia Supervisory Board on 9 January 2025, Muhammad Anwar Ibrahim's position and authority as Chairman of the Company's Sharia Supervisory Board has ended.

The Bank's Audit Committee as of December 31, 2025 and 2024, are as follows:

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1. UMUM (lanjutan)

d. Susunan pengurus Bank (lanjutan)

Susunan Komite Audit Bank pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut: (lanjutan)

31 Desember/December 31, 2024		
Ketua	Achjar Ijas	Chairman
Anggota	Hendar	Member
Anggota	Putut Eko Bayuseno	Member
Anggota	Yetti Septirawati	Member
Sekretaris Eksekutif/ Anggota	Dawny Rachella Tahar	Executive Secretary/ Member

Per tanggal 31 Desember 2025 dan 2024, Sekretaris Perusahaan Bank adalah Putu Dewika Angganingrum berdasarkan Surat Keputusan Direksi No.SK.2024.001/DIR COMPLIANCE tanggal 1 April 2024. Per tanggal 31 Desember 2023, Sekretaris Perusahaan Bank adalah Muhamadian berdasarkan Surat Keputusan Direksi No.SK.2023.002/DIR COMPLIANCE tanggal 21 Maret 2023.

Per tanggal 31 Desember 2025 dan 2024, Kepala Satuan Kerja Audit Intern (SKAI) adalah Hariseno Acharyama berdasarkan Surat Keputusan Direksi No.SK.PERS.2019.0857/ DIRHC tanggal 1 Mei 2019.

Pengangkatan Daniel James Rompas sebagai Komite Audit Perseroan telah efektif menjabat sebagai Komite Audit Perseroan sejak 20 Januari 2025.

Pengangkatan Ahmad Satori sebagai Anggota Komite Audit Perseroan telah efektif menjabat sebagai Anggota Komite Audit Perseroan sejak 12 Maret 2025.

1. GENERAL (continued)

d. Composition of the Bank's management (continued)

The Bank's Audit Committee as of December 31, 2025 and 2024, are as follows: (continued)

As of December 31, 2025 and 2024, Corporate Secretary of the Bank is Putu Dewika Angganingrum based on Board of Directors Decree No.SK.2024.001/DIR COMPLIANCE dated April 1, 2024. As of December 31, 2023, Corporate Secretary of the Bank is Muhamadian based on Board of Directors Decree No.SK.2023.002/DIR COMPLIANCE dated March 21, 2023.

As of December 31, 2025 and 2024, the Internal Audit Unit (SKAI) Head is Hariseno Acharyama based on the Board of Directors Decree No.SK.PERS.2019.0857/ DIRHC dated May 1, 2019.

The appointment of Daniel James Rompas as Audit Committee of the Company has effectively served as the Company's Audit Committee since January 20, 2025.

The appointment of Ahmad Satori as Member of the Company's Audit Committee has effectively served as a Member of the Company's Audit Committee since March 12, 2025.

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2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL

Kebijakan akuntansi utama yang diterapkan dalam penyusunan laporan keuangan konsolidasian Bank dan entitas anaknya adalah seperti dijabarkan di bawah ini:

a. Dasar penyusunan laporan keuangan konsolidasian

Pernyataan Kepatuhan

Laporan keuangan konsolidasian untuk tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024 disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan di Indonesia.

Laporan keuangan konsolidasian juga disusun dan disajikan sesuai dengan peraturan Badan Pengawas Pasar Modal dan Lembaga Keuangan ("BAPEPAM-LK") No.VIII.G.7 yang merupakan lampiran Keputusan Ketua BAPEPAM-LK No.KEP-347/BL/2012 tanggal 25 Juni 2012 tentang "Penyajian dan Pengungkapan Laporan Keuangan Emiten atau Perusahaan Publik".

Unit Usaha Syariah (UUS) yang beroperasi dalam bidang perbankan dengan prinsip syariah disajikan sesuai dengan PSAK No. 401 tentang "Penyajian Laporan Keuangan Syariah", PSAK No. 402 tentang "Akuntansi Murabahah", PSAK No. 404 tentang "Akuntansi Istishna", PSAK No. 405 tentang "Akuntansi Mudharabah", PSAK No. 406 tentang "Akuntansi Musyarakah" dan PSAK No. 407 tentang "Akuntansi Ijarah", PSAK No. 410 tentang "Akuntansi Sukuk", PSAK No.411 tentang "Wa'd" dan Pedoman Akuntansi Perbankan Syariah Indonesia (PAPSI) yang diterbitkan oleh Bank Indonesia dan Ikatan Akuntan Indonesia (IAI).

Laporan keuangan konsolidasian disusun berdasarkan harga perolehan kecuali untuk beberapa akun yang dinilai menggunakan dasar pengukuran lain sebagaimana dijelaskan pada kebijakan akuntansi dari akun tersebut. Laporan keuangan konsolidasian disusun dengan metode akrual kecuali laporan arus kas konsolidasian.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES

The principal accounting policies adopted in preparing the consolidated financial statements of the Bank and subsidiaries are set out below:

a. Basis of preparation of the consolidated financial statements

Statement of Compliance

The consolidated financial statements as of and for the year ended December 31, 2025 and 2024, were prepared and presented in accordance with Indonesian Financial Accounting Standards.

The consolidated financial statements have also been prepared and presented in accordance with Capital Market and Financial Institution Supervisory Agency ("BAPEPAM-LK") rule No.VIII.G.7, Attachment to Decision of BAPEPAM-LK Chairman No.KEP-347/BL/2012 dated June 25, 2012, on the "Financial Statements Presentation and Disclosure for Issuers or Public Companies".

Sharia Business Unit (UUS) which operates in banking industry with sharia principles is presented in accordance to SFAS No. 401 regarding "Sharia Financial Statements Presentation", SFAS No. 402 regarding "Murabahah Accounting", SFAS No. 404 regarding "Istishna' Accounting", SFAS No. 405 regarding "Mudharabah Accounting", SFAS No. 406 regarding "Musyarakah Accounting" and SFAS No. 407 regarding "Ijarah Accounting", SFAS No. 410 regarding "Sukuk Accounting", SFAS No.411 regarding "Wa'd" and Guidelines for Indonesian Sharia Bank Accounting (PAPSI) issued by Bank Indonesia and Indonesian Accountant Association (IAI).

The consolidated financial statements have been prepared under the historical cost convention except for certain accounts which have been valued on another measurement basis as explained in the accounting policy for such accounts. The consolidated financial statements are prepared under the accrual basis of accounting, except the consolidated statements of cash flows.

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**2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL
(lanjutan)**

a. Dasar penyusunan laporan keuangan konsolidasian (lanjutan)

Pernyataan Kepatuhan (lanjutan)

Bank menerapkan amendemen PSAK No. 207 (Revisi 2016), "Laporan Arus Kas (Prakarsa Pengungkapan)" yang mengharuskan adanya pengungkapan atas perubahan liabilitas yang timbul dari aktivitas pendanaan, termasuk perubahan yang timbul dari arus kas maupun perubahan non kas. Laporan arus kas konsolidasian disusun dengan menggunakan metode langsung dengan mengelompokkan arus kas dalam aktivitas operasi, investasi dan pendanaan. Untuk tujuan laporan arus kas konsolidasian, kas dan setara kas mencakup kas, giro pada Bank Indonesia dan giro pada bank lain, penempatan pada Bank Indonesia dan bank lain dan Sertifikat Bank Indonesia yang jatuh tempo dalam 3 (tiga) bulan dari tanggal akuisisi.

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 diklasifikasi dalam kas. Pengertian kas termasuk kas besar, kas kecil, kas ATM, kas dalam perjalanan dan mata uang Rupiah dan mata uang asing yang ditarik dari peredaran dan yang masih dalam tenggang waktu untuk penukaran ke Bank Indonesia atau bank sentral negara yang bersangkutan.

Dalam penyusunan laporan keuangan konsolidasian sesuai dengan standar akuntansi keuangan di Indonesia, dibutuhkan estimasi dan asumsi yang mempengaruhi:

- nilai aset dan liabilitas dilaporkan dan pengungkapan atas aset dan liabilitas kontinjensi pada tanggal laporan keuangan konsolidasian,
- jumlah pendapatan dan beban selama periode pelaporan.

Walaupun estimasi ini dibuat berdasarkan pengetahuan terbaik manajemen atas kejadian dan tindakan saat ini, hasil yang timbul mungkin berbeda dengan jumlah yang diestimasi semula.

**2. SUMMARY OF MATERIAL ACCOUNTING POLICIES
(continued)**

a. Basis of preparation of the consolidated financial statements (continued)

Statement of Compliance (continued)

Bank has applied amendment of SFAS No. 207 (2016), "Statement of Cashflows (Disclosure Initiative)" which requires disclosure of changes in liability from funding activity, including changes from cash flow as well as changes from non cash. The consolidated statements of cash flows were prepared based on the direct method with cash flows classified into cash flows from operating, investing and financing activities. For the purpose of the consolidated statements of cash flows, cash and cash equivalents include cash, current accounts with Bank Indonesia and other banks, placements with Bank Indonesia and other banks and Certificates of Bank Indonesia maturing within 3 (three) months from the date of acquisition.

Cash represents currency bills and coins, both in Rupiah and foreign currencies, which are valid as legal instruments of payment. Predetermined cash or cash that cannot be used freely cannot be classified under cash. Cash also includes cash in vault, petty cash, ATM cash, cash in transit and currency withdrawn from circulation and still within the grace period for exchange with Bank Indonesia or related country's central bank.

The preparation of consolidated financial statements in conformity with financial accounting standards in Indonesia, requires the use of estimates and assumptions that affect:

- the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the consolidated financial statements,
- the reported amounts of revenues and expenses during the reporting period.

Although these estimates are based on management's best knowledge of current events and activities, actual results may differ from those estimates.

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**2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL
(lanjutan)**

a. Dasar penyusunan laporan keuangan konsolidasian (lanjutan)

Pernyataan Kepatuhan (lanjutan)

Estimasi-estimasi dan asumsi-asumsi yang digunakan ditelaah secara berkesinambungan. Revisi atas taksiran akuntansi diakui pada periode di mana taksiran tersebut direvisi dan periode-periode yang akan datang yang dipengaruhi oleh revisi estimasi tersebut.

Seluruh angka dalam laporan keuangan konsolidasian ini, kecuali dinyatakan lain, dibulatkan menjadi jutaan Rupiah.

b. Akuntansi Bank dan entitas anak

Laporan keuangan konsolidasian meliputi laporan keuangan Bank beserta seluruh entitas anak yang berada di bawah pengendalian Bank.

Dalam hal pengendalian terhadap entitas anak dimulai atau diakhiri dalam suatu tahun berjalan, maka hasil usaha entitas anak yang diperhitungkan ke dalam laporan keuangan konsolidasian hanya sebatas hasil pada saat pengendalian tersebut mulai diperoleh atau hingga saat pengendalian atas entitas anak itu berakhir.

Pengendalian didapat ketika Bank terekspos atau memiliki hak atas imbal hasil variabel dari keterlibatannya dengan Entitas Anak dan memiliki kemampuan untuk mempengaruhi imbal hasil tersebut melalui kekuasaannya atas Entitas Anak.

Bank mengendalikan Entitas Anak jika dan hanya jika Bank memiliki hal berikut ini:

- kekuasaan atas Entitas Anak (hak yang ada saat ini yang memberi kemampuan kini untuk mengarahkan aktivitas relevan yang secara signifikan mempengaruhi imbal hasil Entitas Anak);
- eksposur atau hak atas imbal hasil *variable* dari keterlibatannya dengan Entitas Anak; dan
- kemampuan untuk menggunakan kekuasaannya atas Entitas Anak untuk mempengaruhi jumlah imbal hasil Bank.

**2. SUMMARY OF MATERIAL ACCOUNTING POLICIES
(continued)**

a. Basis of preparation of the consolidated financial statements (continued)

Statement of Compliance (continued)

Estimates and assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognized in the period in which the estimates are revised and in any future period affected.

Figures in the consolidated financial statements are rounded to and stated in millions of Rupiah unless otherwise stated.

b. Bank and subsidiaries accounting

The consolidated financial statements include the financial statements of the Bank and all subsidiaries that are controlled by the Bank.

Where an entity either began or ceased to be controlled during the year, the results of operations of subsidiaries are included in the consolidated financial statements only from the date that the control commenced or up to the date that control ceased.

Control is acquired when Bank is exposed or has right to variable returns from its involvement with a Subsidiaries and has the ability to affect those returns through its power over a Subsidiaries.

Bank control a Subsidiary if, and only if, Bank has the following:

- power over a Subsidiary (existing right that provide the current ability to direct the relevant activities that significantly affect returns of a Subsidiary);
- exposure or right to variable returns from its involvement with the Subsidiary; and
- the ability to use its power over the Subsidiary to affect the amount of the Bank's returns.

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**2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL
(lanjutan)**

b. Akuntansi Bank dan entitas anak (lanjutan)

Dalam mencatat akuisisi entitas anak digunakan metode pembelian. Sebelum 1 Januari 2011, biaya akuisisi diukur sebesar nilai wajar aset yang diserahkan, saham yang diterbitkan atau liabilitas yang diambil alih pada tanggal akuisisi, ditambah biaya yang berkaitan secara langsung dengan akuisisi. Setelah 1 Januari 2011, biaya transaksi, selain biaya yang berhubungan dengan penerbitan instrumen utang atau ekuitas yang ditanggung oleh Bank dengan kombinasi bisnis dibebankan pada saat terjadinya. Kelebihan biaya akuisisi atas nilai wajar aset neto entitas anak dicatat sebagai *goodwill* (Catatan 2.p.i untuk kebijakan akuntansi atas *goodwill*).

Seluruh saldo dan transaksi antar perusahaan yang signifikan termasuk keuntungan/kerugian yang belum direalisasi, dieliminasi untuk mencerminkan posisi keuangan dan hasil usaha Bank dan entitas anak sebagai satu kesatuan usaha.

Laporan keuangan konsolidasian disusun dengan menggunakan kebijakan akuntansi yang sama untuk peristiwa dan transaksi sejenis dalam kondisi yang sama. Kebijakan akuntansi yang digunakan dalam laporan keuangan konsolidasian, telah diterapkan secara konsisten oleh entitas anak, kecuali bila dinyatakan lain.

Kepentingan non-pengendali atas laba neto dan ekuitas entitas anak dinyatakan sebesar proporsi pemegang saham minoritas atas laba neto dan ekuitas entitas anak tersebut sesuai dengan persentase kepemilikan pemegang saham minoritas pada entitas anak tersebut.

c. Penjabaran mata uang asing

i. Mata uang penyajian

Laporan keuangan konsolidasian dijabarkan dalam mata uang Rupiah, yang merupakan mata uang fungsional Bank dan entitas anak.

**2. SUMMARY OF MATERIAL ACCOUNTING POLICIES
(continued)**

**b. Bank and subsidiaries accounting
(continued)**

The purchase method of accounting is used to account for the acquisition of subsidiaries. Before January 1, 2011, the cost of an acquisition is measured as the fair value of the assets given up, shares issued or liabilities undertaken at the date of acquisition plus costs directly attributable to the acquisition. After January 1, 2011, transaction cost, excluding debt or equity instrument issuance cost, which was borne by the Bank in relation with business combination, is charged to expense when incurred. The excess of the cost of acquisition over the fair value of the net assets of the subsidiaries acquired is recorded as goodwill (Note 2.p.i for the accounting policy on goodwill).

All significant inter-company balances and transactions, including unrealized gain/loss, are eliminated in the consolidation to reflect the financial position and results of operations of the Bank and subsidiaries as one business entity.

The consolidated financial statements are prepared using uniform accounting policy for transactions and events in similar circumstances. The accounting policies adopted in preparing the consolidated financial statements have been consistently applied by the subsidiaries unless otherwise stated.

Non-controlling interest represents the minority shareholders' proportionate share in the net income and equity of the subsidiaries, which is presented based on the percentage of ownership of the minority shareholders in the subsidiaries.

c. Foreign currency translations

i. Presentation currency

The consolidated financial statements are presented in Rupiah, which is the functional currency of the Bank and subsidiaries.

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**2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL
(lanjutan)**

c. Penjabaran mata uang asing (lanjutan)

ii. Transaksi dan saldo dalam mata uang asing

Transaksi dalam mata uang asing dijabarkan ke mata uang Rupiah dengan menggunakan kurs yang berlaku pada tanggal transaksi. Pada tanggal pelaporan, aset dan liabilitas moneter dalam mata uang asing dijabarkan ke mata uang Rupiah dengan menggunakan kurs yang berlaku pada tanggal pelaporan 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 konsolidasian, kecuali apabila ditangguhkan pada ekuitas karena memenuhi kualifikasi/kriteria sebagai lindung nilai arus kas (*cash flow hedges*).

Selisih penjabaran mata uang asing atas efek utang dan aset moneter keuangan lain yang diukur berdasarkan nilai wajar dicatat sebagai bagian dari keuntungan dan kerugian selisih kurs.

iii. Kantor cabang luar negeri

Cabang Bank yang berkedudukan di luar negeri menyelenggarakan pembukuannya dalam mata uang negara tempat kedudukannya.

Untuk tujuan konsolidasian, laporan keuangan kantor cabang luar negeri dijabarkan dalam Rupiah, dengan kurs sebagai berikut:

- Aset dan liabilitas serta komitmen dan kontinjensi menggunakan kurs *spot* Reuters pukul 16.00 Waktu Indonesia Barat pada tanggal laporan posisi keuangan konsolidasian;
- Pendapatan, beban, keuntungan dan kerugian menggunakan rata-rata kurs tengah Reuters pukul 16.00 Waktu Indonesia Barat yang berlaku selama periode laporan;

**2. SUMMARY OF MATERIAL ACCOUNTING POLICIES
(continued)**

c. Foreign currency translations (continued)

ii. Transactions and balances in foreign currency

Transactions denominated in foreign currencies are converted into Rupiah using the prevailing exchange rate at the transaction date. Per reporting date, monetary assets and liabilities denominated in foreign currencies are converted into Rupiah using the prevailing exchange rate at that date.

Exchange gains and losses arising on transactions in foreign currency and on the translation of foreign currency monetary assets and liabilities are recognized in the consolidated statement of profit or loss and other comprehensive income, except when deferred in equity because meet criteria as qualifying cash flow hedges.

Translation differences on debt securities and other monetary financial assets measured at fair value are included in foreign exchange gains and losses.

iii. Overseas branches

Branches of the Bank domiciled outside of Indonesia maintain their accounting records in their respective domestic currencies.

For consolidation purposes, the financial statements of overseas branches are translated into Rupiah, using these following exchange rates:

- Assets and liabilities, commitments and contingencies at the Reuters spot rates at 16.00 Western Indonesian Time prevailing at the consolidated statement of financial position dates;
- Revenue, expenses, gains and losses at the average Reuters middle rates at 16.00 Western Indonesian Time during the period of reporting;

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c. Penjabaran mata uang asing (lanjutan)

iii. Kantor cabang luar negeri (lanjutan)

- Akun modal dijabarkan dengan menggunakan kurs historis; dan
- Selisih yang timbul dari proses penjabaran tersebut disajikan dalam laporan posisi keuangan konsolidasian pada sisi ekuitas dan pendapatan komprehensif lainnya sebagai selisih kurs karena penjabaran laporan keuangan dalam mata uang asing.

Berikut ini adalah kurs mata uang asing utama yang digunakan untuk penjabaran ke dalam Rupiah pada tanggal 31 Desember 2025 dan 2024 yang menggunakan kurs tengah Reuters (Pukul 16.00 Waktu Indonesia Barat) (Rupiah penuh):

	31 Desember/December 31		
	2025	2024	
1 Dolar Amerika Serikat (USD)/Rp	16.675	16.095	United States Dollar 1/Rp
1 Euro Eropa (EUR)/Rp	19.571	16.758	European Euro 1/Rp
1 Dolar Singapura (SGD)/Rp	12.965	11.845	Singapore Dollar 1/Rp
100 Rupee India (INR)/Rp	18.550	18.798	Indian Rupee 100/Rp

d. Aset dan liabilitas keuangan

i. Aset dan liabilitas keuangan

Aset keuangan diklasifikasikan sebagai aset keuangan yang diukur berdasarkan biaya perolehan diamortisasi, aset keuangan diukur dengan nilai wajar melalui penghasilan komprehensif lain, dan aset keuangan diukur dengan nilai wajar melalui laporan laba rugi.

Sedangkan, liabilitas keuangan diklasifikasikan sebagai liabilitas keuangan yang diukur berdasarkan biaya perolehan diamortisasi dan liabilitas keuangan yang diukur pada nilai wajar melalui laporan laba rugi.

**2. SUMMARY OF MATERIAL ACCOUNTING POLICIES
(continued)**

c. Foreign currency translations (continued)

iii. Overseas branches (continued)

- Equity accounts are recorded using the historical rate; and
- The resulting translation adjustment is presented in the consolidated statements of financial position as part of the other comprehensive income and equity as a differences arising from the translation of foreign currency financial statements.

Below are the major exchange rates used for translation to Rupiah as of December 31, 2025 and 2024, using the Reuters middle rate (at 16.00 Western Indonesia Time) (full amount of Rupiah):

d. Financial assets and liabilities

i. Financial assets and liabilities

Financial assets have classified as financial assets measured at amortised cost, financial assets measured at fair value through other comprehensive income, and financial assets measured at fair value through profit or loss.

Meanwhile, financial liabilities are classified as financial liabilities measured at amortised cost and financial liabilities measured at fair value through profit or loss.

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**2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL
(lanjutan)**

d. Aset dan liabilitas keuangan (lanjutan)

i. Aset dan liabilitas keuangan (lanjutan)

Pengakuan dan Pengukuran

Klasifikasi aset keuangan menggunakan pendekatan model bisnis dan karakteristik arus kas kontraktual dari aset keuangan tersebut. Setelah pengakuan awal, aset keuangan diukur dengan biaya perolehan diamortisasi, nilai wajar melalui penghasilan komprehensif lain dan nilai wajar melalui laporan laba rugi berdasarkan pada model bisnis yang diadopsi.

Semua instrumen keuangan pada saat pengakuan awal diukur sebesar nilai wajarnya. Dalam hal aset keuangan atau liabilitas keuangan tidak diukur pada nilai wajar melalui laporan laba rugi, nilai wajar tersebut ditambah biaya transaksi yang dapat diatribusikan secara langsung dengan perolehan atau penerbitan aset keuangan atau liabilitas keuangan tersebut.

Aset keuangan

a) Aset keuangan yang diukur dengan biaya perolehan diamortisasi

Aset keuangan yang diukur dengan biaya perolehan diamortisasi adalah aset keuangan yang memenuhi salah satu kondisi aset keuangan dikelola dalam model bisnis yang bertujuan untuk memiliki aset keuangan dalam rangka mendapatkan arus kas kontraktual, dan persyaratan kontraktual dari aset keuangan pada tanggal tertentu meningkatkan arus kas semata dari pembayaran pokok dan bunga "SPPI" (Solely Payment of Principal and Interest).

**2. SUMMARY OF MATERIAL ACCOUNTING POLICIES
(continued)**

d. Financial assets and liabilities (continued)

i. Financial assets and liabilities (continued)

Recognition and Measurement

The classification of financial assets uses the business model approach and contractual cash flow characteristic of the financial assets. After initial recognition, financial assets are measured at amortised cost, fair value through other comprehensive income and fair value through profit or loss based on the business model adopted.

All financial instruments are measured initially at their fair value. 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.

Financial assets

a) Financial assets measured at amortised cost

Financial assets measured at amortised cost are financial assets that meet one of the conditions of financial assets managed in a model business that aims to have the financial assets in order to obtain contractual cash flows, and the contractual terms of financial assets on the certain date increase cash flows solely payments of principle and interest "SPPI" (Solely Payment of Principal and Interest).

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**2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL
(lanjutan)**

d. Aset dan liabilitas keuangan (lanjutan)

i. Aset dan liabilitas keuangan (lanjutan)

Pengakuan dan Pengukuran (lanjutan)

Aset keuangan (lanjutan)

a) Aset keuangan yang diukur dengan biaya perolehan diamortisasi (lanjutan)

Pada saat pengakuan awal aset keuangan yang diukur dengan biaya perolehan diamortisasi dicatat sebesar nilai wajar, selanjutnya diukur pada biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif (EIR), dikurangi dengan penurunan nilai. Biaya perolehan diamortisasi dihitung dengan memperhitungkan diskonto atau premi pada awal akuisisi dan *fee*/biaya sebagai bagian tidak terpisahkan dari suku bunga efektif (EIR). Amortisasi dan kerugian yang timbul dari penurunan nilai aset keuangan tersebut akan diakui dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian.

Persyaratan penurunan nilai diterapkan pada aset keuangan yang diukur dengan biaya perolehan.

b) Aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain

Aset keuangan yang diukur nilai wajar melalui penghasilan komprehensif lain adalah aset keuangan yang memenuhi salah satu kondisi aset keuangan dikelola dengan model bisnis yang tujuannya akan terpenuhi dengan mendapatkan arus kas kontraktual dan menjual aset keuangan, dan persyaratan kontraktual dari aset keuangan tersebut memberikan hak pada tanggal tertentu atas arus kas yang semata dari pembayaran pokok dan bunga dari jumlah pokok terutang.

**2. SUMMARY OF MATERIAL ACCOUNTING POLICIES
(continued)**

d. Financial assets and liabilities (continued)

i. Financial assets and liabilities (continued)

Recognition and Measurement (continued)

Financial assets (continued)

a) Financial assets measured at amortised cost (continued)

Financial assets measured at amortised cost are initially recognized at fair value and subsequently measured at amortised cost using the effective interest rate (EIR) method, less impairment. Amortised cost is calculated by taking into account any discount or premium on initial acquisition and fees/costs that are an integral part of the effective interest rate (EIR). The amortization and the losses arising from impairment of those financial assets are recognized in the consolidated statement of profit or loss and other comprehensive income.

Impairment requirements apply to financial assets measured at amortised cost.

b) Financial assets measured at fair value through other comprehensive income

Financial assets measured at fair value through other comprehensive income are financial assets that meet one of the conditions of financial assets managed with a business model whose purpose will be fulfilled by obtaining contractual cash flow and selling financial assets, and the contractual terms of the financial assets grant rights on a certain date for cash flows solely payments of principal and interest on the principal amount owed.

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**2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL
(lanjutan)**

d. Aset dan liabilitas keuangan (lanjutan)

i. Aset dan liabilitas keuangan (lanjutan)

Pengakuan dan Pengukuran (lanjutan)

Aset keuangan (lanjutan)

- b) Aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain (lanjutan)

Pada saat pengakuan awal, aset keuangan yang diukur nilai wajar melalui penghasilan komprehensif lain dicatat sebesar nilai wajar, selanjutnya diukur sebesar nilai wajar dengan keuntungan atau kerugian dari perubahan nilai wajar dalam pendapatan komprehensif lainnya, kecuali kerugian penurunan nilai atas aset keuangan dan keuntungan atau kerugian akibat perubahan kurs.

Persyaratan penurunan nilai diterapkan pada aset keuangan yang diukur dengan nilai wajar melalui laporan komprehensif lain.

- c) Aset keuangan yang diukur pada nilai wajar melalui laporan laba rugi

Aset keuangan yang diukur nilai wajar melalui laporan laba rugi kecuali aset keuangan tersebut diukur dengan biaya perolehan diamortisasi atau diukur pada nilai wajar melalui penghasilan komprehensif lain, dan dimiliki dalam model bisnis yang tujuannya untuk diperdagangkan.

**2. SUMMARY OF MATERIAL ACCOUNTING POLICIES
(continued)**

d. Financial assets and liabilities (continued)

i. Financial assets and liabilities (continued)

Recognition and Measurement (continued)

Financial assets (continued)

- b) Financial assets measured at fair value through other comprehensive income (continued)

Financial assets measured at fair value through other comprehensive income are initially recognized at fair value and measured subsequently at fair value with gains or losses arising from the changes in fair value under other comprehensive income, except for impairment on financial assets and foreign exchange gains or losses.

Impairment requirements apply to financial assets measured at fair value through other comprehensive income.

- c) Financial asset measured at fair value through profit or loss

Financial assets measured at fair value through profit or loss unless those financial assets are measured at amortized cost or measured at fair value through other comprehensive income, and are held in a business model for trading purposes.

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**2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL
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d. Aset dan liabilitas keuangan (lanjutan)

i. Aset dan liabilitas keuangan (lanjutan)

Pengakuan dan Pengukuran (lanjutan)

Aset keuangan (lanjutan)

c) Aset keuangan yang diukur pada nilai wajar melalui laporan laba rugi (lanjutan)

Setelah pengukuran awal, aset keuangan yang dikelompokkan dalam kategori ini diukur sebesar nilai wajarnya, keuntungan atau kerugian yang belum direalisasi akibat perubahan nilai wajar instrumen keuangan tersebut diakui dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian sebagai "Kenaikan/ (penurunan) nilai instrumen keuangan".

Biaya transaksi yang bisa diatribusikan langsung pada perolehan aset keuangan yang diklasifikasikan sebagai nilai wajar melalui laporan laba rugi akan dibebankan langsung pada saat pengukuran awal.

Liabilitas keuangan

Liabilitas keuangan setelah pengakuan awal diukur pada biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif (EIR), kecuali:

- Liabilitas keuangan pada nilai wajar melalui laporan laba rugi. Liabilitas tersebut, termasuk derivatif yang merupakan liabilitas, selanjutnya akan diukur melalui nilai wajar.
- Liabilitas yang timbul ketika pengalihan aset keuangan yang tidak memenuhi syarat penghentian pengakuan atau ketika pendekatan keterlibatan berkelanjutan diterapkan.
- Kontrak jaminan keuangan.
- Komitmen untuk menyediakan kredit atau pembiayaan dengan suku bunga pasar.

**2. SUMMARY OF MATERIAL ACCOUNTING POLICIES
(continued)**

d. Financial assets and liabilities (continued)

i. Financial assets and liabilities (continued)

Recognition and Measurement (continued)

Financial assets (continued)

c) Financial asset measured at fair value through profit or loss (continued)

After initial recognition, the financial assets included in this category are measured at fair value, the unrealized gains or losses resulting from changes in fair value are recognized in the consolidated statement of profit or loss and other comprehensive income as "Increase/(decrease) in value of financial instruments".

Transaction costs directly attributable to the acquisition of financial assets classified as fair value through profit or loss will be charged directly at the initial measurement.

Financial liabilities

Financial liabilities after initial recognition are measured at amortized cost using the effective interest rate (EIR) method, except:

- Financial liabilities at fair value through profit or loss. These liabilities, including derivatives that are liabilities, will then be measured at fair value.
- Liabilities that arise when the transfer of financial assets that do not meet the conditions for termination of recognition or when a sustainable engagement.
- Financial guarantee contract.
- Commitment to providing loan or financing at market interest rates.

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i. Aset dan liabilitas keuangan (lanjutan)

Pengakuan dan Pengukuran (lanjutan)

Liabilitas keuangan (lanjutan)

Liabilitas keuangan setelah pengakuan awal diukur pada biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif (EIR), kecuali (lanjutan)

e. Imbalan kontijensi yang diakui oleh pihak pengakuisisi dalam kombinasi bisnis di mana PSAK No. 103 diterapkan. Imbalan kontijensi selanjutnya diukur pada nilai wajar dan selisihnya diakui dalam laporan laba rugi.

Jika diketahui bahwa beberapa instrumen keuangan dibuat dari 2 (dua) elemen - komponen liabilitas dan komponen ekuitas, maka instrumen keuangan harus dipisahkan menjadi 2 (dua) komponen sebagai liabilitas keuangan dan yang lainnya sebagai instrumen ekuitas.

Instrumen ekuitas

a) Instrumen ekuitas yang diukur pada nilai wajar melalui laporan laba rugi

Instrumen ekuitas harus diukur pada nilai wajar melalui laporan laba rugi. Akan tetapi, Bank dapat menetapkan pilihan yang tidak dapat dibatalkan saat pengakuan awal atas investasi pada instrumen ekuitas tertentu yang pada umumnya diukur pada nilai wajar melalui laba rugi sehingga perubahan nilai wajarnya disajikan dalam penghasilan komprehensif lain.

**2. SUMMARY OF MATERIAL ACCOUNTING POLICIES
(continued)**

d. Financial assets and liabilities (continued)

i. Financial assets and liabilities (continued)

Recognition and Measurement (continued)

Financial liabilities (continued)

Financial liabilities after initial recognition are measured at amortized cost using the effective interest rate (EIR) method, except (continued)

e. Contingency rewards recognized by the acquirer in the business combination where SFAS No. 103 is applied. Contingent consideration is subsequently measured at fair value and the difference is recognized in the income statement.

If it is known that several financial instruments are made up of 2 (two) elements - the liability component and the equity component, then the financial instrument should be separated into 2 (two) components as financial liabilities and others as equity instruments.

Equity instruments

a) Equity instruments measured at fair value through profit or loss

Equity instruments should be measured at fair value through profit or loss. However, the Bank may decide irrevocable choices upon initial recognition of investments in certain equity instruments which are generally measured at fair value through profit or loss so that changes in fair value are presented in other comprehensive income.

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**2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL
(lanjutan)**

d. Aset dan liabilitas keuangan (lanjutan)

i. Aset dan liabilitas keuangan (lanjutan)

Pengakuan dan Pengukuran (lanjutan)

Instrumen ekuitas (lanjutan)

- b) Instrumen ekuitas yang diukur pada nilai wajar melalui penghasilan komprehensif lain

Ketika pilihan untuk mengukur pada nilai wajar melalui penghasilan komprehensif lain dilakukan, setelah penghentian pengakuan, keuntungan dan kerugian dalam pendapatan komprehensif lain tidak dipindahkan ke laba atau rugi ("without recycling").

Namun, pendapatan dividen dari instrumen ekuitas harus diakui dalam laporan laba rugi.

Penilaian Model Bisnis

Bank menentukan model bisnisnya pada tingkat yang paling mencerminkan bagaimana Bank mengelola kelompok aset keuangan untuk mencapai tujuan bisnisnya:

- a. Risiko yang memengaruhi kinerja model bisnis (dan aset keuangan yang dimiliki dalam model bisnis itu) dan, khususnya cara risiko itu dikelola.
- b. Bagaimana manajer bisnis dikompensasi (misalnya, apakah kompensasi didasarkan pada nilai wajar dari aset yang dikelola atau pada arus kas kontraktual yang dikumpulkan).

Frekuensi, nilai, dan waktu penjualan yang diharapkan juga merupakan aspek penting dari penilaian Bank.

**2. SUMMARY OF MATERIAL ACCOUNTING POLICIES
(continued)**

d. Financial assets and liabilities (continued)

i. Financial assets and liabilities (continued)

Recognition and Measurement (continued)

Equity instruments (continued)

- b) Equity instruments measured at fair value through other comprehensive income

When the choice to measure at fair value through other comprehensive income is executed, after derecognition, gains and losses in other comprehensive income are not transferred to profit or loss (without recycling).

However, dividend income of equity instrument should be recognized in the income statement.

Business Model Assessment

The Bank determines its business model at the level that best reflects how it manages groups of financial assets to achieve its business objective:

- a. The risks that affect the performance of the business model (and the financial assets held within that business model) and, in particular, the way those risks are managed.
- b. How managers of the business are compensated (for example, whether the compensation is based on the fair value of the assets managed or on the contractual cash flows collected).

The expected frequency, value and timing of sales are also important aspect of the Bank's assessment.

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i. Aset dan liabilitas keuangan (lanjutan)

Pengakuan dan Pengukuran (lanjutan)

Penilaian Model Bisnis (lanjutan)

Penilaian model bisnis didasarkan pada skenario yang diharapkan secara wajar tanpa mempertimbangkan skenario 'kasus terburuk' atau 'kasus stres'. Jika arus kas setelah pengakuan awal direalisasikan dengan cara yang berbeda dari harapan awal Bank, Bank tidak mengubah klasifikasi aset keuangan yang tersisa dalam model bisnis tersebut, tetapi memasukkan informasi tersebut ketika menilai aset keuangan yang baru diperoleh atau yang baru dibeli kedepannya.

Tes SPPI

Sebagai langkah kedua dari proses klasifikasi, Bank menilai persyaratan kontrak dari aset keuangan untuk mengidentifikasi apakah mereka memenuhi tes "SPPI" (Solely Payment Of Principal and Interest).

'Principal' atau pokok untuk tujuan pengujian ini didefinisikan sebagai nilai wajar dari aset keuangan pada pengakuan awal dan dapat berubah selama umur aset keuangan (misalnya, jika ada pembayaran pokok atau amortisasi premi/diskon).

Elemen bunga yang paling signifikan dalam pengaturan pinjaman biasanya adalah pertimbangan untuk nilai waktu dari uang dan risiko kredit. Untuk membuat penilaian SPPI, Bank menerapkan penilaian dan mempertimbangkan faktor-faktor yang relevan seperti mata uang di mana aset keuangan didenominasi, dan periode di mana tingkat bunga ditetapkan.

**2. SUMMARY OF MATERIAL ACCOUNTING POLICIES
(continued)**

d. Financial assets and liabilities (continued)

i. Financial assets and liabilities (continued)

Recognition and Measurement (continued)

Business Model Assessment (continued)

The business model assessment is based on reasonably expected scenarios without taking 'worst case' or 'stress case' scenarios into account. If cash flows after initial recognition are realised in a way that is different from the Bank's original expectations, the Bank does not change the classification of the remaining financial assets held in that business model, but incorporates such information when assessing newly originated or newly purchased financial assets going forward.

The SPPI Test

As a second step of its classification process, the Bank assesses the contractual terms of the financial assets to identify whether they meet the SPPI (Solely Payment of Principal and Interest) test.

Principal for the purpose of this test is defined as the fair value of the financial assets at initial recognition and may change over the life of the financial asset (for example, if there are repayments of principal or amortization of the premium/discount).

The most significant elements of interests within a lending arrangement are typically the consideration for the time value of money and credit risk. To make the SPPI assessment, the Bank applies judgement and considers relevant factors such as the currency in which the financial asset is denominated, and the period for which the interest rate is set.

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d. Aset dan liabilitas keuangan (lanjutan)

i. Aset dan liabilitas keuangan (lanjutan)

Pengakuan dan Pengukuran (lanjutan)

Tabel berikut menyajikan klasifikasi instrumen keuangan Bank dan entitas anak berdasarkan karakteristik dari instrumen keuangan tersebut:

Instrumen Keuangan

Klasifikasi/Classification

Financial Instruments

Aset keuangan:

Financial assets:

Kas	Aset keuangan diukur pada biaya perolehan diamortisasi/ <i>Financial assets measured at amortised cost</i>	Cash
Giro pada Bank Indonesia	Aset keuangan diukur pada biaya perolehan diamortisasi/ <i>Financial assets measured at amortised cost</i>	Current accounts with Bank Indonesia
Giro pada bank lain	Aset keuangan diukur pada biaya perolehan diamortisasi/ <i>Financial assets measured at amortised cost</i>	Current accounts with other Banks
Penempatan pada Bank Indonesia dan bank lain	Aset keuangan diukur pada biaya perolehan diamortisasi/ <i>Financial assets measured at amortised cost</i>	Placements with Bank Indonesia and other banks
Efek-efek yang diperdagangkan	Aset keuangan diukur pada nilai wajar melalui laporan laba rugi/ <i>Financial assets measured at fair value through profit or loss</i>	Trading securities
Investasi keuangan	Aset keuangan yang diukur pada biaya perolehan diamortisasi, aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain/ <i>Financial assets measured at amortised cost, Financial assets measured at fair value through other comprehensive income</i>	Financial investments

**2. SUMMARY OF MATERIAL ACCOUNTING POLICIES
(continued)**

d. Financial assets and liabilities (continued)

i. Financial assets and liabilities (continued)

Recognition and Measurement (continued)

The following table presents classification of financial instruments of the Bank and subsidiaries based on characteristic of those financial instruments:

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d. Aset dan liabilitas keuangan (lanjutan)

i. Aset dan liabilitas keuangan (lanjutan)

Pengakuan dan Pengukuran (lanjutan)

**Instrumen Keuangan
(lanjutan)**

Klasifikasi/Classification

Aset keuangan:
(lanjutan)

Efek-efek yang dibeli
dengan janji dijual
kembali

Tagihan derivatif

Kredit yang diberikan dan
piutang/pembiayaan
Syariah

Piutang pembiayaan
konsumen

Tagihan akseptasi

Piutang bunga

Aset keuangan diukur pada
biaya perolehan diamortisasi/
*Financial assets measured at
amortised cost*

Aset keuangan diukur pada nilai wajar
melalui laporan laba rugi/*Financial
assets measured at fair value through
profit or loss*

Aset keuangan diukur pada
biaya perolehan diamortisasi/
*Financial assets measured at
amortised cost*

Aset keuangan diukur pada
biaya perolehan diamortisasi/
*Financial assets measured at
amortised cost*

Aset keuangan diukur pada biaya
perolehan diamortisasi/
*Financial assets measured at
amortised cost*

Aset keuangan diukur pada
biaya perolehan diamortisasi/
*Financial assets measured at
amortised cost*

**2. SUMMARY OF MATERIAL ACCOUNTING POLICIES
(continued)**

d. Financial assets and liabilities (continued)

i. Financial assets and liabilities (continued)

Recognition and Measurement (continued)

**Financial Instruments
(continued)**

Financial assets:
(continued)

Securities purchased
under resale
agreement (reverse
repo)

Derivatives receivable

Loan and Sharia
receivables/financing

Consumer financing
receivables

Acceptances
receivable

Interest receivable

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d. Aset dan liabilitas keuangan (lanjutan)

i. Aset dan liabilitas keuangan (lanjutan)

Pengakuan dan Pengukuran (lanjutan)

**Instrumen Keuangan
(lanjutan)**

Klasifikasi/Classification

Liabilitas keuangan:

Liabilitas keuangan yang diukur pada biaya perolehan diamortisasi/*Financial liabilities measured at amortized cost*

Liabilitas segera

Liabilitas keuangan yang diukur pada biaya perolehan diamortisasi/*Financial liabilities measured at amortized cost*

Simpanan nasabah

Liabilitas keuangan yang diukur pada biaya perolehan diamortisasi/*Financial liabilities measured at amortized cost*

Simpanan dari bank lain

Liabilitas keuangan yang diukur pada biaya perolehan diamortisasi/*Financial liabilities measured at amortized cost*

Efek-efek yang dijual dengan janji dibeli kembali

Liabilitas keuangan yang diukur pada nilai wajar melalui laporan laba rugi/*Financial liabilities measured at fair value through profit or loss*

Liabilitas derivatif

Liabilitas keuangan yang diukur pada biaya perolehan diamortisasi/*Financial liabilities measured at amortized cost*

Liabilitas akseptasi

Liabilitas keuangan yang diukur pada biaya perolehan diamortisasi/*Financial liabilities measured at amortized cost*

Surat berharga yang diterbitkan

Liabilitas keuangan yang diukur pada biaya perolehan diamortisasi/*Financial liabilities measured at amortized cost*

Pinjaman diterima

Liabilitas keuangan yang diukur pada biaya perolehan diamortisasi/*Financial liabilities measured at amortized cost*

Beban yang masih harus dibayar dan liabilitas lain-lain

Liabilitas keuangan yang diukur pada biaya perolehan diamortisasi/*Financial liabilities measured at amortized cost*

Pinjaman dan obligasi subordinasi

**2. SUMMARY OF MATERIAL ACCOUNTING POLICIES
(continued)**

d. Financial assets and liabilities (continued)

i. Financial assets and liabilities (continued)

Recognition and Measurement (continued)

**Financial Instruments
(continued)**

Financial liabilities:

Obligations due immediately

Deposits from customers

Deposits from other banks

Securities sold under repurchased agreements

Derivatives payable

Acceptances payable

Securities issued

Borrowings

Accrued expenses and other liabilities

Subordinated loan and bonds

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(lanjutan)**

d. Aset dan liabilitas keuangan (lanjutan)

i. Aset dan liabilitas keuangan (lanjutan)

Penghentian Pengakuan

Bank dan entitas anak menghentikan pengakuan aset keuangan jika, dan hanya jika, hak kontraktual untuk menerima arus kas yang berasal dari aset keuangan tersebut berakhir; atau Bank dan entitas anak 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 dan entitas anak telah mentransfer secara substansial seluruh risiko dan manfaat atas aset keuangan, atau (b) Bank dan entitas anak 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.

Jika suatu liabilitas keuangan yang ada digantikan dengan liabilitas yang lain oleh pemberi pinjaman yang sama pada keadaan yang secara substansial berbeda, atau berdasarkan suatu liabilitas yang ada yang secara substansial telah diubah, maka pertukaran atau modifikasi tersebut diperlakukan sebagai penghentian pengakuan liabilitas awal dan pengakuan liabilitas baru, dan perbedaan nilai tercatat masing-masing diakui dalam laporan laba rugi dan penghasilan komprehensif lain.

**2. SUMMARY OF MATERIAL ACCOUNTING POLICIES
(continued)**

d. Financial assets and liabilities (continued)

i. Financial assets and liabilities (continued)

Derecognition

The Bank and subsidiaries derecognizes a financial asset if, and only if, the contractual rights to receive cash flows from the financial asset have expired; or the Bank and subsidiaries have transferred their rights to receive cash flows from the financial asset or have assumed an obligation to pay the received cash flows fully without material delay to a third party under a pass through arrangement; and either (a) the Bank and subsidiaries have transferred substantially all the risks and rewards of the financial asset, or (b) the Bank and subsidiaries have neither transferred nor retained substantially all the risks and rewards of the asset, but have transferred control of the asset.

A financial liability is derecognized when the obligation under the liability is discharged or cancelled or expired.

Where an existing financial liability is replaced by another liability from the same lender on substantially different terms, or the terms of an existing liability are substantially modified, such an exchange or modification is treated as derecognition of the original liability and the recognition of a new liability, and the difference in the respective carrying amounts is recognized in the statement of profit or loss and other comprehensive income.

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d. Aset dan liabilitas keuangan (lanjutan)

i. Aset dan liabilitas keuangan (lanjutan)

Saling Hapus

Aset keuangan dan liabilitas keuangan saling hapus dan nilai netonya dilaporkan dalam laporan posisi keuangan konsolidasian jika, dan hanya jika, saat ini terdapat hak yang berkekuatan hukum untuk saling hapus jumlah keduanya dan terdapat intensi untuk diselesaikan secara neto, atau untuk merealisasikan aset dan menyelesaikan liabilitas secara bersamaan.

Hak yang berkekuatan hukum harus tidak kontingen atas peristiwa di masa depan dan harus dapat dipaksakan di dalam situasi bisnis yang normal, peristiwa kegagalan atau kebangkrutan dari entitas atau seluruh pihak lawan.

Pendapatan dan beban disajikan secara neto hanya ketika diperbolehkan oleh standar akuntansi.

Tidak terdapat saldo atas aset keuangan dan liabilitas keuangan yang tunduk pada perjanjian saling hapus atau dalam bentuk perjanjian sejenis per tanggal 31 Desember 2025 dan 2024.

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 dengan kondisi pasar saat ini.

**2. SUMMARY OF MATERIAL ACCOUNTING POLICIES
(continued)**

d. Financial assets and liabilities (continued)

i. Financial assets and liabilities (continued)

Offset

Financial assets and financial liabilities are offset and the net amount is reported in the consolidated statements of financial position if, and only if, there is currently an enforceable legal rights to offset the recognized amounts and there is an intention to either settle on a net basis, or to realize the assets and settle the liabilities simultaneously.

The legally enforceable right must not be contingent on future events and must be enforceable in the normal course of business and in the event of default, insolvency or bankruptcy of the company or the counterparty.

Income and expenses are presented on a net basis only when permitted by accounting standards.

There are no outstanding financial assets and financial liabilities which are subject to enforceable master netting arrangements or similar agreements as of December 31, 2025 and 2024.

Fair Value

Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date under current market conditions.

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d. Aset dan liabilitas keuangan (lanjutan)

i. Aset dan liabilitas keuangan (lanjutan)

Nilai Wajar (lanjutan)

Bank menggunakan teknik penilaian yang sesuai dengan keadaan dan di mana data yang memadai tersedia untuk mengukur nilai wajar, memaksimalkan penggunaan *input* yang dapat diobservasi yang relevan dan meminimalkan penggunaan *input* yang tidak dapat diobservasi.

Seluruh instrumen keuangan yang diukur pada nilai wajar dikategorikan sesuai dengan hirarki berikut:

- Tingkat 1: harga kuotasian (tanpa penyesuaian) di pasar aktif aset atau liabilitas yang identik.
- Tingkat 2: teknik lain atas semua *input* yang memiliki efek signifikan terhadap nilai wajar yang tercatat dapat diobservasi, baik secara langsung maupun tidak langsung.
- Tingkat 3: teknik yang menggunakan *input* yang memiliki pengaruh signifikan terhadap nilai wajar yang tercatat yang tidak berdasarkan data pasar yang dapat diobservasi.

Reklasifikasi Instrumen Keuangan

Reklasifikasi aset keuangan diizinkan jika (dan hanya jika) Bank dan entitas anak melakukan perubahan pada model bisnis untuk mengatur aset keuangannya, namun Bank dan entitas anak harus mereklasifikasi semua aset keuangan yang terdampak dengan model bisnis yang baru.

Reklasifikasi harus diterapkan secara prospektif dari 'tanggal reklasifikasi', yang didefinisikan sebagai, 'hari pertama dari periode pelaporan pertama setelah perubahan model bisnis yang menghasilkan reklasifikasi aset keuangan'. Oleh karena itu, semua keuntungan, kerugian atau bunga yang sebelumnya diakui tidak perlu disajikan kembali.

**2. SUMMARY OF MATERIAL ACCOUNTING POLICIES
(continued)**

d. Financial assets and liabilities (continued)

i. Financial assets and liabilities (continued)

Fair Value (continued)

Bank uses valuation techniques appropriate in the circumstances and for which sufficient data are available to measure fair value, maximising the use of relevant observable input and minimising the use of unobservable input.

All financial instruments measured at fair value are categorized according to the following hierarchy:

- Level 1: quoted prices (unadjusted) in active markets for identical asset or liabilities.
- Level 2: other techniques for which all inputs which have a significant effect on the recorded fair value are observable, either directly or indirectly.
- Level 3: techniques which use input that have a significant effect on the recorded fair value that are not based on observable market data.

Reclassification of Financial Instruments

Reclassification of financial assets is permissible when (and only when) the Bank and its subsidiaries make changes to the business model to manage their financial assets, but the Bank and subsidiaries must reclassify all affected financial assets following the new business model.

Reclassifications should be applied prospectively from 'the date of reclassification', which is defined as, 'the first day of the first reporting period after the change in the business model that results in the reclassification of financial assets'. Therefore, all previously recognized gains, losses or interest need not be restated.

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**2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL
(lanjutan)**

d. Aset dan liabilitas keuangan (lanjutan)

i. Aset dan liabilitas keuangan (lanjutan)

Reklasifikasi Instrumen Keuangan (lanjutan)

Jika terdapat peristiwa penjualan atas *portfolio* dengan model bisnis 'Hold', di mana Bank dan entitas anak tidak mampu memastikan bahwa peningkatan kegiatan penjualan adalah sebagai akibat dari perubahan dalam model bisnis, maka penyesuaian/koreksi laporan tahun sebelumnya mungkin diperlukan untuk memperbaiki kesalahan.

Bank dan entitas anak tidak diperkenankan untuk mereklasifikasi liabilitas keuangan.

Perubahan berikut ini adalah bukan merupakan reklasifikasi:

- Item* yang sebelumnya telah ditetapkan dan efektif sebagai instrumen lindung nilai pada lindung nilai arus kas atau lindung nilai investasi neto, namun tidak lagi memenuhi kualifikasi seperti itu;
- Item* yang kemudian ditetapkan dan efektif sebagai instrumen lindung nilai dalam lindung nilai arus kas atau lindung nilai investasi neto; dan
- Perubahan dalam pengukuran ketika Bank memilih opsi untuk menetapkan eksposur kredit sebagai diukur pada nilai wajar melalui laporan laba rugi.

Persyaratan untuk reklasifikasi aset keuangan:

Bank dan entitas anak dipersyaratkan untuk reklasifikasi aset keuangan yang diukur pada biaya perolehan diamortisasi ke aset keuangan yang diukur pada nilai wajar melalui laporan laba rugi dengan persyaratan nilai wajarnya diukur pada tanggal reklasifikasi. Keuntungan dan kerugian yang timbul dari selisih antara biaya perolehan diamortisasi sebelumnya dan nilai wajar aset keuangan diakui dalam laba rugi.

**2. SUMMARY OF MATERIAL ACCOUNTING POLICIES
(continued)**

d. Financial assets and liabilities (continued)

i. Financial assets and liabilities (continued)

Reclassification of Financial Instruments
(continued)

If there is a sales event on the portfolio with the 'Hold' business model, where the Bank and its subsidiaries are unable to ensure that the increase in sales activity is a result of changes in the business model, adjustments/corrections of the previous year's report may be needed to correct errors.

Bank and subsidiaries are not permitted to reclassify financial liabilities.

The following changes are not a reclassification:

- Items previously designated and effective as hedging instruments in cash flow hedges or net investment hedges, but no longer meet such qualifications;
- The items are then designated and effective as hedging instruments in cash flow hedges or net investment hedges; and
- Changes in measurement when the Bank chooses the option to set credit exposures as measured at fair value through profit or loss.

Requirement for financial assets reclassification:

Bank and subsidiaries may reclassify financial assets measured at amortised cost to financial assets measured at fair value through profit or loss with requirement of measure fair value at reclassification date. Gain and losses arising from the difference between previous amortised cost and fair value of the financial assets are recognised in profit and loss.

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**2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL
(lanjutan)**

d. Aset dan liabilitas keuangan (lanjutan)

i. Aset dan liabilitas keuangan (lanjutan)

Reklasifikasi Instrumen Keuangan (lanjutan)

Bank dan entitas anak dipersyaratkan untuk reklasifikasi aset keuangan yang diukur pada nilai wajar melalui laporan laba rugi ke aset keuangan yang diukur pada biaya perolehan diamortisasi dengan persyaratan nilai wajar pada tanggal reklasifikasi menjadi jumlah tercatat bruto yang baru.

Bank dan entitas anak dipersyaratkan untuk reklasifikasi aset keuangan yang diukur pada biaya perolehan diamortisasi ke aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lainnya dengan persyaratan nilai wajarnya diukur pada tanggal reklasifikasi. Keuntungan dan kerugian yang timbul dari selisih antara biaya perolehan diamortisasi sebelumnya dan nilai wajar aset keuangan diakui dalam penghasilan komprehensif lain.

Bank dan entitas anak dipersyaratkan untuk reklasifikasi aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain ke aset keuangan yang diukur pada biaya perolehan diamortisasi dengan persyaratan keuntungan dan kerugian kumulatif yang sebelumnya diakui dalam penghasilan komprehensif lain dihapus dari ekuitas dan disesuaikan terhadap nilai wajar dari aset keuangan pada tanggal reklasifikasi.

Bank dan entitas anak dipersyaratkan untuk reklasifikasi aset keuangan yang diukur pada nilai wajar melalui laporan laba rugi ke aset keuangan yang diukur pada penghasilan komprehensif lain dengan persyaratan aset keuangan tetap diukur pada nilai wajarnya, tetapi selanjutnya keuntungan dan kerugian diakui di penghasilan komprehensif lain, bukan di laba rugi.

**2. SUMMARY OF MATERIAL ACCOUNTING POLICIES
(continued)**

d. Financial assets and liabilities (continued)

i. Financial assets and liabilities (continued)

Reclassification of Financial Instruments
(continued)

Bank and subsidiaries may reclassify financial assets measured at fair value through profit or loss to financial assets measured at amortised cost with requirement of fair value at the reclassification date becomes the new gross carrying amount.

Bank and subsidiaries may reclassify financial assets measured at amortised cost to financial assets measured at fair value through other comprehensive income with requirement of measure fair value at classification date. Gain and losses arising from the difference between previous amortised cost and fair value of the financial assets are recognised in other comprehensive income.

Bank and subsidiaries may reclassify financial assets measured at fair value through other comprehensive income to financial assets measured at amortised cost with requirement of cumulative gain or loss previously recognised in other comprehensive income is removed from equity and applied against the fair value of the financial assets at the reclassification date.

Bank and subsidiaries may reclassify financial assets measured at fair value through profit or loss to financial assets measured at fair value through other comprehensive income with requirement of financial asset continuous to be measured at fair value but subsequent gain and losses are recognised in other comprehensive income rather than profit and loss.

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**2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL
(lanjutan)**

d. Aset dan liabilitas keuangan (lanjutan)

i. Aset dan liabilitas keuangan (lanjutan)

Reklasifikasi Instrumen Keuangan (lanjutan)

Bank dan entitas anak dipersyaratkan untuk reklasifikasi aset keuangan yang diukur pada penghasilan komprehensif lain ke aset keuangan yang diukur pada nilai wajar melalui laporan laba rugi dengan persyaratan aset keuangan tetap diukur pada nilai wajarnya dan keuntungan dan kerugian kumulatif yang sebelumnya diakui di penghasilan komprehensif lain di reklasifikasi dari ekuitas ke laba rugi sebagai penyesuaian reklasifikasi.

Bank dan entitas anak melakukan penilaian kembali terhadap model bisnis setiap periode pelaporan untuk menentukan apakah ada perubahan model bisnis dari periode sebelumnya.

Perubahan pada model bisnis sangat jarang terjadi, tetapi jika terjadi perubahan harus ditentukan oleh manajemen senior Bank dan entitas anak sebagai akibat dari perubahan eksternal atau internal, signifikan terhadap operasional Bank dan entitas anak, dan bisa dibuktikan pada pihak eksternal. Sejalan dengan hal tersebut, perubahan pada model bisnis Bank dan entitas anak akan terjadi hanya jika Bank dan entitas anak memulai dan berhenti untuk melaksanakan aktivitas yang signifikan terhadap kegiatan operasinya.

Berikut ini bukan merupakan perubahan dalam model bisnis:

- Perubahan intensi berkaitan dengan aset keuangan tertentu (termasuk dalam kondisi terjadi perubahan signifikan terhadap kondisi pasar).
- Hilangnya suatu pasar secara sementara untuk aset keuangan.
- Pengalihan aset keuangan antar bagian dari entitas dengan model bisnis yang berbeda.

**2. SUMMARY OF MATERIAL ACCOUNTING POLICIES
(continued)**

d. Financial assets and liabilities (continued)

i. Financial assets and liabilities (continued)

Reclassification of Financial Instruments
(continued)

Bank and subsidiaries may reclassify financial assets measured at fair value through other comprehensive income to financial assets measured at fair value through profit or loss with requirement of financial asset continuous to be recognised at fair value and the cumulative gain or loss previously recognised in other comprehensive income is reclassified from equity to profit and loss.

Bank and subsidiaries reassess the business model each reporting period to determine whether there has been change in the business model from previous period.

Changes to the business model are very rare, but if the changes occur must be determined by senior management of the Bank and subsidiaries as a result of external or internal changing, significant to the Bank and subsidiaries' operational, and could be proven to external parties. In line with this, changes in the business model of the Bank and subsidiaries will occur only if the Bank and subsidiaries start and stop to carrying out significant activity to their operating activity.

The following are not considered to be changes in the business model:

- Changes in intention related to certain financial assets (including in conditions of significant changes to market conditions).
- Temporary disappearance of a market of financial assets.
- Transfer of financial assets between parts of an entity with a different business model.

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**2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL
(lanjutan)**

e. Giro pada bank lain dan Bank Indonesia

Giro pada bank lain dan Bank Indonesia setelah perolehan awal dinilai sebesar biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif (EIR).

Pada setiap tanggal pelaporan, Bank dan entitas anak mengukur penyisihan kerugian kredit ekspektasian menggunakan metodologi penurunan nilai sebagaimana diungkapkan dalam Catatan 2n.

f. Penempatan pada Bank Indonesia dan bank lain

Penempatan pada Bank Indonesia dan bank lain merupakan penanaman dana dalam bentuk *call money*, penempatan *fixed term*, deposito berjangka, Fasilitas Simpanan Bank Indonesia (FASBI), Fasilitas Simpanan Bank Indonesia Syariah (FASBIS) dan lain-lain.

Penempatan pada Bank Indonesia dinyatakan sebesar saldo penempatan dikurangi dengan pendapatan bunga yang ditangguhkan.

Pada awal transaksi penempatan pada bank lain dinilai berdasarkan nilai wajar ditambah biaya transaksi tambahan langsung, jika ada, dan selanjutnya diukur sebesar biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif (EIR).

Pada setiap tanggal pelaporan, Bank dan entitas anak mengukur penyisihan kerugian kredit ekspektasian menggunakan metodologi penurunan nilai sebagaimana diungkapkan dalam Catatan 2n.

**2. SUMMARY OF MATERIAL ACCOUNTING POLICIES
(continued)**

e. Current accounts with other banks and Bank Indonesia

Subsequent to initial recognition, current accounts with other banks and Bank Indonesia are measured at their amortized cost using the effective interest rate (EIR) method.

At each reporting date, Bank and subsidiaries measures allowance for expected credit losses using impairment methodology as disclosed in Note 2n.

f. Placements with Bank Indonesia and other banks

Placements with Bank Indonesia and other banks consist of call money, fixed term placements, time deposits, Deposits Facilities of Bank Indonesia (FASBI), Sharia Deposits Facilities of Bank Indonesia (FASBIS) and others.

Placements with Bank Indonesia are stated at the outstanding balances, less unearned interest income.

Placements with other banks are initially measured at fair value plus incremental direct transaction cost, if any, and subsequently measured at their amortized cost using the effective interest rate (EIR) method.

At each reporting date, Bank and subsidiaries measures allowance for expected credit losses using impairment methodology as disclosed in Note 2n.

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**2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL
(lanjutan)**

g. Efek-efek yang diperdagangkan

Efek-efek yang diperdagangkan terdiri dari Surat Utang Negara, Obligasi Korporasi, Sekuritas Bank Indonesia, Sukuk Bank Indonesia dan Surat Perbendaharaan Negara yang dikategorikan aset keuangan yang diukur pada nilai wajar melalui laporan laba rugi.

Keuntungan atau kerugian yang belum direalisasi akibat kenaikan atau penurunan nilai wajar disajikan dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian tahun berjalan. Pendapatan bunga dari efek utang dicatat dalam laporan laba rugi 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 tahun di mana efek tersebut dijual.

Tidak ada penyisihan kerugian kredit ekspektasian yang diakui untuk aset keuangan yang diukur pada nilai wajar melalui laporan laba rugi.

h. Investasi keuangan

Investasi keuangan merupakan investasi pada efek-efek yang dikategorikan sebagai diukur pada biaya perolehan diamortisasi atau diukur pada nilai wajar melalui penghasilan komprehensif lain, penyertaan saham dan tagihan atas wesel ekspor.

**2. SUMMARY OF MATERIAL ACCOUNTING POLICIES
(continued)**

g. Trading securities

Trading securities comprise of Government Bonds, Corporate Bonds, Bank Indonesia Securities, Bank Indonesia Sukuk, and State Treasury Notes, that are classified as financial assets measured at fair value through profit or loss.

Unrealized gains or losses resulting from the increase or decrease in fair value are recognized in the current year consolidated statements of profit or loss and other comprehensive income. The interest income from debt securities is recorded in the statements of profit or loss according to the terms of the contract. Upon sale of trading securities portfolio, the difference between the selling price and the purchase price is recognized as a gain or loss in the year when the securities are sold.

No loss allowance for expected credit losses is recognized for financial asset measured at fair value through profit or loss.

h. Financial investments

Financial investments represent investments in marketable securities classified as either, measured at amortised cost or fair value through other comprehensive income, investment in shares and receivable from export bills.

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**2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL
(lanjutan)**

h. Investasi keuangan (lanjutan)

Setelah pengakuan awal, investasi keuangan dalam instrumen hutang yang diklasifikasikan sebagai diukur pada biaya perolehan diamortisasi dan tagihan atas wesel ekspor diukur sebesar biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif (EIR). Investasi pada sukuk yang diukur pada harga perolehan diukur sebesar biaya perolehan yang diamortisasi dengan menggunakan metode garis lurus. Investasi keuangan dalam instrumen hutang yang dikategorikan diukur pada nilai wajar melalui penghasilan komprehensif lain dinyatakan sebesar nilai wajar. Keuntungan atau kerugian yang belum direalisasikan dari kenaikan atau penurunan nilai wajar, setelah pajak, diakui dan disajikan sebagai komponen ekuitas. Ketika investasi tersebut dihapus, keuntungan dan kerugian kumulatif setelah pajak, yang sebelumnya diakui di pendapatan komprehensif lainnya, diakui dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian. Kerugian yang timbul dari penurunan nilai pada investasi tersebut diakui dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian dan dikeluarkan dari pendapatan komprehensif lainnya.

Premi dan/atau diskonto diamortisasi sebagai pendapatan bunga dengan menggunakan metode suku bunga efektif (EIR).

Jika Bank mereklasifikasi investasi keuangan dari kategori pengukuran biaya perolehan diamortisasi menjadi kategori pengukuran nilai wajar melalui penghasilan komprehensif lain, nilai wajarnya diukur pada tanggal reklasifikasi. Keuntungan atau kerugian yang timbul dari selisih antara biaya perolehan diamortisasi sebelumnya dan nilai wajar diakui dalam penghasilan komprehensif lain. Suku bunga efektif dan pengukuran kerugian kredit ekspektasian tidak disesuaikan sebagai akibat dari reklasifikasi. Bank harus melakukan penilaian kembali terhadap model bisnisnya pada setiap periode pelaporan untuk menentukan apakah ada perubahan model dari periode sebelumnya.

**2. SUMMARY OF MATERIAL ACCOUNTING POLICIES
(continued)**

h. Financial investments (continued)

After the initial recognition, financial investments in debt instrument classified as measured at amortised cost and receivables from export bills are measured at amortized cost using the effective interest rate (EIR) method. Investment in sukuk at acquisition cost is measured at amortized cost using the straight-line method. Financial investments in debt instrument classified as fair value through other comprehensive income securities are stated at fair value. Unrealized gains or losses from the increase or decrease in fair value, net of tax, are recognized and presented as an equity component. When the investment is disposed of, the cumulative gain or loss, net of tax, previously recognized in other comprehensive income is recognized in the consolidated statement of profit or loss and other comprehensive income. The losses arising from impairment of such investments are recognized in the consolidated statement of profit or loss and other comprehensive income and removed from other comprehensive income.

Premium and/or discount is amortized and reported as interest income using the effective interest rate (EIR) method.

If the Bank reclassifies financial investments from the amortised cost to a fair value through other comprehensive income, its fair value is measured on the reclassification date. Gains or losses arising from the difference between the previous amortised cost and fair value are recognized in other comprehensive income. Effective interest rates and measurement of expected credit loss are not adjusted as a result of reclassification. The Bank must reassess its business model in each reporting period to determine whether there is a change in the model from the previous period.

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**2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL
(lanjutan)**

h. Investasi keuangan (lanjutan)

Pada setiap tanggal pelaporan, Bank mengukur penyisihan kerugian kredit ekspektasian menggunakan metodologi penurunan nilai sebagaimana diungkapkan dalam Catatan 2n.

Berdasarkan Peraturan Otoritas Jasa Keuangan POJK No. 22 Tahun 2022, tentang Kegiatan Penyertaan Modal oleh Bank Umum, penyertaan modal oleh Bank dalam bentuk saham hanya dapat dilakukan untuk investasi jangka panjang dan tidak dimaksudkan untuk jual beli saham. Karena itu semua investasi Bank dalam bentuk penyertaan saham diklasifikasikan sebagai Diukur pada Nilai Wajar melalui Penghasilan Komprehensif Lain (FVOCI).

Keuntungan atau kerugian yang belum direalisasikan dari kenaikan atau penurunan nilai wajar penyertaan diakui dan disajikan sebagai komponen ekuitas dan setelah penghentian pengakuan, keuntungan dan kerugian dalam pendapatan komprehensif lain tidak dipindahkan ke laba atau rugi ("without recycling").

Tidak ada penyisihan kerugian kredit ekspektasian yang diakui untuk penyertaan saham.

i. Efek yang dibeli dengan janji dijual kembali (Reverse Repo) dan efek yang dijual dengan janji dibeli kembali (Repo)

Efek yang dibeli dengan janji dijual kembali (reverse repo) diakui sebesar harga jual kembali efek yang bersangkutan dikurangi pendapatan bunga yang belum diamortisasi. Selisih antara harga beli dengan harga jual diperlakukan sebagai pendapatan bunga yang belum diamortisasi dan diakui sebagai pendapatan bunga selama jangka waktu sejak tanggal akuisisi hingga tanggal dijual kembali dengan menggunakan metode suku bunga efektif (EIR).

**2. SUMMARY OF MATERIAL ACCOUNTING POLICIES
(continued)**

h. Financial investments (continued)

At each reporting date, Bank measure allowance for expected credit losses using impairment methodology as disclosed in Note 2n.

Based on Financial Services Authority Regulation POJK No. 22 Year 2022, concerning the Equity Participation Activities of Banks, capital participation by the Bank in the form of shares can only be done for long-term investment and is not intended to buy and sell shares. Therefore all Bank investments in the form of equity participation are classified as Fair at Fair Value through Other Comprehensive Income (FVOCI).

Unrealized gains or losses from the increase or decrease in fair value of investment in share are recognized and presented as an equity component, and after derecognition, gains and losses in other comprehensive income are not transferred to profit or loss (without recycling).

No loss allowance for expected credit losses is recognized for investment in shares.

i. Securities purchased under resale agreement (Reverse Repo) and securities sold under repurchased agreement (Repo)

Securities purchased under resale agreements (reverse repo) are recognized as a repo receivable in the amount of the resale price of the related securities, less unamortized interest income. The difference between purchase price and the selling price is treated as unamortized interest income and is recognized as interest income over the period commencing from the acquisition date to the resale date using the Effective Interest Rate (EIR) method.

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**2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL
(lanjutan)**

**i. Efek yang dibeli dengan janji dijual kembali
(Reverse Repo) dan efek yang dijual dengan
janji dibeli kembali (Repo) (lanjutan)**

Efek yang dijual dengan janji dibeli kembali (*repo*) diakui sebesar harga pembelian kembali yang disepakati dikurangi beban bunga yang belum diamortisasi. Beban bunga yang belum diamortisasi merupakan selisih antara harga jual dan harga beli kembali yang disepakati dan diakui sebagai beban bunga selama jangka waktu sejak efek dijual hingga dibeli kembali dengan menggunakan metode suku bunga efektif. Efek yang dijual tetap dicatat sebagai aset dalam laporan posisi keuangan konsolidasian karena secara substansi kepemilikan efek tetap berada pada pihak Bank sebagai penjual.

Beban bunga diamortisasi dengan menggunakan metode suku bunga efektif.

Pada setiap tanggal pelaporan Bank mengukur penyisihan kerugian kredit ekspektasian menggunakan metode penurunan nilai sebagaimana diungkapkan dalam Catatan 2n.

j. Instrumen keuangan derivatif

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 konsolidasian tahun berjalan.

Derivatif melekat tidak lagi dipisahkan dari kontrak utama non derivatif yang merupakan aset keuangan. Bank dan entitas anak mengklasifikasikan aset keuangan secara keseluruhan berdasarkan model bisnis dan jangka waktu kontraktualnya sebagaimana diungkapkan dalam Catatan 2d.

Seluruh instrumen derivatif (termasuk transaksi valuta asing untuk tujuan pendanaan dan perdagangan) dicatat dalam laporan posisi keuangan konsolidasian berdasarkan nilai wajarnya. Nilai wajar tersebut ditentukan berdasarkan harga pasar, kurs Reuters pada tanggal pelaporan laporan posisi keuangan konsolidasian, diskonto arus kas, model penentu harga opsi atau harga yang diberikan oleh broker (*quoted price*) atas instrumen lainnya yang memiliki karakteristik serupa.

**2. SUMMARY OF MATERIAL ACCOUNTING POLICIES
(continued)**

**i. Securities purchased under resale
agreement (Reverse Repo) and securities
sold under repurchased agreement (Repo)
(continued)**

Securities sold under repurchased agreements (*repo*) are recognized at the agreed repurchase price less unamortized interests expense. The unamortized interest expense represents the difference between the selling price and the agreed repurchase price and is recognized as interest expense during the period from the sale of securities to the date of repurchase by using Effective Interest Rate (EIR) method. The securities sold are recorded as assets on the consolidated statements of financial position because in substance the ownership of the securities remains with the Bank as the seller.

Interest expense is amortized by using EIR method.

At each reporting date, Bank measure allowance for expected credit losses using impairment methodology as disclosed in Note 2n.

j. Derivative financial instruments

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 consolidated statement of profit or loss and other comprehensive income.

Embedded derivatives are no longer separated from their host non-derivatives contract which are financial asset. The Bank and subsidiaries classify financial assets as a whole based on the business model and their contractual term as outlined in Note 2d.

All derivatives instruments (including foreign exchange transactions for financing and trading) are recognized in the consolidated statements of financial position at fair value. The fair value is based on the market rate, Reuters exchange rate at consolidated statements of financial position date, discounted cash flows, option pricing models or broker quoted price on other instruments with similar characteristics.

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**2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL
(lanjutan)**

**k. Kredit yang diberikan dan
piutang/pembiayaan Syariah**

Setelah pengakuan awal, kredit yang diberikan ke nasabah diukur pada biaya perolehan diamortisasi menggunakan metode suku bunga efektif (EIR) dikurangi cadangan kerugian penurunan nilai. Biaya perolehan atas kredit yang diberikan diamortisasi dihitung dengan memperhitungkan nilai kredit pada saat pengakuan awal dikurangi pembayaran pokok, ditambah atau dikurangi dengan amortisasi kumulatif menggunakan metode suku bunga efektif (EIR) yang dihitung dari selisih antara nilai awal dan nilai jatuh temponya, dikurangi penurunan untuk penurunan nilai atau nilai yang tidak dapat ditagih. Amortisasi tersebut diakui pada laporan laba rugi dan penghasilan komprehensif lain konsolidasian. Cadangan kerugian atas penurunan nilai dilakukan bila terdapat bukti objektif penurunan nilai dengan menggunakan metodologi penurunan nilai sebagaimana diungkapkan dalam Catatan 2n.

Kredit sindikasi, kredit dalam rangka pembiayaan bersama dan penerusan kredit (*channelling*) dinyatakan sebesar pokok kredit sesuai dengan porsi risiko yang ditanggung oleh Bank dan entitas anak.

Kredit yang diberikan di dalamnya termasuk piutang *murabahah*, piutang *istishna*, pembiayaan *mudharabah*, *musyarakah* dan *ijarah*.

Murabahah adalah akad jual beli barang dengan harga jual sebesar biaya perolehan ditambah dengan keuntungan (*margin*) yang disepakati dan penjual harus mengungkapkan biaya perolehan barang tersebut kepada pembeli.

Istishna adalah akad jual beli dalam bentuk pemesanan pembuatan barang tertentu dengan kriteria dan persyaratan tertentu yang disepakati antara pembeli (*mustashni*) dan penjual (*shani*).

Mudharabah adalah kontrak kerjasama usaha antara pemilik dana (*shahibul maal*) dengan pengelola dana (*mudharib*) berdasarkan rasio pendapatan atau keuntungan dan kerugian yang telah ditentukan sebelumnya.

**2. SUMMARY OF MATERIAL ACCOUNTING POLICIES
(continued)**

k. Loans and Sharia receivables/financing

After initial recognition, loans are measured at amortized cost using the effective interest rate (EIR) method less allowance for impairment losses. The amortised cost of loan is the amount at which the loan is measured at initial recognition minus principal repayments, plus or minus the cumulative amortization using the effective interest rate (EIR) method of any difference between that initial amount and the maturity amount, and minus any reduction for impairment or uncollectibility. The amortization is recognized in the consolidated statement of profit or loss and other comprehensive income. Allowance for impairment is calculated if there is an objective evidence of impairment using the impairment methodology as disclosed in Note 2n.

Syndicated loans, joint financing and channelling loans are stated at the loan principal amount based on the risk participation by the Bank and subsidiaries.

Loans include *murabahah* receivables, *istishna* receivables, *mudharabah* financing, *musyarakah* financing and *ijarah*.

Murabahah is an agreement for the sale and purchase of goods with sales price equivalent to cost plus margin, and the seller should inform the purchase price to the buyer.

Istishna is an agreement for the sale and purchase based on order to develop certain goods with certain criteria and agreed terms between buyer (*mustashni*) and seller (*shani*).

Mudharabah is a commercial cooperation contract between the owner of funds (*shahibul maal*) and a fund manager (*mudharib*) based on a predetermined ratio of revenue or profit and loss sharing.

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**2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL
(lanjutan)**

**k. Kredit yang diberikan dan
piutang/pembiayaan Syariah (lanjutan)**

Musarakah adalah akad kerjasama antara para pemilik modal (mitra *musarakah*) untuk menggabungkan modal dan melakukan usaha secara bersama dalam suatu kemitraan, dengan *nisbah* atau pembagian keuntungan dan kerugian sesuai perjanjian atau proporsi kontribusi modal.

Ijarah adalah akad sewa menyewa antara pemilik (objek sewa) dan penyewa untuk mendapatkan imbalan atas objek yang disewakan.

Pembiayaan *mudharabah* dan *musarakah* dinyatakan dalam laporan posisi keuangan konsolidasian sebesar saldo pembiayaan dikurangi dengan cadangan kerugian penurunan nilai. Piutang *murabahah* dan *istishna* disajikan dalam laporan posisi keuangan konsolidasian sebesar nilai neto yang dapat direalisasi, yaitu saldo piutang dikurangi *margin* ditangguhkan dan cadangan kerugian penurunan nilai.

Restrukturisasi Kredit

Restrukturisasi kredit meliputi modifikasi persyaratan kredit, konversi kredit menjadi saham atau instrumen keuangan lainnya dan/atau kombinasi dari keduanya.

Keuntungan/kerugian yang timbul dari restrukturisasi kredit yang berkaitan dengan modifikasi persyaratan kredit hanya diakui bila nilai tunai penerimaan kas masa depan yang telah ditentukan dalam persyaratan kredit yang baru, termasuk penerimaan yang diperuntukan sebagai bunga maupun pokok, adalah lebih besar atau kecil dari nilai kredit yang diberikan yang tercatat sebelum restrukturisasi.

Untuk restrukturisasi kredit bermasalah dengan cara konversi kredit yang diberikan menjadi saham atau instrumen keuangan lainnya, kerugian dari restrukturisasi kredit diakui hanya apabila nilai wajar penyertaan saham atau instrumen keuangan yang diterima dikurangi estimasi biaya untuk menjualnya atau instrumen keuangan lainnya adalah kurang dari nilai tercatat kredit yang diberikan.

**2. SUMMARY OF MATERIAL ACCOUNTING POLICIES
(continued)**

**k. Loans and Sharia receivables/financing
(continued)**

Musarakah is an agreement between the investors (*musarakah partner*) to combine capital and have a joint-venture in a partnership with *nisbah* or profit and loss sharing based on an agreement or with the proportionate capital contribution.

Ijarah is a lease agreement between the lessee and the lessor in order to gain income/fee from the leased assets.

Mudharabah and *musarakah* financing are stated in the consolidated statements of financial position at financing balance less allowance for impairment losses. The *murabahah* receivables and *istishna* are presented in the consolidated statements of financial position at the net realizable amount as the receivables balance less a deferred margin and an allowance for impairment losses.

Loan Restructuring

Loan restructuring may involve a modification of the terms of the loans, conversion of loans into equity or other financial instruments and/or a combination of both.

Gain/losses on loan restructuring in respect of modification of the terms of the loans are recognized only if the cash value of total future cash receipt specified in the new terms of the loans, including both receipt designated as interest and those designated as loan principal, are greater or less than the recorded amounts of loans before restructuring.

For loan restructuring which involve a conversion of loans into equity or other financial instruments, a loss on loan restructuring is recognized only if the fair value of the equity or other financial instruments received, reduced by estimated costs to sell the equity or other financial instruments, is less than the carrying value of loan.

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**2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL
(lanjutan)**

l. Tagihan dan liabilitas akseptasi

Dalam kegiatan bisnis yang dijalankan, Bank memberikan jaminan keuangan, seperti *letters of credit*, bank garansi dan akseptasi.

Tagihan akseptasi diukur pada biaya perolehan diamortisasi menggunakan metode suku bunga efektif (EIR), dikurangi oleh cadangan kerugian penurunan nilai. Liabilitas akseptasi diukur pada biaya perolehan diamortisasi menggunakan metode suku bunga efektif (EIR).

Bank mengukur penyisihan kerugian ekspektasian dengan menggunakan metodologi penurunan nilai sebagaimana diungkapkan dalam Catatan 2n.

Bank hanya membentuk cadangan kerugian penurunan nilai apabila terdapat indikasi penurunan nilai.

m. Piutang pembiayaan konsumen

Piutang pembiayaan konsumen disajikan setelah dikurangi dengan bagian yang dibiayai bank-bank sehubungan dengan transaksi kerjasama penerusan pinjaman dan pembiayaan bersama, pendapatan pembiayaan konsumen yang belum diakui dan cadangan kerugian penurunan nilai.

Berdasarkan perjanjian kerjasama pembiayaan bersama konsumen tanpa jaminan (*without recourse*), entitas anak hanya menyajikan porsi jumlah angsuran piutang yang dibiayai entitas anak (pendekatan neto). Pendapatan pembiayaan konsumen disajikan setelah dikurangi dengan bagian yang merupakan hak bank-bank dalam rangka transaksi tersebut. Untuk pembiayaan bersama konsumen dengan jaminan (*with recourse*), piutang pembiayaan konsumen merupakan seluruh jumlah angsuran dari pelanggan dan kredit yang disalurkan oleh penyedia dana dicatat sebagai liabilitas (pendekatan bruto).

**2. SUMMARY OF MATERIAL ACCOUNTING POLICIES
(continued)**

l. Acceptances receivable and acceptances payable

In the ordinary course of business, the Bank provides financial guarantees, consisting of letters of credit, bank guarantees and acceptances.

Acceptances receivable are measured at amortized cost using the effective interest rate (EIR) method, less allowance for impairment losses. Acceptances payable are measured at amortized cost by using the effective interest rate (EIR) method.

Bank measure allowances for expected credit losses by using the impairment methodology as disclosed in Note 2n.

Bank calculate allowance of impairment losses if there is a objective evidence of impairment.

m. Consumer financing receivables

Consumer financing receivables are presented net of amounts financed by banks relating to the cooperation transactions in the form of loan channeling and joint financing, unearned consumer financing income and allowance for impairment losses.

Based on consumer joint financing agreements without recourse, the subsidiary only presents the portion of the total installments receivable financing by the subsidiary (net approach). The consumer financing income is presented net of amounts of the banks' rights on such income relating to the transactions. For consumer joint financing agreements with recourse, consumer financing receivables represent all consumers' installments and the total facilities financed by creditors are recorded as liability (gross approach).

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**2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL
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m. Piutang pembiayaan konsumen (lanjutan)

Pendapatan pembiayaan konsumen yang belum diakui, yang merupakan selisih antara jumlah seluruh pembayaran angsuran yang akan diterima dari konsumen dengan jumlah pokok pembiayaan konsumen, diakui sebagai pendapatan sesuai dengan jangka waktu kontrak pembiayaan konsumen berdasarkan tingkat suku bunga efektif piutang pembiayaan konsumen.

Selisih neto antara pendapatan administrasi yang diperoleh dari konsumen pada saat pertama kali perjanjian pembiayaan konsumen ditandatangani dan biaya-biaya yang timbul pertama kali yang terkait langsung dengan kredit pembiayaan konsumen ditangguhkan dan disajikan sebagai bagian dari "Piutang Pembiayaan Konsumen" pada laporan posisi keuangan konsolidasian dan diakui sebagai penyesuaian atas imbal hasil selama periode pembiayaan konsumen berdasarkan tingkat suku bunga efektif dan disajikan sebagai bagian dari "Pendapatan Pembiayaan Konsumen - Neto" pada pendapatan bunga dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian tahun berjalan.

Cadangan kerugian kredit ekspektasian dihitung menggunakan metodologi penurunan nilai sebagaimana diungkapkan dalam Catatan 2n.

Termasuk dalam piutang pembiayaan konsumen adalah piutang pembiayaan multiguna, piutang pembiayaan modal kerja, piutang pembiayaan investasi, piutang sewa pembiayaan, piutang pembiayaan konsumen dan piutang pembiayaan murabahah.

Akad *murabahah* secara substansi merupakan suatu pembiayaan, sehingga pengakuan *margin* dilakukan berdasarkan standar yang mengatur pembiayaan, seperti yang disebutkan dalam kebijakan pembiayaan konsumen.

Piutang yang tak tertagih dihapuskan berdasarkan evaluasi manajemen entitas anak dan setelah menunggu masing-masing lebih dari 210 (dua ratus sepuluh) hari dan 180 (seratus delapan puluh) hari untuk WOM dan MIF. Penerimaan dari piutang yang telah dihapusbukukan diakui sebagai pendapatan lain-lain pada saat terjadinya.

**2. SUMMARY OF MATERIAL ACCOUNTING POLICIES
(continued)**

m. Consumer financing receivables (continued)

Unearned income on consumer financing, which is the excess of the aggregate installment payments to be received from the consumer over the principal amount financed, is recognized as income over the term of the respective agreement using the effective interest rate method.

The net difference between the administration income earned from the consumer at the first time the financing agreement is signed and initial direct costs related to consumer financing facility is deferred and presented as part of "Consumer Financing Receivables" in the consolidated statements of financial position and recognized as an adjustment to the yield received throughout the consumer financing period using effective interest rate method and presented as a part of "Net Consumer Financing Receivables Revenue" under interest income in the consolidated statement of profit or loss and other comprehensive income for the current year.

Allowance for expected credit losses is calculated using the impairment methodology as disclosed in Note 2n.

Included in consumer financing receivables are multipurpose financing receivables, working capital financing receivables, investment financing receivables, finance lease receivables, consumer financing receivables and murabahah financing receivables.

Substantially, murabahah contract is a financing, so that margin recognition is based on standards which regulate financing, as mentioned in consumer financing policy.

Receivables are written-off when they are deemed to be uncollectible based on subsidiary's management evaluation and when they are overdue for more than 210 (two hundred and ten) days and 180 (one hundred and eighty) days for WOM and MIF, respectively. Collection of receivables previously written-off is recognized as other income at the time of occurrence.

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**2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL
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n. Penurunan nilai aset keuangan

Penurunan nilai aset keuangan

Pada setiap tanggal pelaporan, Bank mengukur penyisihan kerugian penurunan nilai instrumen keuangan sejumlah kerugian kredit ekspektasian sepanjang umurnya, jika risiko kredit atas instrumen keuangan tersebut telah meningkat secara signifikan sejak pengakuan awal. Jika pada tanggal pelaporan, risiko kredit atas instrumen keuangan tidak meningkat secara signifikan sejak pengakuan awal, entitas mengukur penyisihan kerugian untuk instrumen keuangan tersebut sejumlah kerugian ekspektasian 12 bulan. Kerugian dimaksud merepresentasikan kerugian kredit ekspektasian yang timbul dari peristiwa gagal bayar instrumen keuangan yang mungkin terjadi dalam 12 bulan setelah tanggal pelaporan.

Bank dan entitas anak menerapkan pendekatan tiga tahap berdasarkan kualitas kredit sejak awal pengakuan:

- Tahap 1:
Tahap 1 ini termasuk aset keuangan yang tidak memiliki peningkatan risiko kredit signifikan sejak pengakuan awal atau yang memiliki risiko kredit rendah saat tanggal pelaporan. Kerugian kredit penurunan nilai 12 bulan diakui.
- Tahap 2:
Tahap 2 ini termasuk aset keuangan yang memiliki peningkatan risiko kredit signifikan sejak pengakuan awal (kecuali memiliki risiko kredit yang rendah pada tanggal pelaporan) namun tidak memiliki bukti obyektif penurunan nilai. Kerugian kredit penurunan nilai sepanjang masa diakui.
- Tahap 3:
Tahap 3 ini termasuk aset keuangan yang memiliki bukti obyektif penurunan nilai pada tanggal pelaporan. Kerugian kredit penurunan nilai sepanjang masa diakui.

**2. SUMMARY OF MATERIAL ACCOUNTING POLICIES
(continued)**

n. Impairment of financial assets

Impairment of financial assets

At each reporting date, Bank measures the Allowance of impairment losses on financial instruments over their lifetime expectancy, if the credit risk of the financial instrument has increased significantly since initial recognition. If at the reporting date, the credit risk of the financial instrument has not increased significantly since initial recognition, the entity measures the allowance of impairment losses for the financial instrument in the amount of the expected 12 months loss. The aforementioned losses represent expected loan losses arising from financial instrument defaults that may occur 12 months after the reporting date.

The Bank and subsidiaries apply a three - stage approach based on the change in credit quality since initial recognition:

- Stage 1:
Stage 1 includes financial assets which have not had a significant increase in credit risk since initial recognition or which have low credit risk at reporting date. 12 months ECL is recognised.
- Stage 2:
Stage 2 includes financial assets which have had a significant increase in credit risk since initial recognition (unless they have low credit risk at the reporting date) but do not have objective evidence of impairment. Lifetime ECL is recognised.
- Stage 3:
Stage 3 includes financial assets that have objective evidence of impairment at the reporting date. Lifetime ECL is recognised.

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**2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL
(lanjutan)**

n. Penurunan nilai aset keuangan (lanjutan)

Penurunan nilai aset keuangan (lanjutan)

Sesuai dengan siaran pers dari Ikatan Akuntan Indonesia (IAI) pada tanggal 10 Januari 2018 dan ISAK 102 khusus untuk transaksi berbasis Syariah pengukuran penurunan nilai dari kelompok aset keuangan masih belum mengadopsi PSAK 109.

Bank dan entitas anak menerapkan persyaratan penurunan nilai untuk aset keuangan yang diukur pada biaya perolehan diamortisasi dan aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain.

Bank mengakui penurunan nilai atas komitmen pinjaman dan kontrak jaminan keuangan. Untuk kontrak jaminan keuangan, Bank mempertimbangkan perubahan risiko bahwa debitur yang ditetapkan dalam kontrak akan mengalami gagal bayar. Untuk komitmen pinjaman, Bank mempertimbangkan perubahan risiko gagal bayar yang terjadi pada pinjaman yang terkait dengan komitmen pinjaman.

Pengukuran kerugian kredit ekspektasi untuk kontrak jaminan keuangan adalah pembayaran yang diekspektasi untuk mengganti pemegang jaminan atas kerugian kredit yang terjadi dikurangi jumlah yang diharapkan entitas untuk diterima dari pemegang jaminan, debitur atau pihak lain.

Tujuan dari persyaratan penurunan nilai adalah untuk mengakui kerugian kredit ekspektasi sepanjang umurnya atas semua instrumen keuangan yang telah mengalami peningkatan risiko kredit secara signifikan sejak pengakuan awal – baik dinilai secara individu atau kolektif – dengan mempertimbangkan semua informasi yang wajar dan didukung, termasuk informasi yang bersifat perkiraan masa depan (*forward-looking*).

**2. SUMMARY OF MATERIAL ACCOUNTING POLICIES
(continued)**

n. Impairment of financial assets (continued)

Impairment of financial assets (continued)

In accordance to press conference of Indonesian institute of Accountants on January 10, 2018 and Interpretation of Financial Accounting Standards (ISFAS) particularly for sharia based transaction impairment losses from group of financial assets still has not adopted SFAS 109.

The Bank and subsidiaries applies an impairment requirement for financial assets measured at amortised cost and financial assets measured at fair value through other comprehensive income.

The Bank recognizes the impairment of loan commitments and financial guarantee contracts. For financial guarantee contracts, the Bank considers changes in risk that the debtor specified in the contract will default. For lending commitments, the Bank considers changes in default risk that occur on loans related to loan commitments.

The measurement of expected credit loss for a financial guarantee contract is a payment expected to replace the collateral holder for the credit loss incurred less the amount the entity expects to receive from the collateral holder, debtor or other party.

The purpose of the impairment requirements is to recognize expected credit losses over the life of all financial instruments that have experienced a significant increase in credit risk since initial recognition – whether assessed individually or collectively – taking into account all reasonable and supported information, including estimated information future (*forward-looking*).

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**2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL
(lanjutan)**

n. Penurunan nilai aset keuangan (lanjutan)

Penurunan nilai aset keuangan (lanjutan)

Dalam beberapa keadaan Bank tidak memiliki informasi yang wajar dan didukung yang tersedia tanpa biaya atau upaya berlebihan untuk mengukur kerugian kredit ekspektasian sepanjang umurnya pada instrumen secara individual. Kerugian kredit ekspektasian sepanjang umurnya diakui secara kolektif dengan mempertimbangkan informasi risiko kredit komprehensif. Informasi risiko kredit komprehensif tersebut harus memasukan tidak hanya informasi tunggakan tetapi juga seluruh informasi kredit relevan, termasuk informasi makroekonomi *forward-looking*, untuk mendekati hasil dari pengakuan kerugian kredit ekspektasian sepanjang umurnya ketika terdapat kenaikan signifikan pada risiko kredit sejak pengakuan awal pada level instrumen individu.

Cadangan kerugian penurunan nilai secara individual dihitung dengan menggunakan metode diskonto arus kas (*discounted cash flows*). Sedangkan cadangan kerugian penurunan nilai secara kolektif dihitung dengan menggunakan metode statistik dari data historis berupa *probability of default* di masa lalu, waktu pengembalian dan jumlah kerugian yang terjadi (*Loss Given Default*) yang selanjutnya disesuaikan lagi dengan pertimbangan manajemen terkait kondisi ekonomi dan kredit saat ini.

Aset keuangan dan cadangan yang terkait tersebut dihapuskan jika tidak ada peluang yang realistis untuk pengembalian di masa datang dan semua jaminan telah direalisasi atau sudah diambil alih oleh Bank dan entitas anak. Aset keuangan tersebut dihapus buku dengan menjurnal balik cadangan kerugian penurunan nilai. Aset keuangan tersebut dapat dihapus buku setelah semua prosedur yang diperlukan telah dilakukan dan jumlah kerugian telah ditentukan.

**2. SUMMARY OF MATERIAL ACCOUNTING POLICIES
(continued)**

n. Impairment of financial assets (continued)

Impairment of financial assets (continued)

In some circumstances the Bank does not have reasonable and supported information available without fees or excessive efforts to measure expected credit losses throughout its life on individual instruments. Expected credit losses for the entire lifetime are recognized collectively by considering comprehensive credit risk information. The comprehensive credit risk information must include not only arrears information but also all relevant credit information, including forward-looking macroeconomic information, to approach the outcome of recognizing expected credit losses over the life of when there is a significant increase in credit risk since initial recognition at the level of individual instruments.

Allowance for impairment losses on impaired financial assets that was assessed individually is computed using discounted cash flows method. While allowance for impairment losses on impaired financial assets that was assessed collectively, the Bank uses statistical method of the historical data such as the probability of defaults, time of recoveries, the amount of loss incurred (*Loss Given Default*), considering management's judgment of current economic and credit conditions.

Financial assets together with the associated allowance are written-off when there is no realistic prospect of future recovery and all collateral has been released or has been transferred to the Bank and subsidiaries. Financial assets is written-off by reversing allowance for impairment losses. Financial assets are written-off after all necessary procedures has been performed and amount of loss has been determined.

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**2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL
(lanjutan)**

n. Penurunan nilai aset keuangan (lanjutan)

Jika, pada suatu periode berikutnya, jumlah kerugian penurunan nilai berkurang dan pengurangan tersebut dapat dikaitkan secara objektif pada peristiwa yang terjadi setelah penurunan nilai diakui (seperti meningkatnya peringkat kredit debitur atau penerbit), maka kerugian penurunan nilai yang sebelumnya diakui harus dipulihkan, dengan menyesuaikan akun cadangan. Jumlah pemulihan aset keuangan diakui pada laporan laba rugi dan penghasilan komprehensif lain konsolidasian.

Penerimaan kembali atas aset keuangan yang diberikan yang telah dihapusbukukan, pada periode berjalan dikreditkan dengan menyesuaikan akun cadangan. Penerimaan kembali atas kredit yang diberikan yang telah dihapusbukukan pada periode sebelumnya dicatat sebagai pendapatan operasional selain bunga.

o. Aset tetap, aset hak-guna dan penyusutan

Aset tetap

Sesuai dengan PSAK No. 216 (Penyesuaian 2015) tentang "Aset Tetap", Bank mengukur akuntansi untuk aset tetap berkaitan dengan pengukuran atas tanah setelah pengakuan awal. Sebelumnya Bank mengukur semua aset tetap dengan menggunakan model biaya, setelah pengakuan awal, aset dinyatakan pada biaya perolehan dikurangi dengan akumulasi penyusutan dan akumulasi penurunan nilai.

Pada 1 Januari 2016, Bank memilih untuk mengubah metode akuntansi untuk aset tetap tanah dari model biaya menjadi model revaluasi, Bank berkeyakinan bahwa model revaluasi lebih efektif menunjukkan posisi keuangan atas tanah.

Penilaian atas aset tersebut dilakukan secara berkala untuk memastikan bahwa nilai wajar aset yang direvaluasi tidak berbeda secara material dengan nilai tercatatnya.

**2. SUMMARY OF MATERIAL ACCOUNTING POLICIES
(continued)**

n. Impairment of financial assets (continued)

If, in the next period, the amount of allowance for impairment losses is decreased and the decrease can be related objectively to an event that occurred after the recognition of the impairment losses (i.e. upgrade debtor's or issuer's credit rating), therefore the impairment loss that was previously recognized has to be reversed, by adjusting the allowance account. The reversal amount of financial assets is recognized in the consolidated statement of profit or loss and other comprehensive income.

The recoveries of written-off financial assets, in current period is credited by adjusting the allowance accounts. Recoveries of written-off loans from previous period are recorded as operational income other than interest income.

o. Fixed assets, right-of-use assets and depreciation

Fixed assets

In accordance with SFAS No. 216 (Improvement 2015) on "Property, Plant and Equipment", the Bank reassessed its accounting for fixed assets with respect to the measurement of land after initial recognition. The Bank has previously measured all of its fixed assets using the cost model whereby, after initial recognition, the assets was carried at cost less accumulated depreciation and accumulated impairment losses.

On January 1, 2016, the Bank decided to change the method of accounting for land classified as fixed assets from cost model to revaluation model, since the Bank believes that revaluation model more effectively demonstrates the financial position of land.

Valuations are performed with sufficient regularity to ensure that the fair value of a revalued asset does not differ materially from its carrying amount.

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**2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL
(lanjutan)**

**o. Aset tetap, aset hak-guna dan penyusutan
(lanjutan)**

Aset tetap (lanjutan)

Setelah pengakuan awal, Bank menggunakan model revaluasi, tanah akan diukur pada nilai wajar pada tanggal revaluasi dikurangi dengan akumulasi penurunan nilai. Bank menerapkan model revaluasi secara prospektif.

Nilai wajar tanah ditentukan melalui penilaian yang dilakukan oleh penilai yang memiliki kualifikasi profesional berdasarkan bukti pasar.

Jika jumlah tercatat aset meningkat akibat revaluasi, maka kenaikan tersebut diakui dalam pendapatan komprehensif lain dan terakumulasi dalam ekuitas pada bagian surplus revaluasi aset tetap. Namun, kenaikan tersebut diakui dalam laba rugi hingga sebesar jumlah penurunan nilai aset yang sama akibat revaluasi yang diakui sebelumnya dalam laba rugi.

Jika jumlah tercatat aset turun akibat revaluasi, maka penurunan tersebut diakui dalam laba rugi. Namun, penurunan nilai tersebut diakui dalam pendapatan komprehensif lain sepanjang tidak melebihi saldo surplus revaluasi aset tetap untuk aset tersebut. Penurunan nilai yang diakui dalam pendapatan komprehensif lain tersebut mengurangi jumlah akumulasi dalam ekuitas pada bagian surplus revaluasi aset tetap.

Jika nilai wajar dari aset yang direvaluasi mengalami perubahan yang signifikan dan fluktuatif, maka perlu direvaluasi secara tahunan, sedangkan jika nilai wajar dari aset yang direvaluasi tidak mengalami perubahan yang signifikan dan fluktuatif, maka perlu dilakukan revaluasi paling kurang 3 (tiga) tahun sekali.

**2. SUMMARY OF MATERIAL ACCOUNTING POLICIES
(continued)**

o. Fixed assets, right-of-use assets and depreciation (continued)

Fixed assets (continued)

After initial recognition, the Bank uses the revaluation model, whereby land will be measured at fair value at the date of revaluation less any subsequent accumulated impairment losses. The Bank applied the revaluation model prospectively.

Fair value of land are determined through an assessment conducted by appraisal who have professional qualifications based on market evidence.

If the carrying amount of asset increased due to revaluation, the increase value is recognized in other comprehensive income and being accumulated in the fixed assets revaluation surplus of the equity. However, the increase is recognized in profit or loss to the extent that its revaluation reserves decrease of the same assets previously recognized in profit or loss.

If the carrying amount of asset decreased due to revaluation, the decrease value is recognized in the profit or loss. However, the decrease is recognized in other comprehensive income to the extent of any credit balance existing in the fixed assets revaluation surplus in respect of that asset. The decrease recognized in other comprehensive income reduces the amount accumulated in equity under the fixed assets revaluation surplus.

If the fair and fluctuative value of the revalued asset change significant, it is necessary to revalue on an annual basis, whereas if the fair value of the revaluated asset does not change significant and fluctuative, it is necessary to revalue at least every 3 (three) years.

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**2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL
(lanjutan)**

**o. Aset tetap, aset hak-guna dan penyusutan
(lanjutan)**

Aset tetap (lanjutan)

Aset tetap selain tanah disusutkan dengan menggunakan metode garis lurus (*straight-line method*). Persentase penyusutan per tahun adalah sebagai berikut:

	Persentase/ Percentage
Bangunan:	
Permanen	5%
Non-permanen	10%
Aset tetap diluar bangunan:	
Peralatan kantor dan instalasi	10% - 20%
Kendaraan bermotor	20% - 33,33%
Mesin ATM	12,50%

Apabila aset tetap tidak digunakan lagi dan dijual, maka harga perolehan dan akumulasi penyusutannya dikeluarkan dari laporan keuangan konsolidasian dan keuntungan dan kerugian dari penghentian aset tetap diakui dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian.

Pada setiap akhir tahun buku, Bank melakukan penelaahan atas nilai residu, masa manfaat dan metode penyusutan dan melakukan penyesuaian yang diperlukan secara prospektif.

Biaya perbaikan dan pemeliharaan dibebankan ke dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian selama tahun di mana biaya-biaya tersebut terjadi. Biaya renovasi yang besar dicatat sebagai bagian dari nilai tercatat aset yang bersangkutan apabila terdapat kemungkinan Bank dan entitas anak akan mendapatkan manfaat ekonomi masa depan dari aset tersebut yang melebihi standar kinerja yang diperkirakan sebelumnya. Renovasi yang besar tersebut akan disusutkan selama sisa masa manfaat aset yang terkait.

Semua biaya dan beban yang terjadi sehubungan dengan perolehan hak atas tanah, diakui sebagai biaya perolehan hak atas tanah.

**2. SUMMARY OF MATERIAL ACCOUNTING POLICIES
(continued)**

o. Fixed assets, right-of-use assets and depreciation (continued)

Fixed assets (continued)

Fixed assets other than land are depreciated using the straight-line method. The annual depreciation rates are as follows:

	Buildings:
	Permanent
	Non-permanent
	Fixed Assets other than buildings:
	Office equipment and installation
	Motor vehicles
	ATM machines

When assets are retired and disposed, their acquisition cost and the related accumulated depreciation are eliminated from the consolidated financial statements, and the resulting gains and losses on the disposal of fixed assets are recognized in the consolidated statement of profit or loss and other comprehensive income.

At the end of each year, the Bank reviews the residual values, useful life and depreciation method and makes corresponding adjustments prospectively.

Repairs and maintenance are charged to the consolidated statement of profit or loss and other comprehensive income during the financial year in which they are incurred. The cost of major renovations is recorded as part of carrying amount of the asset when it is probable that future economic benefits in excess of the originally assessed standard of performance of the existing asset will flow to the Bank and subsidiaries. Major renovations are depreciated over the remaining useful life of the related asset.

All costs and expenses incurred in connection with the acquisition of land rights are recognized as part of the land rights's acquisition.

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**2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL
(lanjutan)**

**o. Aset tetap, aset hak-guna dan penyusutan
(lanjutan)**

Aset tetap (lanjutan)

Biaya pengurusan legal hak atas tanah ketika tanah diperoleh pertama kali diakui sebagai bagian dari biaya perolehan aset tanah.

Aset dalam penyelesaian merupakan aset yang masih dalam proses pembangunan dan belum siap untuk digunakan serta dimaksudkan untuk dipergunakan dalam kegiatan usaha. Aset ini dicatat sebesar biaya yang telah dikeluarkan.

Aset hak-guna

PSAK 116 memperkenalkan model akuntansi penyewa tunggal dan mensyaratkan penyewa untuk mengakui aset dan liabilitas untuk semua sewa dengan pengecualian sewa jangka pendek dan aset dengan nilai rendah. Penyewa diharuskan untuk mengakui aset hak-guna yang mewakili haknya untuk menggunakan aset sewaan dan liabilitas sewa yang mewakili kewajibannya untuk melakukan pembayaran sewa. PSAK 116 secara substansial masih menggunakan persyaratan akuntansi atas pesewa (*lessor*) sesuai PSAK 30 Sewa. Oleh karena itu, penyewa masih akan menggunakan klasifikasi sewa dalam sewa operasi atau pembiayaan, dan perlakuan atas kedua tipe sewa tersebut.

Dampak penerapan PSAK 116 adalah Bank sebagai penyewa atas kontrak sewa properti, *data center* dan ruang ATM. Bank telah memilih *simplified approach* dalam melakukan transisi dan tidak melakukan penyajian kembali untuk informasi komparatif.

Pada tanggal 1 Januari 2020, Bank mengakui liabilitas sewa, sebagai pembayaran sewa yang tersisa termasuk atas opsi perpanjangan di mana perpanjangan hampir dapat dipastikan, didiskontokan menggunakan tingkat bunga pinjaman inkremental pada tanggal penerapan awal. Aset hak-guna yang diakui adalah jumlah yang sama dengan liabilitas sewa, yang disesuaikan dengan jumlah pembayaran sewa dibayar di muka atau terutang terkait sewa tersebut.

**2. SUMMARY OF MATERIAL ACCOUNTING POLICIES
(continued)**

o. Fixed assets, right-of-use assets and depreciation (continued)

Fixed assets (continued)

The legal cost incurred when the land was first acquired is recognized as part of the land acquisition cost.

Construction in progress consist of assets that are still in progress of construction and not yet ready for use and are intended to be used in business activity. This account is recorded based on the amount paid.

Right-of-use assets

SFAS 116 introduces a single lessee accounting model and requires a lessee to recognise assets and liabilities for all leases with the exemptions of short-term leases and the underlying asset is of low value. A lessee is required to recognise a right-of-use asset representing its right to use the underlying leased asset and a lease liability representing its obligation to make lease payments. SFAS 116 substantially carries forward the lessor accounting requirements in SFAS 30 Leases. Accordingly, a lessor continues to classify its leases as operating leases or finance leases, and to account for those two types of leases differently.

The impact of SFAS 116 at the Bank is where the Bank is a lessee in property lease contracts. The Bank has elected the simplified approach of transition and did not restate comparative information.

On January 1, 2020, the Bank recognised a lease liability, being the remaining lease payments including extensions options where renewal is reasonably certain, discounted using the incremental borrowing rate at the date of initial application. The corresponding right-of-use asset recognised was an amount equal to the lease liability, adjusted by the amount of prepaid or accrued lease payments relating to those leases.

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**2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL
(lanjutan)**

**o. Aset tetap, aset hak-guna dan penyusutan
(lanjutan)**

Aset hak-guna (lanjutan)

Beban keuangan dicatat dalam laporan laba rugi konsolidasian. Aset sewa (disajikan sebagai bagian aset tetap) disusutkan selama jangka waktu yang lebih pendek antara umur manfaat aset sewa dan periode masa sewa, jika tidak ada kepastian yang memadai bahwa Bank akan mendapatkan hak kepemilikan pada akhir masa sewa.

p. Aset tidak berwujud

Aset tidak berwujud terdiri dari *goodwill* dan perangkat lunak.

Aset tidak berwujud diakui jika, dan hanya jika, biaya perolehan aset tersebut dapat diukur secara andal dan kemungkinan besar Bank dan entitas anak akan memperoleh manfaat ekonomis masa depan dari aset tersebut.

i. Goodwill

Goodwill merupakan selisih neto antara harga perolehan investasi dan bagian Bank atas nilai wajar aset neto entitas anak yang diakuisisi pada tanggal akuisisi.

Goodwill tidak diamortisasi dan selanjutnya disajikan sebesar nilai tercatat dikurangi dengan akumulasi penurunan nilai.

ii. Perangkat lunak

Perangkat lunak yang bukan merupakan bagian integral dari perangkat keras yang terkait dicatat sebagai aset tidak berwujud 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 dan siap digunakan sesuai dengan tujuannya.

**2. SUMMARY OF MATERIAL ACCOUNTING POLICIES
(continued)**

o. Fixed assets, right-of-use assets and depreciation (continued)

Right-of-use assets (continued)

Finance expense is recorded in the consolidated statement of income. Leased assets (presented under fixed assets) are depreciated over the shorter of the estimated useful life of the assets and the lease term, if there is no reasonable certainty that Bank will obtain ownership by the end of the lease term.

p. Intangible assets

Intangible assets consist of goodwill and computer software.

Intangible assets are recognized if, and only if when its cost can be measured reliably and it is probable that expected future benefits that are attributable to it will flow to the Bank and subsidiaries.

i. Goodwill

Goodwill represents the excess of the acquisition cost over the Bank's share of fair value of the acquired subsidiaries' net assets at the date of acquisition.

Goodwill is not amortized and subsequently presented at carrying value less accumulated impairment losses.

ii. Software

Computer 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.

Cost of software consists of all expenses directly attributable to the preparation of such software cost and ready to be used for their intended purpose.

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(lanjutan)**

p. Aset tidak berwujud (lanjutan)

ii. Perangkat lunak (lanjutan)

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 diamortisasi dengan menggunakan metode garis lurus selama estimasi umur manfaatnya, yaitu 5 (lima) - 10 (sepuluh) tahun.

Amortisasi perangkat lunak diakui dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian, sejak tanggal perangkat lunak tersebut tersedia untuk dipakai sampai berakhirnya masa manfaat dari perangkat lunak tersebut.

Aset tidak berwujud dihentikan pengakuannya jika dilepas atau ketika tidak terdapat lagi manfaat ekonomi masa depan yang diharapkan dari penggunaan atau pelepasannya. Keuntungan atau kerugian yang muncul dari penghentian pengakuan aset tak berwujud ditentukan sebagai selisih antara hasil neto pelepasan, jika ada, dan jumlah tercatat aset. Keuntungan atau kerugian diakui dalam laba rugi ketika aset tersebut dihentikan pengakuannya.

q. Agunan diambil alih

Agunan yang diambil alih disajikan dalam akun "Aset Lain-lain".

Agunan yang diambil alih dinyatakan sebesar nilai realisasi neto atau sebesar nilai saldo *outstanding* kredit yang diberikan, mana yang lebih rendah. Nilai realisasi neto adalah nilai wajar agunan yang diambil alih dikurangi dengan estimasi biaya untuk menjual agunan tersebut.

**2. SUMMARY OF MATERIAL ACCOUNTING POLICIES
(continued)**

p. Intangible assets (continued)

ii. Software (continued)

Subsequent expenditure on software is capitalized as software only if those expenditure 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.

Computer software is amortized by using straight-line method over the estimated useful life of software, which is 5 (five) - 10 (ten) years.

Amortization is recognized in the consolidated statement of profit or loss and other comprehensive income from the date those software is available for use until the economic benefits of software is ended.

An intangible asset shall be derecognized on disposal or when no future economic benefits are expected from its use or disposal. The gain or loss arising from the derecognition of an intangible asset shall be determined as the difference between the net disposal proceeds, if any, and the carrying amount of the asset. Gains or losses shall be recognized in profit or loss when the asset is derecognized.

q. Foreclosed assets

Foreclosed assets are presented in the "Other Assets" account.

Foreclosed assets are stated at net realizable value or loan outstanding amount, whichever is lower. Net realizable value is the fair value of the foreclosed assets less estimated costs of sale the assets.

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(lanjutan)**

q. Agunan diambil alih (lanjutan)

Selisih lebih saldo kredit di atas nilai realisasi neto dari agunan yang diambil alih dibebankan ke dalam akun cadangan kerugian penurunan nilai kredit. Selisih antara nilai agunan yang diambil alih dan hasil penjualannya diakui sebagai keuntungan atau kerugian pada saat penjualan.

Manajemen mengevaluasi nilai agunan yang diambil alih secara berkala. Cadangan kerugian agunan yang diambil alih dibentuk berdasarkan penurunan nilai agunan yang diambil alih.

Beban pemeliharaan agunan yang diambil alih dibebankan pada laporan laba rugi dan penghasilan komprehensif lain konsolidasian tahun berjalan pada saat terjadinya.

r. Beban dibayar di muka dan aset lain-lain

Terdiri dari aset yang tidak material yang tidak dapat digolongkan dalam pos-pos sebelumnya. Aset lain-lain dinyatakan sebesar nilai tercatat, yaitu harga perolehan setelah dikurangi dengan akumulasi amortisasi, cadangan kerugian penurunan nilai atau penyisihan kerugian.

Beban dibayar di muka diamortisasi selama masa manfaat menggunakan metode garis lurus (*straight line method*).

s. Liabilitas segera

Liabilitas segera dicatat pada saat timbulnya liabilitas, baik dari nasabah maupun dari bank lain. Liabilitas segera dinyatakan sebesar jumlah liabilitas Bank. Liabilitas segera diukur sebesar biaya perolehan diamortisasi.

t. Simpanan nasabah

Simpanan nasabah adalah dana yang dipercayakan oleh nasabah (di luar bank lain) kepada Bank berdasarkan perjanjian penyimpanan dana. Simpanan nasabah terdiri dari giro, tabungan dan deposito berjangka.

**2. SUMMARY OF MATERIAL ACCOUNTING POLICIES
(continued)**

q. Foreclosed assets (continued)

The excess of loan receivable over the net realizable value of the foreclosed assets is charged to allowance for impairment of the loan losses. The difference between the value of the foreclosed assets and the proceeds from the sale of such property is recorded as a gain or loss when the property is sold.

Management evaluates the value of foreclosed assets periodically. An allowance for possible losses on foreclosed assets is provided based on the decline in value of foreclosed assets.

Maintenance expense of foreclosed assets are charged in the current year of consolidated statement of profit or loss and other comprehensive income as incurred.

r. Prepayments and other assets

Consist of immaterial assets that cannot be classified under the above accounts. Other assets are stated at carrying amount, which is cost less accumulated amortization, allowance for impairment losses or possible losses.

Prepaid expenses are amortized over their useful lives using the straight-line method.

s. Obligations due immediately

Obligations due immediately are recorded when the payable arise from the customers or from other banks. Obligations due immediately are stated at the amount payable by the bank. Obligations due immediately are measured at their amortized cost.

t. Deposits from customers

Deposits from customers are deposits of customers (excluding other banks) with the Bank based on deposit agreements. Deposits from customers consist of demand deposits, savings deposits and time deposits.

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**2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL
(lanjutan)**

t. Simpanan nasabah (lanjutan)

Simpanan termasuk simpanan Syariah dan investasi tidak terikat yang terdiri dari:

- a. *Wadiah* merupakan *wadiah yad-adhamanah* yakni titipan dana dalam bentuk giro dan tabungan di mana pemilik dana mendapatkan pendapatan bonus.
- b. Investasi tidak terikat dalam bentuk tabungan *mudharabah* yang merupakan simpanan dana nasabah yang memberikan imbalan bagi hasil untuk nasabah dari pendapatan unit Syariah atas penggunaan dana sesuai dengan *nisbah* yang telah ditetapkan dan disetujui sebelumnya.
- c. Investasi tidak terikat dalam bentuk deposito berjangka *mudharabah* merupakan simpanan dana nasabah yang memberikan imbalan bagi hasil untuk nasabah dari pendapatan unit Syariah atas penggunaan dana sesuai dengan *nisbah* yang telah ditetapkan dan disetujui sebelumnya.

Giro, tabungan dan deposito berjangka diakui sebesar nilai wajar pada awalnya dan selanjutnya diukur sebesar biaya perolehan diamortisasi. Biaya perolehan diamortisasi dihitung dengan memperhitungkan adanya diskonto atau premi terkait dengan pengakuan awal simpanan nasabah dan biaya transaksi yang merupakan bagian yang tak terpisahkan dari suku bunga efektif (EIR).

u. Simpanan dari bank lain

Simpanan dari bank lain terdiri dari liabilitas terhadap bank lain, baik lokal maupun luar negeri, dalam bentuk giro, tabungan, *interbank call money* dengan periode jatuh tempo menurut perjanjian kurang dari atau sama dengan 90 (sembilan puluh) hari dan deposito berjangka.

**2. SUMMARY OF MATERIAL ACCOUNTING POLICIES
(continued)**

t. Deposits from customers (continued)

Deposits include Sharia deposits and unrestricted investments consisting of the following:

- a. *Wadiah is a wadiah yad-adhamanah savings or demand deposit on which the customer may receive bonus income.*
- b. *Unrestricted investments in the form of mudharabah savings which entitle the customer to receive a share of the Sharia unit's income in return for the usage of the funds in accordance with the pre-defined and predetermined sharing ratio (nisbah).*
- c. *Unrestricted investments in the form of mudharabah time deposits which entitle the customer to receive a share of the Sharia unit's income in return for the usage of the funds in accordance with the pre-defined and predetermined sharing ratio (nisbah).*

Demand deposits, savings deposits and time deposits are initially recognized at fair value and subsequently measured at amortized cost. Amortized cost is calculated by taking into account any discount or premium related to the initial recognition of deposits from customers and transaction costs that are an integral part of the effective interest rate (EIR).

u. Deposits from other banks

Deposits from other banks represent liabilities to other banks, both domestic and overseas banks, in the form of demand deposits, savings deposits, interbank call money with maturity period based on agreement less than or equal to 90 (ninety) days and time deposits.

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u. Simpanan dari bank lain (lanjutan)

Simpanan dari bank lain diakui sebesar nilai wajar pada awalnya dan selanjutnya diukur sebesar biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif (EIR). Biaya perolehan diamortisasi dihitung dengan memperhitungkan adanya diskonto atau premi terkait dengan pengakuan awal simpanan dari bank lain dan biaya transaksi yang merupakan bagian yang tidak terpisahkan dari suku bunga efektif (EIR).

Simpanan dari bank lain termasuk simpanan Syariah dalam bentuk giro wadiah dan investasi tidak terikat yang terdiri dari deposito berjangka *mudharabah*.

v. Surat berharga yang diterbitkan dan obligasi subordinasi

a. Surat berharga yang diterbitkan

Surat berharga yang diterbitkan terdiri dari obligasi, *medium-term notes*, sukuk dan *call money* yang berjangka waktu di atas 90 (sembilan puluh) hari. Kebijakan akuntansi untuk sukuk telah diungkapkan dalam Catatan 2d.

Surat berharga yang diterbitkan diakui sebesar nilai wajar pada awalnya dan selanjutnya diukur sebesar biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif (EIR). Biaya perolehan diamortisasi dihitung dengan memperhitungkan adanya diskonto atau premi terkait dengan pengakuan awal dan biaya transaksi yang merupakan bagian yang tidak terpisahkan dari suku bunga efektif (EIR).

b. Pinjaman subordinasi

Pinjaman long term notes subordinasi diakui sebesar nilai wajar pada awalnya dan selanjutnya diukur sebesar nilai biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif (EIR). 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 (EIR).

**2. SUMMARY OF MATERIAL ACCOUNTING POLICIES
(continued)**

u. Deposits from other banks (continued)

Deposits from other banks are initially recognized at fair value and subsequently measured at amortized cost using the effective interest rate (EIR) method. Amortized cost is calculated by taking into account any discount or premium related to the initial recognition of deposits from other bank and transaction costs that are an integral part of the effective interest rate (EIR).

Deposits from other banks include Sharia deposits in the form of wadiah demand deposits and unrestricted investments which comprised *mudharabah* time deposits.

v. Securities issued and subordinated bonds

a. Securities issued

Securities issued consist of bonds, *medium-term notes*, sukuk and *call money* with tenor of more than 90 (ninety) days. The accounting policies regarding sukuk has already been disclosed in Note 2d.

Securities issued are initially recognized at fair value and subsequently measured at amortized cost using the effective interest rate (EIR) method. Amortized cost is calculated by taking into account any discount or premium on the initial acquisition and transaction costs that are an integral part of the effective interest rate (EIR).

b. Subordinated loan

Subordinated long term notes are initially recognized at fair value and subsequently measured at amortized cost using the effective interest rate (EIR) method. Amortized cost is calculated by taking into account any discount or premium on the initial acquisition of subordinated loan and transaction costs that are an integral part of the effective interest rate (EIR).

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**2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL
(lanjutan)**

w. Pinjaman diterima

Pinjaman diterima merupakan dana yang diterima dari bank lain, Bank Indonesia atau pihak lain dengan liabilitas pembayaran kembali sesuai dengan persyaratan perjanjian pinjaman.

Pinjaman diterima diakui sebesar nilai wajar pada awalnya dan selanjutnya diukur sebesar biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif (EIR). Biaya perolehan diamortisasi dihitung dengan memperhitungkan adanya diskonto atau premi terkait dengan pengakuan awal pinjaman diterima dan biaya transaksi yang merupakan bagian yang tidak terpisahkan dari suku bunga efektif (EIR).

x. Pendapatan dan beban bunga dan Syariah

Untuk instrumen keuangan yang diukur pada biaya perolehan diamortisasi dan aset keuangan yang diklasifikasikan sebagai yang diukur pada nilai wajar melalui penghasilan komprehensif lain, pendapatan maupun beban bunganya diakui dengan menggunakan metode suku bunga efektif (EIR), yaitu suku bunga yang akan mendiskonto secara tepat estimasi pembayaran atau penerimaan kas di masa datang sepanjang perkiraan umur instrumen keuangan tersebut atau, jika lebih tepat untuk masa yang lebih singkat, sebagai nilai tercatat neto dari aset atau liabilitas keuangan tersebut. Perhitungan dilakukan dengan mempertimbangkan seluruh syarat dan ketentuan kontraktual instrumen keuangan termasuk *fee*/biaya tambahan yang terkait secara langsung dengan instrumen tersebut yang merupakan bagian yang tidak terpisahkan dari suku bunga efektif (EIR).

**2. SUMMARY OF MATERIAL ACCOUNTING POLICIES
(continued)**

w. Borrowings

Borrowings are funds received from other banks, Bank Indonesia or other parties with payment obligation based on borrowings agreements.

Borrowings are initially recognized at fair value and subsequently measured at amortized cost using the effective interest rate (EIR) method. Amortized cost is calculated by taking into account any discount or premium related to the initial recognition of borrowings and transaction costs that are an integral part of the effective interest rate (EIR).

x. Interest and Sharia income and expense

Interest income and expenses for all financial instruments measured at amortized cost and financial assets classified as measured at fair value through other comprehensive income is recorded using the effective interest rate (EIR) method, which is the rate that exactly discounts estimated future cash payments or receipts through the expected life of the financial instrument or a shorter period, where appropriate, to the net carrying amount of the financial asset or financial liability. The calculation takes into account all contractual terms of the financial instrument and includes any fees or incremental costs that are directly attributable to the instrument and integral part of the effective interest rate (EIR).

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**2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL
(lanjutan)**

**x. Pendapatan dan beban bunga dan Syariah
(lanjutan)**

Nilai tercatat aset dan liabilitas keuangan disesuaikan jika Bank merevisi estimasi pembayaran maupun penerimaan. Nilai tercatat yang disesuaikan tersebut dihitung dengan menggunakan suku bunga efektif (EIR) awal dan perubahan nilai tercatat dicatat di laporan laba rugi dan penghasilan komprehensif lain konsolidasian. Tetapi untuk aset keuangan yang telah direklasifikasi, di mana pada tahun berikutnya Bank meningkatkan estimasi penerimaan kas sebagai hasil dari peningkatan pengembalian penerimaan kas, dampak peningkatan pemulihan tersebut diakui sebagai penyesuaian suku bunga efektif (EIR) sejak tanggal perubahan estimasi.

Jika aset keuangan atau kelompok aset keuangan serupa telah diturunkan nilainya sebagai akibat kerugian penurunan nilai, maka pendapatan bunga yang diperoleh setelahnya diakui atas bagian aset keuangan yang tidak mengalami penurunan nilai dari aset keuangan yang mengalami penurunan nilai, berdasarkan suku bunga yang digunakan untuk mendiskonto arus kas masa datang dalam menghitung kerugian penurunan nilai.

Pendapatan *murabahah* yang termasuk *margin* ditangguhkan dan pendapatan administrasi, diakui dengan menggunakan metode setara tingkat imbal hasil efektif, yaitu tingkat imbal hasil setara yang akan mendiskonto secara tepat estimasi pembayaran atau penerimaan kas di masa datang sepanjang perkiraan umur instrumen keuangan tersebut atau, jika lebih tepat untuk masa yang lebih singkat untuk nilai tercatat bersih dari aset keuangan atau liabilitas keuangan. Perhitungan dilakukan dengan memperhitungkan seluruh syarat dan ketentuan kontraktual dari instrumen keuangan dan biaya tambahan yang timbul secara langsung untuk instrumen tersebut dan merupakan bagian tidak terpisahkan dari tingkat imbal hasil efektif *margin* pembiayaan.

**2. SUMMARY OF MATERIAL ACCOUNTING POLICIES
(continued)**

**x. Interest and Sharia income and expense
(continued)**

The carrying amount of the financial asset and liability is adjusted if the Bank revises its estimates of payments or receipts. The adjusted carrying amount is calculated based on the original effective interest rate (EIR) and the change in carrying amount is recorded in the consolidated statement of profit or loss and other comprehensive income. However, for a reclassified financial asset for which the Bank subsequently increases its estimates of future cash receipts as a result of increased recoverability of those cash receipts, the effect of that increase is recognized as an adjustment to the effective interest rate (EIR) from the date of the change in estimate.

If a financial assets or a group of similar financial assets has been written down as a result of an impairment loss, interest income is recognized on the unimpaired portion of the impaired financial assets using the rate of interest used to discount the future cash flows for the purpose of measuring the impaired loss.

Murabahah income which includes deferred margin and administrative income, are recorded using the effective rate of return method, which is the rate that exactly discounts estimated future cash payments or receipts through the expected life of the financial instrument or a shorter period, where appropriate, to the net carrying amount of the financial asset or financial liability. The calculation takes into account all contractual terms of the financial instrument and includes any fees or incremental costs that are directly attributable to the instrument and are an integral part of the effective financing rate.

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**2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL
(lanjutan)**

**x. Pendapatan dan beban bunga dan Syariah
(lanjutan)**

Pendapatan bagi hasil *musyarakah* yang menjadi hak mitra pasif diakui dalam periode terjadinya hak bagi hasil sesuai *nisbah* yang disepakati.

Pendapatan bagi hasil pembiayaan *mudharabah* diakui pada saat diterima atau dalam periode terjadinya hak bagi hasil sesuai *nisbah* yang disepakati.

Pendapatan pembiayaan konsumen entitas anak dinyatakan sebesar pendapatan bersih setelah dikurangi dengan bagian pendapatan dari bank-bank yang terkait dengan transaksi kerjasama penerusan pinjaman, pembiayaan bersama dan pengambilalihan piutang serta penunjukkan selaku pengelola piutang yang diambil alih tersebut (Catatan 2n).

Untuk kredit yang diberikan dan pembiayaan konsumen yang pembayaran angsuran pokok atau bunganya telah lewat 90 hari atau lebih setelah jatuh tempo, atau kredit dan pembiayaan konsumen yang telah dikategorikan sebagai yang mengalami penurunan nilai, pendapatan bunga yang sudah diakui tetapi belum ditagih akan dibatalkan pengakuannya.

Pendapatan denda atas keterlambatan pembayaran angsuran pembiayaan konsumen diakui pada saat realisasi.

Pelunasan sebelum masa pembiayaan konsumen berakhir diperlakukan sebagai suatu pembatalan kontrak pembiayaan konsumen dan laba atau rugi yang timbul, diakui dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian tahun berjalan.

**2. SUMMARY OF MATERIAL ACCOUNTING POLICIES
(continued)**

**x. Interest and Sharia income and expense
(continued)**

Profit sharing for passive partner in musyarakah is recognized in the period when the right arises in accordance with the agreed sharing ratio (nisbah).

Mudharabah income are recognized when cash is received or in a period where the right of revenue sharing is due based on agreed portion (nisbah).

The consumer financing income of subsidiaries is presented net of amounts of the bank's portion on such income relating to the cooperation transactions of loan channeling, joint financing and receivable transfer and appointment as an agent to administer the transferred receivable (Note 2n).

For loans and consumer financing receivables with principal or interest has been past due for 90 days or more, or where the loans and consumer financing receivables have been classified as impaired loans, the interest income accrued but not yet collected is reversed.

Penalty income arising from late payments of consumer financing installments is recognized when realized.

Early repayment is treated as cancellation of an existing agreement and the resulting gain or loss is reflected in the consolidated statement of profit or loss and other comprehensive income for the year.

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**2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL
(lanjutan)**

**x. Pendapatan dan beban bunga dan Syariah
(lanjutan)**

Entitas anak berhak menentukan tingkat bunga yang lebih tinggi kepada konsumen daripada tingkat bunga yang ditetapkan oleh bank-bank sehubungan dengan transaksi kerja sama penerusan pinjaman, pembiayaan bersama dan pengambilalihan piutang serta penunjukan selaku pengelola piutang. Selisih bunga yang terjadi dari transaksi tersebut diakui sebagai pendapatan dan disajikan sebagai Pendapatan Pembiayaan Konsumen pada pendapatan bunga dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian tahun berjalan.

Beban syariah terdiri dari beban bagi hasil dari simpanan nasabah dengan akad *mudharabah* dan bonus atas simpanan dengan akad *wadiah*.

Beban, kecuali beban yang timbul pertama kali yang terkait langsung dengan piutang pembiayaan konsumen seperti dijelaskan pada Catatan 2m, diakui pada saat terjadinya.

y. Pendapatan dan beban provisi dan komisi

Pendapatan dan beban provisi dan komisi yang jumlahnya material yang berkaitan langsung dengan kegiatan pembelian aset keuangan diakui sebagai bagian/(pengurang) atau penambah dari biaya perolehan aset keuangan yang bersangkutan dan akan diakui sebagai pendapatan dengan cara diamortisasi berdasarkan metode suku bunga efektif (EIR) sepanjang perkiraan umur aset atau liabilitas keuangan.

Saldo beban dan pendapatan provisi dan komisi yang ditangguhkan atas kredit yang diberikan yang diakhiri atau diselesaikan sebelum jatuh tempo langsung diakui sebagai pendapatan pada saat penyelesaiannya.

Provisi dan komisi yang tidak berkaitan dengan kredit yang diberikan dan pinjaman yang diterima atau jangka waktu kredit yang diberikan dan pinjaman yang diterima atau tidak material, diakui sebagai pendapatan atau beban pada saat terjadinya transaksi.

**2. SUMMARY OF MATERIAL ACCOUNTING POLICIES
(continued)**

**x. Interest and Sharia income and expense
(continued)**

The subsidiaries have the right to set higher interest rates to customers than that stated by the banks for the cooperation transactions of loan channeling, joint financing and receivable transfer and appointment as an agent to administer the transferred receivables. The difference is recognized as revenue from such transactions by the subsidiaries and presented as Consumer Financing Revenue under interest income in the consolidated statement of profit or loss and other comprehensive income for the year.

Sharia expense consists of expense for profit distribution on customer deposits with *mudharabah* contract and bonus on customers deposits with *wadiah* contract.

Expenses, except for the initial direct cost relating to the consumer financing receivables as explained in Note 2m, are recognized when incurred.

y. Fees and commission income and expense

Fees and commissions income and expense that have material amount directly related with the acquisition of financial assets are recognized as part/(deduction) or addition of acquisition cost of related financial assets and will be recognized as income and amortized using the effective interest rate (EIR) method during the expected life of financial assets or liabilities.

The outstanding balances of provision and commission income and expense of loans terminated or settled prior to maturity are directly recognized as income in settlement.

Provision and commissions that are not related to loans and borrowings or immaterial period loans and borrowings are recognized as income and expenses at the time the transactions incurred.

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**2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL
(lanjutan)**

**y. Pendapatan dan beban provisi dan komisi
(lanjutan)**

Bank dan entitas anak mengakui pendapatan sesuai dengan ketentuan Pernyataan Standar Akuntansi Keuangan (PSAK) No. 115 mengenai "Pendapatan dari Kontrak dengan Pelanggan".

z. Perpajakan

Sesuai dengan PSAK No. 212 (Revisi 2014) tentang "Pajak Penghasilan", aset dan liabilitas pajak tangguhan diakui atas perbedaan temporer aset dan liabilitas antara pelaporan komersial dan pajak pada setiap tanggal pelaporan.

Liabilitas pajak tangguhan diakui atas semua perbedaan temporer kena pajak. Aset pajak tangguhan diakui atas semua perbedaan temporer yang dapat dikurangkan dan saldo rugi pajak yang belum digunakan, apabila besar kemungkinannya bahwa jumlah laba fiskal di masa datang akan memadai untuk dikompensasi dengan perbedaan temporer yang dapat dikurangkan dan saldo rugi fiskal yang belum digunakan.

Aset dan liabilitas pajak tangguhan dihitung dengan tarif pajak (dan peraturan pajak) yang berlaku secara efektif atau secara substansial akan diberlakukan pada tahun di mana aset tersebut direalisasikan atau liabilitas tersebut diselesaikan.

Semua perbedaan temporer kena pajak diakui sebagai liabilitas pajak tangguhan, kecuali perbedaan temporer kena pajak yang berasal dari:

- pengakuan awal goodwill.
- pengakuan awal aset atau liabilitas dari transaksi yang bukan kombinasi bisnis; dan pada waktu transaksi tidak mempengaruhi laba akuntansi dan laba kena pajak (rugi pajak).
- investasi pada entitas anak, cabang dan asosiasi, serta bagian partisipasi dalam ventura bersama di mana entitas induk, investor atau venturer mampu mengendalikan waktu pembalikan perbedaan temporer dan kemungkinan besar perbedaan temporer tidak akan dibalik di masa yang akan datang.

**2. SUMMARY OF MATERIAL ACCOUNTING POLICIES
(continued)**

**y. Fees and commission income and expense
(continued)**

The Bank and subsidiaries recognized its revenue in accordance with Statement of Financial Accounting Standards (SFAS) No. 115 regarding "Revenue from Contract with Customers".

z. Taxation

In accordance with SFAS No. 212 (Revised 2014) on "Income Taxes", deferred tax assets and liabilities are recognized for temporary differences between the financial and tax bases of assets and liabilities at each reporting date.

Deferred tax liabilities are recognized for all taxable temporary differences. Deferred tax assets are recognized for all deductible temporary differences and carry-forward balance of unused tax losses, if there are probable future that taxable income will be sufficient to be applied against the deductible temporary differences and unused tax losses can be utilized.

Deferred tax assets and liabilities are calculated at the tax rates (and tax laws) that are effective or substantially expected to apply to the year when the asset is realized or the liability is settled.

All taxable temporary difference should be recognized as deferred tax liability, except taxable temporary difference arises from:

- the initial recognition of goodwill.
- the initial recognition of an asset or liability in a transaction which is not a business combination; and at the time of the transaction, affects neither accounting profit nor taxable profit (tax loss).
- investment in subsidiaries, branches and associates, and interest in joint ventures where the parent, investor or venturer is able to control the timing of the reversal of the temporary difference and it is probable that the temporary difference will not reverse in the foreseeable future.

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**2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL
(lanjutan)**

z. Perpajakan (lanjutan)

Semua perbedaan temporer kena pajak diakui sebagai aset pajak tangguhan, kecuali perbedaan temporer kena pajak yang berasal dari:

- a. Pengakuan awal aset atau liabilitas dari transaksi yang bukan kombinasi bisnis; dan pada waktu transaksi tidak mempengaruhi laba akuntansi dan laba kena pajak (rugi pajak).
- b. Investasi pada entitas anak, cabang dan asosiasi, serta bagian partisipasi dalam ventura bersama diakui sebagai aset pajak tangguhan sepanjang kemungkinan besar terjadi perbedaan temporer akan dibalik di masa depan yang dapat diperkirakan; dan laba kena pajak akan tersedia dalam jumlah yang memadai sehingga perbedaan temporer dapat dimanfaatkan.

Taksiran pajak penghasilan Bank dan entitas anak dihitung untuk masing-masing perusahaan sebagai badan hukum terpisah. Aset pajak kini (*current tax assets*) dan liabilitas pajak kini (*current tax liabilities*) untuk badan hukum yang berbeda tidak disalinghapuskan (*offset*) dalam laporan keuangan konsolidasian.

Koreksi terhadap liabilitas perpajakan dicatat pada saat diterimanya surat ketetapan, atau apabila diajukan permohonan keberatan atau banding, ketika hasil keberatan atau banding sudah ditetapkan kecuali jika ada ketidakpastian yang signifikan mengenai hasil dari banding tersebut, di mana dampak dari amandemen kewajiban pajak berdasarkan ketetapan pajak tersebut diakui pada saat mengajukan banding.

Beban pajak kini ditentukan berdasarkan penghasilan kena pajak untuk tahun berjalan dan dihitung menggunakan tarif pajak yang berlaku.

Bank harus memperhitungkan konsekuensi pajak kini dan pajak masa depan atas pemulihan di masa depan (penyelesaian) dari jumlah tercatat aset (liabilitas) yang diakui dalam laporan posisi keuangan konsolidasian dan transaksi-transaksi serta peristiwa lain yang terjadi dalam periode berjalan yang diakui dalam laporan keuangan.

**2. SUMMARY OF MATERIAL ACCOUNTING POLICIES
(continued)**

z. Taxation (continued)

All deductible temporary difference shall be recognized as deferred tax asset, except for the temporary differences arises from:

- a. The initial recognition of an asset or liability in a transaction which is not a business combination; and at the time of the transaction, affects neither accounting profit nor taxable profit (tax loss).
- b. Investment in subsidiaries, branches and associates, and interest in joint ventures shall be recognized as a deferred tax asset, only to the extent that, it is probable that the temporary differences will be reversed in the foreseeable future; and taxable profit will be available against which the temporary difference can be utilized.

The estimation of income tax of the Bank and subsidiaries is computed for each company as a separate legal entity. Current tax assets and current tax liabilities for different legal entities are not offset in the consolidated financial statements.

Amendments to taxation obligations are recorded when an assessment letter is received, or objection or appeal is submitted, or the results of the objection or appeal has been determined unless there is a significant agreement regarding the results of the agreement, the impact of the amendment to the tax obligations based on the tax assessment is recognized when submitting an appeal.

Current tax expense is determined based on the taxable income for the current year and computed using prevailing tax rates.

Bank is required to account for the current and future recovery (settlement) of the carrying amount of assets (liabilities) that are recognized in the consolidated statements of financial position and transactions and other events of the current period that are recognized in the financial statements.

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**2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL
(lanjutan)**

aa. Laba per saham

Laba per saham dasar dihitung dengan membagi laba tahun berjalan yang dapat diatribusikan kepada pemegang saham biasa entitas induk dengan jumlah rata-rata tertimbang saham yang beredar pada tahun yang bersangkutan.

ab. Dana pensiun dan manfaat karyawan

Imbalan kerja jangka pendek

Imbalan kerja jangka pendek seperti upah, iuran jaminan sosial, tunjangan cuti jangka pendek, bonus dan imbalan non-moneter lainnya diakui selama periode jasa diberikan. Imbalan kerja jangka pendek dihitung sebesar jumlah yang tidak didiskontokan.

Kewajiban pensiun

Sejak Mei 1996, Bank menyelenggarakan program pensiun iuran Pasti untuk semua karyawan tetap. Iuran yang ditanggung Bank diakui sebagai beban pada tahun berjalan.

Bank dan entitas anak yang berdomisili di Indonesia mengakui kerja berdasarkan Undang-undang No.13/2003 tanggal 25 Maret 2003 (Bank mengakui penyisihan tersebut sebagai tambahan atas manfaat yang akan diterima karyawan dari program pensiun iuran pasti dan perjanjian kerja bersama).

Bank dan entitas anak menerapkan PSAK No. 219 (Penyesuaian 2016), "Imbalan Kerja", yang mengatur perlakuan akuntansi dan pengungkapan atas imbalan kerja, baik jangka pendek (misalnya pembayaran cuti tahunan dan cuti sakit) dan jangka panjang (misalnya, pembayaran cuti besar dan manfaat kesehatan pasca-kerja).

Imbalan pasca-kerja secara aktuaris ditentukan berdasarkan metode *Projected Unit Credit*.

**2. SUMMARY OF MATERIAL ACCOUNTING POLICIES
(continued)**

aa. Earnings per share

Basic earnings per share is computed by dividing income for the year attributable to ordinary equity holders of the parent company by the weighted average number of shares outstanding during the year.

ab. Pension fund and employee benefit

Short-term employee benefits

Short-term employee benefits such as wages, social security contributions, short-term compensated leaves, bonuses and other non-monetary benefits are recognized during the period when services have been rendered. Short-term employee benefits are calculated using undiscounted amounts.

Pension obligations

Since May 1996, the Bank had a defined contribution pension plan for all of its local permanent employees. Contributions borne by the Bank are recognized as expense in the current year.

The Bank and subsidiaries domiciled in Indonesia recognize provisions for employee service entitlements in accordance with Labor Law No.13/2003 dated March 25, 2003 (the Bank recognizes the provision in addition to the benefit to be received by the employees from the pension plan and collective employment agreement).

The Bank and subsidiaries adopted SFAS No. 219 (Improvement 2016), "Employee Benefits", which regulates accounting treatment and disclosure employee benefit, for both short-term (such as annual leave and sick leave payment) and long-term (such as long-service leave and post-employment medical benefits).

The post-employment benefits are actuarially determined using the *Projected Unit Credit Method*.

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**2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL
(lanjutan)**

**ab. Dana pensiun dan manfaat karyawan
(lanjutan)**

Kewajiban pensiun (lanjutan)

Perkiraan liabilitas pada tanggal laporan posisi keuangan konsolidasian merupakan nilai kini imbalan pasti pada tanggal laporan posisi keuangan konsolidasian dikurangi nilai wajar aset program.

Biaya imbalan pasca-kerja yang diakui selama tahun berjalan terdiri dari biaya jasa dalam laba rugi, bunga neto atas liabilitas imbalan pasti neto dalam laba rugi dan pengukuran kembali liabilitas imbalan pasti neto dalam penghasilan komprehensif lain.

Bunga neto atas liabilitas imbalan pasti neto merupakan komponen pendapatan bunga dari aset program, biaya bunga atas liabilitas imbalan pasti dan bunga atas dampak batas atas dari aset.

Pengukuran kembali liabilitas imbalan pasti neto terdiri atas:

- Keuntungan dan kerugian aktuarial;
- Imbal hasil atas aset program, tidak termasuk jumlah yang dimasukkan dalam bunga neto atas liabilitas imbalan pasti neto; dan
- Setiap perubahan dampak batas atas aset, tidak termasuk jumlah yang dimasukkan dalam bunga neto atas liabilitas imbalan pasti neto.

Penangguhan pengakuan keuntungan dan kerugian aktuarial tidak diizinkan. Keuntungan dan kerugian aktuarial langsung diakui dalam komponen penghasilan komprehensif lain dalam ekuitas dan dapat dialihkan ke pos lain dalam ekuitas.

ac. Segmen operasi

Segmen operasi adalah komponen Bank dan entitas anak yang terlibat dalam aktivitas bisnis yang memperoleh pendapatan dan menimbulkan beban, yang hasil operasinya dikaji ulang secara regular oleh pengambil keputusan operasional untuk membuat keputusan tentang sumber daya yang dialokasikan pada segmen tersebut dan menilai kinerjanya serta menyediakan informasi keuangan yang dapat dipisahkan.

**2. SUMMARY OF MATERIAL ACCOUNTING POLICIES
(continued)**

**ab. Pension fund and employee benefit
(continued)**

Pension obligations (continued)

The estimated liabilities as of the consolidated statement of financial position date represents the present value of the defined benefit obligation as of the consolidated statement of financial position date less the fair value of plan assets.

The post-employment benefits expense recognized during the current year consists of service cost in profit and loss, net interest on the net defined benefit liability in profit and loss and remeasurement of the net defined benefit liabilities in other comprehensive income.

Net interest on the net defined benefit liabilities is the interest income component of plan assets, interest expense of defined benefit obligation and interest on the effect of asset ceiling.

Remeasurements of the net defined benefit liability consists of:

- Actuarial gains and losses;
- Return on plan assets, excluding amount included in net interest on the net defined benefit liability; and
- Any change in effect of the asset ceiling, excluding amount including in net interest on the net defined benefit liability.

Deferred recognition of actuarial gains and losses is not allowed. Actuarial gains and losses are recognised directly in other comprehensive income component in equity and can be transferred to other post within equity.

ac. Operating segment

An operating segment is a Bank's and subsidiaries' component that is involved in business activities which derive income and incur expenses, which the operating results is reviewed regularly by operational decision maker for making decision related to resource that is allocated to the segment and evaluates the performance and provide separable financial information.

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**2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL
(lanjutan)**

ac. Segmen operasi (lanjutan)

Segmen operasi terbagi dalam kelompok Perbankan Global, Perbankan Bisnis, Ritel dan Kantor Pusat serta lainnya. Bank dan entitas anak melaporkan informasi geografis sebagai berikut:

- (a) Pendapatan dari pelanggan eksternal (i) yang diatribusikan kepada negara domisili Bank dan entitas anak dan (ii) yang diatribusikan kepada semua negara asing secara total di mana Bank dan entitas anak memperoleh pendapatan.
- (b) Aset tidak lancar selain instrumen keuangan, aset pajak yang ditangguhkan, aset imbalan pasca-kerja dan hak yang timbul akibat kontrak asuransi (i) yang berlokasi di negara domisili Bank dan entitas anak dan (ii) berlokasi di semua negara asing secara total di mana Bank dan entitas anak memiliki aset tersebut.

ad. Transaksi dengan pihak berelasi

Bank dan entitas anak melakukan transaksi dengan pihak berelasi sesuai dengan ketentuan Pernyataan Standar Akuntansi Keuangan (PSAK) No. 224 mengenai "Pengungkapan Pihak-Pihak Berelasi".

Jenis transaksi dan saldo dengan pihak berelasi, baik yang dilaksanakan dengan ataupun tidak dilaksanakan dengan syarat serta kondisi normal yang sama untuk pihak yang tidak berelasi, diungkapkan dalam catatan atas laporan keuangan konsolidasian.

Pihak berelasi adalah orang atau entitas yang terkait dengan entitas yang menyiapkan laporan keuangannya (entitas pelapor). Yang termasuk pihak berelasi adalah sebagai berikut:

- 1) Orang atau anggota keluarga terdekat mempunyai relasi dengan entitas pelapor jika orang tersebut:
 - a) Memiliki pengendalian atau pengendalian bersama atas entitas pelapor;
 - b) Memiliki pengaruh signifikan atas entitas pelapor; atau
 - c) Merupakan personil manajemen kunci entitas pelapor atau entitas induk entitas pelapor.

**2. SUMMARY OF MATERIAL ACCOUNTING POLICIES
(continued)**

ac. Operating segment (continued)

The operating segment has been divided into Global Banking, Business Banking, Retail and Head Office and others. The Bank and subsidiaries report the following geographical information:

- (a) Revenues from external customers (i) attributed to the Bank's and subsidiaries' country of domicile and (ii) attributed to all foreign countries in total from which the Bank and subsidiaries derive revenues.
- (b) Non current assets, other than financial instruments, deferred tax assets, post-employment benefit assets, and rights arising under insurance contracts (i) is located in the Bank's and subsidiaries' country of domicile (ii) located in all overseas country in total where the Bank and subsidiaries owned the assets.

ad. Transactions with related parties

The Bank and subsidiaries enter into transactions with parties which are defined as related parties in accordance with Statement of Financial Accounting Standards (SFAS) No. 224 regarding "Related Parties".

The nature of transactions and balances of accounts with related parties, whether or not performed on normal terms and conditions similar to those with third parties, are disclosed in the notes to the consolidated financial statements.

A related party is a person or entity that is related to the entity that is preparing its financial statements (in this Standard referred to as the 'reporting entity'). The related parties are as follows:

- 1) A person or a close member of that person's family is related to a reporting entity if that person:
 - a) Has control or joint control of the reporting entity;
 - b) Has significant influence over the reporting entity; or
 - c) Is a member of the key management personnel of the reporting entity or of a parent of the reporting entity.

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**2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL
(lanjutan)**

ad. Transaksi dengan pihak berelasi (lanjutan)

- 2) Suatu entitas berelasi dengan entitas pelapor jika memenuhi salah satu hal sebagai berikut:
 - a) Entitas dan entitas pelapor adalah anggota dari kelompok usaha yang sama (artinya entitas induk, entitas anak dan entitas anak berikutnya terkait dengan entitas lain);
 - b) Suatu entitas adalah entitas asosiasi atau ventura bersama dari entitas lain (atau entitas asosiasi atau ventura Bersama yang merupakan anggota suatu kelompok usaha, yang mana entitas lain tersebut adalah anggotanya);
 - c) Kedua entitas tersebut adalah ventura bersama dari pihak ketiga yang sama;
 - d) Suatu entitas adalah ventura bersama dari entitas ketiga dan entitas yang lain adalah entitas asosiasi dari entitas ketiga;
 - e) Entitas tersebut adalah suatu program imbalan paskakerja untuk imbalan kerja dari salah satu entitas pelapor atau entitas yang terkait dengan entitas pelapor;
 - f) Entitas yang dikendalikan atau dikendalikan bersama oleh orang yang diidentifikasi sebagaimana dimaksud dalam angka 1); atau
 - g) Orang yang diidentifikasi sebagaimana dimaksud dalam angka 1) huruf a) memiliki pengaruh signifikan atas entitas atau merupakan personil manajemen kunci entitas (atau entitas induk dari entitas).
- 3) Pihak yang bukan merupakan pihak berelasi adalah sebagai berikut:
 - a) Dua entitas hanya karena mereka memiliki direktur atau personil manajemen kunci yang sama atau karena personil manajemen kunci dari satu entitas mempunyai pengaruh signifikan atas entitas lain;

**2. SUMMARY OF MATERIAL ACCOUNTING POLICIES
(continued)**

ad. Transactions with related parties (continued)

- 2) An entity is related to a reporting entity if any of the following conditions applies:
 - a) The entity and the reporting entity are members of the same group (which means that each parent, subsidiary and fellow subsidiary is related to the others);
 - b) One entity is an associate or joint venture of the other entity (or an associate or joint venture of a member of a group of which the other entity is a member);
 - c) Both entities are joint ventures of the same third party;
 - d) One entity is a joint venture of a third entity and the other entity is an associate of the third entity;
 - e) The entity is a post-employment benefit plan for the benefit of employees of either the reporting entity or an entity related to the reporting entity;
 - f) The entity is controlled or jointly controlled by a person identified in (1); or
 - g) A person identified in (1) (a) has significant influence over the entity or is a member of the key management personnel of the entity (or of a parent of the entity).
- 3) The following are not related parties:
 - a) Two entities simply because they have a director or other member of key management personnel in common or because a member of key management of one entity has significant influence over the other entity;

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**2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL
(lanjutan)**

ad. Transaksi dengan pihak berelasi (lanjutan)

- 3) Pihak yang bukan merupakan pihak berelasi adalah sebagai berikut: (lanjutan)
 - b) Dua *venturer* hanya karena mereka mengendalikan bersama atas ventura bersama;
 - c) Penyandang dana, serikat dagang, entitas pelayanan publik dan departemen dan instansi pemerintah yang tidak mengendalikan, mengendalikan bersama atau memiliki pengaruh signifikan atas entitas pelapor, semata-mata dalam pelaksanaan urusan normal dengan entitas (meskipun pihak-pihak tersebut dapat membatasi kebebasan entitas atau ikut serta dalam proses pengambilan keputusan); dan
 - d) Pelanggan, pemasok, pemegang hak waralaba, distributor atau agen umum dengan siapa entitas mengadakan transaksi usaha dengan volume signifikan, semata-mata karena ketergantungan ekonomis yang diakibatkan oleh keadaan.

ae. Perubahan kebijakan akuntansi dan pengungkapan

Penerapan dari revisi standar berikut yang berlaku efektif mulai 1 Januari 2025, tidak menimbulkan perubahan substansial terhadap kebijakan akuntansi Bank dan entitas anak; dan tidak ada pengaruh yang material atas jumlah yang dilaporkan atas tahun berjalan atau tahun sebelumnya.

• Amendemen PSAK No. 221 "Pengaruh Perubahan Kurs Valuta Asing"

Amendemen PSAK No. 221 ini memperjelas pengaturan terkait kondisi ketika suatu mata uang tidak bertukar serta pengungkapannya.

**2. SUMMARY OF MATERIAL ACCOUNTING POLICIES
(continued)**

ad. Transactions with related parties (continued)

- 3) The following are not related parties: (continued)
 - b) Two joint ventures simply because they share joint control of a joint venture;
 - c) Fund provider, trade unions, public service, and ministry and agencies of a government that does not control, jointly control or significantly influence the reporting entity, simply by virtue of their normal dealings with an entity (even though they may restrict the entity or participate in decision-making process); and
 - d) A customer, supplier, franchisor, distributor or general agent with whom an entity transacts a significant volume of business solely because economic dependence due to circumstances.

ae. Change in accounting policies and disclosures

The adoption of these amended standards that are effective beginning January 1, 2025 did not result in substantial changes to the Bank and its subsidiaries accounting policies and had no material effect on the amounts reported for the current or prior financial years.

• Amendment of SFAS No. 221 "Lack of Exchangeability"

Amendment of SFAS No. 221 clarifies the conditions regarding conditions when a currency is not exchanged and its disclosure.

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**3. PENGGUNAAN ESTIMASI DAN PERTIMBANGAN
AKUNTANSI YANG PENTING**

Dalam proses penerapan kebijakan akuntansi Bank dan entitas anak, manajemen telah melakukan pertimbangan profesional dan estimasi dalam menentukan jumlah yang diakui dalam laporan keuangan konsolidasian. Beberapa pertimbangan profesional dan estimasi yang signifikan adalah sebagai berikut:

Usaha yang berkelanjutan

Manajemen Bank dan entitas anak telah melakukan penilaian atas kemampuan Bank dan entitas anak untuk melanjutkan kelangsungan usahanya dan berkeyakinan bahwa Bank dan entitas anak 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 dan entitas anak untuk melanjutkan kelangsungan usahanya. Oleh karena itu, laporan keuangan konsolidasian telah disusun atas dasar usaha yang berkelanjutan.

Klasifikasi Aset dan Liabilitas Keuangan

Bank dan entitas anak menetapkan klasifikasi atas aset dan liabilitas tertentu sebagai aset keuangan dan liabilitas keuangan dengan mempertimbangkan bila definisi yang ditetapkan PSAK No. 239 dipenuhi. Dengan demikian, aset keuangan dan liabilitas keuangan diakui sesuai dengan kebijakan akuntansi seperti yang diungkapkan pada Catatan 2.

Nilai wajar atas instrumen keuangan (Catatan 51)

Bila nilai wajar aset keuangan dan liabilitas keuangan yang tercatat pada laporan posisi keuangan konsolidasian tidak tersedia di pasar aktif, nilainya ditentukan dengan menggunakan berbagai teknik penilaian termasuk penggunaan model matematika. Masukan (*input*) untuk model ini berasal dari data pasar yang bisa diamati sepanjang data tersebut tersedia. Bila data pasar yang bisa diamati tersebut tidak tersedia, pertimbangan manajemen diperlukan untuk menentukan nilai wajar. Pertimbangan manajemen tersebut mencakup pertimbangan likuiditas dan masukan model seperti volatilitas untuk transaksi derivatif yang berjangka waktu panjang dan tingkat diskonto, tingkat pelunasan dipercepat dan asumsi tingkat gagal bayar.

**3. USE OF CRITICAL ACCOUNTING ESTIMATES AND
JUDGMENTS**

In the process of applying the Bank and subsidiaries' accounting policies, management has exercised professional judgment and estimates in determining the amounts recognized in the consolidated financial statements. The several significant uses of the professional judgment and estimates are as follows:

Going concern

The Bank and subsidiaries' management has made an assessment of the Bank and subsidiaries' ability to continue as a going concern and is satisfied that the Bank and subsidiaries 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 and subsidiaries' ability to continue as a going concern. Therefore, the consolidated financial statements continue to be prepared on the going concern basis.

Classification of the Financial Assets and Liabilities

Bank and subsidiaries determine the classification of certain assets and liabilities as financial assets and financial liabilities by judging if they meet the definition set forth in SFAS No. 239. Accordingly, the financial assets and financial liabilities are accounted for in accordance with the accounting policies as disclosed in Note 2.

Fair value of financial instruments (Note 51)

When the fair values of financial assets and financial liabilities recorded on the consolidated statements of financial position cannot be derived from active markets, they are determined using a variety of valuation techniques that include the use of mathematical models. The inputs to these models are derived from observable market data where possible. But when observable market data are not available, management's judgment is required to establish fair values. The management's judgments include considerations of liquidity and model inputs such as volatility for long-term derivatives and discount rates, early payment rates and default rate assumptions.

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**3. PENGGUNAAN ESTIMASI DAN PERTIMBANGAN
AKUNTANSI YANG PENTING (lanjutan)**

Bank dan entitas anak menampilkan nilai wajar atas instrumen keuangan berdasarkan hirarki nilai wajar sebagai berikut:

1. Tingkat 1: harga kuotasi (tanpa penyesuaian) di pasar aktif aset atau liabilitas yang identik.
2. Tingkat 2: teknik lain atas semua *input* yang memiliki efek signifikan terhadap nilai wajar yang tercatat dapat diobservasi, baik secara langsung maupun tidak langsung.
3. Tingkat 3: teknik yang menggunakan *input* yang memiliki pengaruh signifikan terhadap nilai wajar yang tercatat yang tidak berdasarkan data pasar yang dapat diobservasi.

Penurunan nilai pinjaman yang diberikan dan piutang (Catatan 12 dan 13)

PSAK 109 mensyaratkan penyertaan informasi tentang kejadian masa lalu, kondisi saat ini dan perkiraan kondisi ekonomi masa depan. Perkiraan perubahan dalam kerugian kredit yang diharapkan harus mencerminkan, dan secara langsung konsisten dengan, perubahan dalam data terkait yang diobservasi dari periode ke periode. Perhitungan kerugian kredit ekspektasi secara kolektif atas aset keuangan membutuhkan estimasi *forward looking* dari *Probability of Default (PD)*, *Loss Given Default (LGD)* dan *Exposure at Default (EAD)*.

Bank dan entitas anak membentuk cadangan kerugian penurunan nilai kolektif atas eksposur pinjaman yang diberikan yang dimiliki, di mana evaluasi dilakukan terhadap setiap kelompok bisnis berdasarkan data kerugian historis.

Bank dan entitas anak juga menelaah aset keuangan yang signifikan secara individual pada setiap tanggal laporan posisi keuangan konsolidasian untuk menilai apakah penurunan nilai harus dicatat dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian. 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 neto agunan. Estimasi tersebut didasarkan pada asumsi dari sejumlah faktor dan hasil akhirnya mungkin berbeda, yang mengakibatkan perubahan di masa mendatang atas cadangan penurunan nilai.

**3. USE OF CRITICAL ACCOUNTING ESTIMATES AND
JUDGMENTS (continued)**

The Bank and subsidiaries present the fair value of financial instruments based on the following fair value hierarchy:

1. Level 1: quoted prices (unadjusted) in active markets for identical assets or liabilities.
2. Level 2: other techniques for which all inputs which have a significant effect on the recorded fair value are observable, either directly or indirectly.
3. Level 3: techniques which use inputs that have a significant effect on the recorded fair value that are not based on observable market data.

Impairment losses on loans and receivables (Notes 12 and 13)

SFAS 109 requires inclusion of information about past events, current conditions and forecasts of future economic conditions. The estimates of changes in expected credit losses should reflect, and be directionally consistent with, changes in related observable data from period to period. The calculation of collective expected credit losses of financial assets requires estimation of forward-looking Probability of Default (PD), Loss Given Default (LGD) and Exposure at Default (EAD).

The Bank and subsidiaries determine collective impairment allowance for their loans portfolio, in which the evaluation are conducted for each business segment based on historical loss experiences.

The Bank and subsidiaries also review their individually financial assets at each consolidated statements of financial position dates to assess whether an impairment loss should be recorded in the consolidated statement of profit or loss and other comprehensive income. In particular, judgment by the management is required in the estimation of the amount and timing of future cash flows when determining the 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 actual results may differ, resulting in future changes to the amount of impairment allowance.

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Penurunan nilai efek hutang (Catatan 9)

Bank dan entitas anak juga membentuk cadangan kerugian penurunan nilai kolektif atas eksposur efek hutang yang dimiliki, di mana evaluasi dilakukan terhadap setiap kelompok aset keuangan tersebut berdasarkan data kerugian historis.

Bank dan entitas anak melakukan penelaahan atas efek utang yang diklasifikasikan sebagai diukur dalam nilai wajar melalui penghasilan komprehensif lainnya pada setiap tanggal laporan posisi keuangan konsolidasian untuk menilai apakah telah terjadi penurunan nilai. Penilaian tersebut memerlukan pertimbangan yang sama seperti yang diterapkan pada penilaian secara individual atas kredit yang diberikan.

Penetapan masa sewa untuk kontrak sewa dengan opsi pembaruan dan penghentian (Bank sebagai penyewa) (Catatan 15)

Bank menentukan masa sewa sebagai periode sewa yang tidak dapat dibatalkan, serta periode yang dicakup oleh opsi untuk memperpanjang sewa, jika penyewa cukup pasti untuk mengeksekusi opsi tersebut, dan periode yang dicakup oleh opsi untuk menghentikan sewa, jika penyewa cukup pasti untuk tidak mengeksekusi opsi tersebut.

Aset pajak tangguhan (Catatan 24c)

Aset pajak tangguhan diakui atas jumlah pajak penghasilan terpulihkan (*recoverable*) pada periode mendatang sebagai akibat perbedaan temporer yang boleh dikurangkan. Pertimbangan manajemen diperlukan untuk menentukan jumlah aset pajak tangguhan yang dapat diakui, sesuai dengan waktu yang tepat dan tingkat laba fiskal di masa mendatang sejalan dengan strategi rencana perpajakan ke depan.

Provisi Perpajakan (Catatan 25)

Bank menentukan provisi perpajakan berdasarkan estimasi atas kemungkinan adanya tambahan beban pajak. Jika hasil akhir dari hal ini berbeda dengan jumlah yang dicatat semula, maka perbedaan tersebut akan berdampak terhadap laba atau rugi.

**3. USE OF CRITICAL ACCOUNTING ESTIMATES AND
JUDGMENTS (continued)**

Impairment of debt securities (Note 9)

The Bank and subsidiaries also determine collective impairment allowance for their debt securities portfolio, in which the evaluation are conducted for each the financial assets segment based on historical loss experiences.

The Bank and subsidiaries review their debt securities classified as fair value through other comprehensive income at each consolidated statements of financial position dates to assess whether they are impaired. This requires similar judgment as applied to the individual assessment of loans.

Determination of the lease term for lease contracts with renewal and termination options (Bank as a lessee) (Note 15)

The Bank determines the lease term as the non-cancellable term of the lease, together with any periods covered by an option to extend the lease if it is reasonably certain to be exercised, or any periods covered by an option to terminate the lease, if it is reasonably certain not to be exercised.

Deferred tax assets (Note 24c)

Deferred tax assets are recognized for over the future recoverable taxable income arising from deductible temporary difference. Management's judgment is required to determine the amount of deferred tax assets that can be recognized, based upon the likely timing on level of future taxable profits together with future tax planning strategies.

Provision for taxes (Note 25)

The Bank provides for tax provision based on estimates whether additional taxes will be due. Where the final tax outcome of these matters is different from the amounts that were initially recorded, such differences will impact the profit or loss.

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**3. PENGGUNAAN ESTIMASI DAN PERTIMBANGAN
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Pensiun (Catatan 47)

Program-program pensiun ditentukan berdasarkan perhitungan dari aktuaria. Perhitungan aktuaria menggunakan asumsi-asumsi seperti tingkat diskonto, tingkat pengembalian investasi, tingkat kenaikan gaji, tingkat kematian, tingkat pengunduran diri dan lain-lain.

Karena program tersebut memiliki sifat jangka panjang, maka perkiraan tersebut memiliki ketidakpastian yang signifikan.

Revaluasi atas tanah (Catatan 15a)

Bank dan entitas anak menggunakan spesialis penilai independen untuk menilai nilai wajar atas tanah. Tanah dinilai berdasarkan referensi atas bukti berdasarkan pasar, menggunakan nilai yang dapat diukur setelah disesuaikan dengan faktor pasar spesifik seperti lokasi dan kondisi dari tanah.

**3. USE OF CRITICAL ACCOUNTING ESTIMATES AND
JUDGMENTS (continued)**

Pension (Note 47)

Pension plans are determined based on actuarial valuation. The actuarial valuation involves assumptions such as discount rate, expected rate of returns on investments, future salary increase rate, mortality rate, resignation rates and others.

Due to the long-term nature of these plans, such estimates are subject to significant uncertainty.

Revaluation of land (Note 15a)

The Bank and subsidiaries engaged an independent valuation specialist to assess fair value for revalued land. Lands were valued by reference to market-based evidence, using comparable prices adjusted for specific market factors such as location and condition of the land.

4. KAS

4. CASH

	31 Desember/December 31		
	2025	2024	
Rupiah	1.586.171	1.725.877	Rupiah
Dolar Amerika Serikat	88.801	106.313	United States Dollar
Mata uang asing lainnya	42.643	29.680	Other foreign currencies
	1.717.615	1.861.870	

Pada Tanggal 31 Desember 2025, saldo dalam mata uang Rupiah termasuk uang pada mesin ATM (Automatic Teller Machines) sejumlah Rp 135.648 (31 Desember 2024: Rp158.202).

Kas dalam mata uang asing lainnya terdiri dari Dolar Australia, Dolar Singapura, Euro Eropa, Rupee India, Yen Jepang dan Poundsterling Inggris.

Informasi mengenai jatuh tempo diungkapkan pada Catatan 53.

As of December 31, 2025, the Rupiah balances include cash in ATMs (Automatic Teller Machines) amounting to Rp135,648 (December 31, 2024: Rp158,202).

Cash in other foreign currencies are denominated in Australian Dollar, Singapore Dollar, European Euro, Indian Rupee, Japanese Yen and Great Britain Poundsterling.

Information on maturities is disclosed in Note 53.

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5. GIRO PADA BANK INDONESIA

5. CURRENT ACCOUNTS WITH BANK INDONESIA

	31 Desember/December 31		
	2025	2024	
Rupiah	5.341.847	8.745.563	Rupiah
Dolar Amerika Serikat	1.757.334	1.950.795	United States Dollar
	7.099.181	10.696.358	

Infomasi mengenai jatuh tempo diungkapkan pada Catatan 53.

Information on maturities is disclosed in Note 53.

6. GIRO PADA BANK LAIN

6. CURRENT ACCOUNTS WITH OTHER BANKS

a. Berdasarkan pihak berelasi, pihak lawan dan mata uang

a. By related parties, counterparties and currency

	31 Desember/December 31		
	2025	2024	
Rupiah			Rupiah
Pihak ketiga			Third parties
PT Bank Central Asia Tbk	83.884	65.291	PT Bank Central Asia Tbk
PT Bank Mandiri (Persero) Tbk	30.643	38.132	PT Bank Mandiri (Persero) Tbk
PT Bank Rakyat Indonesia (Persero) Tbk	17.722	17.520	PT Bank Rakyat Indonesia (Persero) Tbk
PT Bank Pan Indonesia	13.906	6.463	PT Bank Pan Indonesia
PT Bank Negara Indonesia (Persero) Tbk	13.327	12.096	PT Bank Negara Indonesia (Persero) Tbk
PT Bank Sinarmas Tbk	5.015	-	PT Bank Sinarmas Tbk
PT Bank Hibank Indonesia	43	50.335	PT Bank Hibank Indonesia
Lain-lain	5.816	656	Others
Sub jumlah - Rupiah	170.356	190.493	Sub total - Rupiah
Mata uang asing			Foreign currencies
Pihak berelasi (Catatan 44)			Related party (Note 44)
Malayan Banking Berhad, Kuala Lumpur	63.731	36.226	Malayan Banking Berhad, Kuala Lumpur
Malayan Banking Berhad, Shanghai	30.967	14.848	Malayan Banking Berhad, Shanghai
Malayan Banking Berhad, London	17.964	-	Malayan Banking Berhad, London
Malayan Banking Berhad, Hongkong	2.580	9.841	Malayan Banking Berhad, Hongkong
	115.242	60.915	

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6. GIRO PADA BANK LAIN (lanjutan)

a. Berdasarkan pihak berelasi, pihak lawan dan mata uang (lanjutan)

	31 Desember/December 31	
	2025	2024
Mata uang asing		
Pihak ketiga		
J.P. Morgan Chase, N.A., New York	1.830.188	1.304.015
Bank of China, Jakarta	342.588	66.676
Citibank, N.A., Jakarta	255.928	130.954
Citibank, N.A., New York	164.259	264.847
MUGF Bank, Ltd, Japan	116.060	-
Development Bank of Singapore, Singapore	70.866	33.940
Bank of America	66.770	108.958
ANZ Banking Group Ltd., Melbourne	59.506	37.633
Wachovia Bank, Carolina Utara	49.847	97.373
Barclays Bank Plc, London	28.547	40.321
Deutsche Bank AG, New York	21.945	14.634
PT Bank ICBC Indonesia	19.717	14.362
Standard Chartered Bank, New York	18.552	61.357
Bank of New York, New York	15.723	72.578
Reserve Bank of India, Mumbai	13.657	16.840
Wells Fargo Bank, N.A., San Francisco	9.153	21.971
UBS AG, Switzerland	8.141	6.759
Commonwealth Bank of Australia, Sydney	5.027	8.714
Sumitomo Mitsui Banking Corporation, Tokyo	4.901	5.596
Bank of Montreal	4.675	-
Lain-lain	7.118	13.013
	<u>3.113.168</u>	<u>2.320.541</u>
Sub jumlah - Mata uang asing	<u>3.228.410</u>	<u>2.381.456</u>
Jumlah	3.398.766	2.571.949
Dikurangi: Cadangan kerugian penurunan nilai	(890)	(1.108)
	<u>3.397.876</u>	<u>2.570.841</u>

Giro pada bank lain dalam mata uang asing terutama terdiri dari Dolar Amerika Serikat, Dolar Australia, Dolar Kanada, Dolar Singapura, Dolar Selandia Baru, Euro Eropa, Franc Swiss, Poundsterling Inggris, Yen Jepang, Yuan Tiongkok, Rupee India, Ringgit Malaysia, Riyal Saudi Arabia, Dolar Hong Kong, dan Baht Thailand.

6. CURRENT ACCOUNTS WITH OTHER BANKS (continued)

a. By related parties, counterparties and currency (continued)

Foreign currencies
Third parties
J.P. Morgan Chase, N.A., New York
Bank of China, Jakarta
Citibank, N.A., Jakarta
Citibank, N.A., New York
MUGF Bank, Ltd, Japan
Development Bank of Singapore, Singapore
Bank of America
ANZ Banking Group Ltd., Melbourne
Wachovia Bank, North Carolina
Barclays Bank Plc, London
Deutsche Bank AG, New York
PT Bank ICBC Indonesia
Standard Chartered Bank, New York
Bank of New York, New York
Reserve Bank of India, Mumbai
Wells Fargo Bank, N.A., San Francisco
UBS AG, Switzerland
Commonwealth Bank of Australia, Sydney
Sumitomo Mitsui Banking Corporation, Tokyo
Bank of Montreal
Others
Sub total - Foreign currencies
Total
Less: Allowance for impairment losses

Current accounts with other banks in foreign currencies are mainly denominated in United States Dollar, Australian Dollar, Canadian Dollar, Singapore Dollar, New Zealand Dollar, European Euro, Swiss Franc, Great Britain Poundsterling, Japanese Yen, Chinese Yuan, Indian Rupee, Malaysian Ringgit, Saudi Arabian Riyal, Hong Kong Dollar and Thailand Baht.

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6. GIRO PADA BANK LAIN (lanjutan)

a. Berdasarkan pihak berelasi, pihak lawan dan mata uang (lanjutan)

Tidak terdapat saldo giro pada bank lain yang digunakan sebagai agunan pada tanggal 31 Desember 2025 dan 2024.

Informasi mengenai transaksi dengan pihak berelasi dan jatuh tempo masing-masing diungkapkan pada Catatan 44 dan 53.

6. CURRENT ACCOUNTS WITH OTHER BANKS (continued)

a. By related parties, counterparties and currency (continued)

There were no current accounts with other banks which were under lien as of December 31, 2025 and 2024.

Information on related parties and maturities are disclosed in Notes 44 and 53.

b. Tingkat bunga rata-rata per tahun

	31 Desember/December 31	
	2025	2024
Rupiah	0,24%	0,20%
Mata uang asing	0,15%	0,19%

Rupiah
Foreign currencies

b. The average interest rates per annum

c. Cadangan kerugian penurunan nilai

Analisis atas perubahan dalam nilai tercatat bruto dan cadangan atas kerugian kredit ekspektasian terkait untuk giro pada bank lain adalah sebagai berikut:

c. Allowance for impairment losses

An analysis of change in the gross carrying amount and the corresponding expected credit loss allowances of current accounts with other banks is as follows:

	31 Desember/December 31, 2025					
	Konvensional/Conventional			Syariah*)/ Shariah*)	Jumlah/ Total	
	Stage 1	Stage 2	Stage 3			
Nilai tercatat bruto awal	2.547.404	2.560	-	21.985	2.571.949	Beginning gross carrying amount
Transfer ke Stage 1	2.560	(2.560)	-	-	-	Transfer to Stage 1
Perubahan neto	597.664	-	-	(13.612)	584.052	Net change
Aset baru	123.750	-	-	-	123.750	New assets originated
Aset dihentikan pengakuannya (selain karena penghapusbukuan)	(213)	-	-	-	(213)	Assets derecognised (other than write-offs)
Selisih akibat perbedaan kurs	118.436	-	-	792	119.228	Exchange rate differences
Nilai tercatat bruto akhir	3.389.601	-	-	9.165	3.398.766	Ending gross carrying amount

*) Tidak menerapkan PSAK 109

*) Not implement SFAS 109

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6. GIRO PADA BANK LAIN (lanjutan)

**6. CURRENT ACCOUNTS WITH OTHER BANKS
(continued)**

**c. Cadangan kerugian penurunan nilai
(lanjutan)**

c. Allowance for impairment losses (continued)

Analisis atas perubahan dalam nilai tercatat bruto dan cadangan atas kerugian kredit ekspektasian terkait untuk giro pada bank lain adalah sebagai berikut: (lanjutan)

An analysis of change in the gross carrying amount and the corresponding expected credit loss allowances of current accounts with other banks is as follows: (continued)

31 Desember/December 31, 2025						
	Konvensional/Conventional			Syariah*)/ Sharia*)	Jumlah/ Total	
	Stage 1	Stage 2	Stage 3			
Cadangan atas kerugian kredit ekspektasian awal	879	9	-	220	1.108	Beginning expected credit loss allowances
Transfer ke Stage 1	9	(9)	-	-	-	Transfer to Stage 1
Perubahan neto	(228)	-	-	(136)	(364)	Net change
Aset baru	32	-	-	-	32	New assets originated
Selisih akibat perbedaan kurs	106	-	-	8	114	Exchange rate differences
Cadangan atas kerugian kredit ekspektasian akhir	798	-	-	92	890	Ending expected credit loss allowances
31 Desember/December 31, 2024						
	Konvensional/Conventional			Syariah*)/ Sharia*)	Jumlah/ Total	
	Stage 1	Stage 2	Stage 3			
Nilai tercatat bruto awal	2.177.755	-	-	16.337	2.194.092	Beginning gross carrying amount
Transfer ke Stage 2	(1.619)	1.619	-	-	-	Transfer to Stage 2
Perubahan neto	178.865	(1.127)	-	5.648	183.386	Net change
Aset baru	116.800	1.996	-	-	118.796	New assets originated
Aset dihentikan pengakuannya (selain karena penghapusbukuan)	(126)	-	-	-	(126)	Assets derecognised (other than write-offs)
Selisih akibat perbedaan kurs	75.729	72	-	-	75.801	Exchange rate differences
Nilai tercatat bruto akhir	2.547.404	2.560	-	21.985	2.571.949	Ending gross carrying amount
31 Desember/December 31, 2024						
	Konvensional/Conventional			Syariah*)/ Sharia*)	Jumlah/ Total	
	Stage 1	Stage 2	Stage 3			
Cadangan atas kerugian kredit ekspektasian awal	1.647	-	-	163	1.810	Beginning expected credit loss allowances
Transfer ke Stage 2	(3)	3	-	-	-	Transfer to Stage 2
Perubahan neto	(984)	-	-	57	(927)	Net change
Aset baru	81	6	-	-	87	New assets originated
Selisih akibat perbedaan kurs	138	-	-	-	138	Exchange rate differences
Cadangan atas kerugian kredit ekspektasian akhir	879	9	-	220	1.108	Ending expected credit loss allowances

*) Tidak menerapkan PSAK 109

*) Not implement SFAS 109

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6. GIRO PADA BANK LAIN (lanjutan)

c. Cadangan kerugian penurunan nilai (lanjutan)

Cadangan kerugian penurunan nilai dihitung sesuai dengan kebijakan pada Catatan 2n.

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai telah memadai.

6. CURRENT ACCOUNTS WITH OTHER BANKS (continued)

c. Allowance for impairment losses (continued)

Allowance for impairment losses is calculated using policy which is inline with Note 2n.

Management believes that the allowance for impairment losses is adequate.

7. PENEMPATAN PADA BANK INDONESIA DAN BANK LAIN

a. Berdasarkan pihak berelasi, mata uang, jenis, pihak lawan dan jangka waktu kontraktual

Penempatan pada Bank Indonesia dan bank lain berdasarkan pihak berelasi, mata uang, jenis dan pihak lawan dapat dirinci sebagai berikut:

7. PLACEMENTS WITH BANK INDONESIA AND OTHER BANKS

a. By related parties, currency, type, counterparties and contractual period

Placements with Bank Indonesia and other banks by related parties, currency, type and counterparties are as follows:

	31 Desember/December 31		
	2025	2024	
Pihak ketiga			Third parties
Rupiah			Rupiah
Penempatan pada Bank Lain			Placement with Other Banks
Sertifikat Pengelolaan Dana Syariah			
Antarbank	403.886	-	Certificate of Interbank Syariah Fund
Sertifikat Investasi Mudharabah			Certificate of Mudharabah Interbank
Antarbank	200.000	-	Investment
Sub jumlah - Rupiah	603.886	-	Sub total - Rupiah
Mata uang asing			Foreign currencies
Deposito berjangka			Time deposits
Bank Indonesia	2.167.750	2.816.625	Bank Indonesia
Call money			Call money
Reserve Bank of India, Mumbai	16.695	182.341	Reserve Bank of India, Mumbai
Sub jumlah - Mata uang asing	2.184.445	2.998.966	Sub total - Foreign currencies
	2.788.331	2.998.966	
Dikurangi: Cadangan kerugian penurunan nilai	(6.039)	-	Less: Allowance for impairment losses
Jumlah	2.782.292	2.998.966	Total

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7. PENEMPATAN PADA BANK INDONESIA DAN BANK LAIN (lanjutan)

a. Berdasarkan pihak berelasi, mata uang, jenis, pihak lawan dan jangka waktu kontraktual (lanjutan)

Jangka waktu kontraktual penempatan pada Bank Indonesia dan bank lain adalah sebagai berikut:

	31 Desember/December 31	
	2025	2024
Rupiah		
Sertifikat Pengelolaan Dana Syariah		
Antarbank	6 hari/days	-
Sertifikat Investasi Mudharabah		
Antarbank	2 hari/days	-
Mata uang asing		
Deposito berjangka pada Bank Indonesia	2 hari/days	2 hari/days
Call money	2 hari/days	2 - 14 hari/days

b. Berdasarkan sisa umur sampai dengan jatuh tempo:

	31 Desember/December 31	
	2025	2024
Rupiah		
<= 1 bulan	603.886	-
Mata uang asing		
<= 1 bulan	2.184.445	2.998.966
	2.788.331	2.998.966

Informasi mengenai jatuh tempo diungkapkan pada Catatan 53.

c. Tingkat suku bunga rata-rata per tahun

	31 Desember/December 31	
	2025	2024
Rupiah		
Sertifikat Pengelolaan Dana Syariah		
Antarbank	4,90%	-
Sertifikat Investasi Mudharabah		
Antarbank	4,25%	-
Mata uang asing		
Deposito berjangka pada Bank Indonesia	5,41%	5,35%
Call money	4,25%	6,25%

Pada tanggal 31 Desember 2025 dan 2024, tidak terdapat penempatan pada Bank Indonesia dan bank lain yang dijaminkan.

7. PLACEMENTS WITH BANK INDONESIA AND OTHER BANKS (continued)

a. By related parties, currency, type, counterparties and contractual period (continued)

Contractual period of placement with Bank Indonesia and other banks are as follows:

	31 Desember/December 31	
	2025	2024
Rupiah		
Certificate of Interbank Syariah Fund		
Certificate of Mudharabah Interbank Investment		
Foreign currencies		
Time deposits with Bank Indonesia		
Call money		

b. Based on remaining period until maturity:

	31 Desember/December 31	
	2025	2024
Rupiah		
<= 1 month	603.886	-
Foreign currencies		
<= 1 month	2.184.445	2.998.966
	2.788.331	2.998.966

Information on maturities is disclosed in Note 53.

c. The average interest rates per annum

	31 Desember/December 31	
	2025	2024
Rupiah		
Certificate of Interbank Syariah Fund		
Certificate of Mudharabah Interbank Investment		
Foreign currencies		
Time deposits with Bank Indonesia		
Call money		

As of December 31, 2025 and 2024, there were no placements with Bank Indonesia and other banks which are pledged.

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**7. PENEMPATAN PADA BANK INDONESIA DAN BANK
LAIN (lanjutan)**

d. Cadangan kerugian penurunan nilai

Analisis atas perubahan dalam nilai tercatat bruto dan cadangan atas kerugian kredit ekspektasian terkait untuk penempatan pada Bank Indonesia dan bank lain adalah sebagai berikut:

31 Desember/December 31, 2025					
	Konvensional/Conventional			Syariah/Sharia *)	Jumlah/ Total
	Stage 1	Stage 2	Stage 3		
Nilai tercatat bruto awal	2.274.691	-	-	724.275	2.998.966
Aset baru	2.184.445	-	-	603.886	2.788.331
Aset dihentikan pengakuannya (selain karena penghapusbukuan)	(2.274.691)	-	-	(724.275)	(2.998.966)
Nilai tercatat bruto akhir	2.184.445	-	-	603.886	2.788.331
31 Desember/December 31, 2025					
	Konvensional/Conventional			Syariah/Sharia *)	Jumlah/ Total
	Stage 1	Stage 2	Stage 3		
Cadangan atas kerugian kredit ekspektasian awal	-	-	-	-	-
Aset baru	-	-	-	6.039	6.039
Aset dihentikan pengakuannya (selain karena penghapusbukuan)	(29)	-	-	-	(29)
Selisih akibat perbedaan kurs	29	-	-	-	29
Cadangan atas kerugian kredit ekspektasian akhir	-	-	-	6.039	6.039
31 Desember/December 31, 2024					
	Konvensional/Conventional			Syariah/Sharia *)	Jumlah/ Total
	Stage 1	Stage 2	Stage 3		
Nilai tercatat bruto awal	1.449.667	-	-	1.046.835	2.496.502
Aset baru	2.274.691	-	-	724.275	2.998.966
Aset dihentikan pengakuannya (selain karena penghapusbukuan)	(1.449.667)	-	-	(1.046.835)	(2.496.502)
Nilai tercatat bruto akhir	2.274.691	-	-	724.275	2.998.966

*) Tidak menerapkan PSAK 109

*) Not implement SFAS 109

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7. PENEMPATAN PADA BANK INDONESIA DAN BANK LAIN (lanjutan)

d. Cadangan kerugian penurunan nilai (lanjutan)

Analisis atas perubahan dalam nilai tercatat bruto dan cadangan atas kerugian kredit ekspektasian terkait untuk penempatan pada Bank Indonesia dan bank lain adalah sebagai berikut: (lanjutan)

31 Desember/December 31, 2024				
Konvensional/Conventional				Jumlah/ Total
Stage 1	Stage 2	Stage 3	Syariah/Sharia *)	
Cadangan atas kerugian kredit ekspektasian awal	16	-	-	2.016
Aset dihentikan pengakuannya (selain karena penghapusbukuan)	-	-	-	(2.000)
Selisih akibat perbedaan kurs	(16)	-	-	(16)
Cadangan atas kerugian kredit ekspektasian akhir	-	-	-	-

*) Tidak menerapkan PSAK 109

Cadangan kerugian penurunan nilai dihitung sesuai dengan kebijakan pada Catatan 2n.

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai telah memadai.

7. PLACEMENTS WITH BANK INDONESIA AND OTHER BANKS (continued)

d. Allowance for impairment losses (lanjutan)

An analysis of change in the gross carrying amount and the corresponding expected credit loss allowances of placement with Bank Indonesia and other banks is as follows: (lanjutan)

Beginning expected credit loss allowances
Assets derecognized (other than write-offs)
Exchange rate differences
Ending expected credit loss allowances

*) Not implement SFAS 109

Allowance for impairment losses is calculated using policy which is inline with Note 2n.

Management believes that the allowance for impairment losses is adequate.

8. EFEK-EFEK YANG DIPERDAGANGKAN

a. Berdasarkan jenis dan mata uang

31 Desember/December 31		
	2025	2024
Pihak ketiga		
Rupiah		
Sekuritas Bank Indonesia	3.902.218	1.522.425
Surat Utang Negara	421.345	387.434
Bank Indonesia Floating Rate Note	201.011	-
	4.524.574	1.909.859
Mata uang asing		
Surat Utang Negara	28.626	31.770
	4.553.200	1.941.629

Pada tanggal 31 Desember 2025 dan 2024 tidak terdapat transaksi dengan pihak berelasi.

8. TRADING SECURITIES

a. By type and currency

Third parties
Rupiah
Bank Indonesia Securities
Government Bonds
Bank Indonesia Floating Rate Note

Foreign currency
Government Bonds

As of December 31, 2025 and 2024, there were no transactions with related parties.

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8. EFEK-EFEK YANG DIPERDAGANGKAN (lanjutan)

8. TRADING SECURITIES (continued)

b. Berdasarkan golongan penerbit efek

b. By issuer

	31 Desember/December 31	
	2025	2024
Rupiah		
Pemerintah dan BUMN	4.524.574	1.909.859
Mata uang asing		
Pemerintah dan BUMN	28.626	31.770
	<u>4.553.200</u>	<u>1.941.629</u>

Rupiah
Government and
state-owned enterprises
Foreign currency
Government and
state-owned enterprises

c. Berdasarkan tanggal jatuh tempo dan peringkat efek

c. By maturity and rating of marketable securities

	31 Desember/December 31	
	2025	2024
Rupiah		
≤ 1 tahun	4.133.718	1.579.556
> 1 tahun - 5 tahun	174.994	94.274
> 5 tahun - 10 tahun	92.947	131.532
> 10 tahun	122.915	104.497
	<u>4.524.574</u>	<u>1.909.859</u>
Mata uang asing		
≤ 1 tahun	-	1.603
> 1 tahun - 5 tahun	3.122	11.634
> 5 tahun - 10 tahun	9.477	856
> 10 tahun	16.027	17.677
	<u>28.626</u>	<u>31.770</u>
	<u>4.553.200</u>	<u>1.941.629</u>

Rupiah
≤ 1 year
> 1 year - 5 years
> 5 years - 10 years
> 10 years
Foreign currency
≤ 1 year
> 1 year - 5 years
> 5 years - 10 years
> 10 years

Informasi mengenai jatuh tempo diungkapkan pada Catatan 53.

Pada tanggal 31 Desember 2025 dan 2024, peringkat efek-efek yang diperdagangkan untuk Surat Utang Negara ("SUN"), Bank Indonesia Floating Rate Note ("FRNBI") dan Sekuritas Bank Indonesia ("SRBI") adalah BBB (S&P) dan tanpa peringkat.

Information on maturities is disclosed in Note 53.

As of December 31, 2025 and 2024, trading securities' rating for Government Bonds ("SUN"), Indonesia Floating Rate Note ("FRNBI") and Bank Indonesia Securities ("SRBI") were BBB (S&P) and unrated.

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8. EFEK-EFEK YANG DIPERDAGANGKAN (lanjutan)

d. Tingkat bunga rata-rata per tahun:

	31 Desember/December 31	
	2025	2024
Rupiah	7,07%	7,06%
Mata uang asing	4,72%	3,15%

Rupiah
Foreign currency

8. TRADING SECURITIES (continued)

d. The average interest rates per annum:

9. INVESTASI KEUANGAN

Investasi keuangan, sebagaimana disebutkan dalam Catatan 2h, terdiri dari:

9. FINANCIAL INVESTMENTS

Financial investments, as stated in Note 2h, consisted of:

	31 Desember/December 31	
	2025	2024
Efek-efek		
Biaya perolehan yang diamortisasi	9.756.147	4.248.375
Nilai wajar melalui penghasilan komprehensif lain	29.203.567	35.708.623
	38.959.714	39.956.998
Penyertaan saham		
Nilai wajar melalui penghasilan komprehensif lain		
Pihak terkait (Catatan 44)	159.504	159.504
Pihak ketiga	36.939	35.678
	196.443	195.182
Jumlah	39.156.157	40.152.180
Dikurangi: Cadangan kerugian penurunan nilai		
- Biaya perolehan yang diamortisasi	(982)	(1.015)
- Nilai wajar melalui penghasilan komprehensif lain	(3.527)	-
	(4.509)	(1.015)
	39.151.648	40.151.165

Marketable securities
Amortized cost
Fair value through other comprehensive income

Investments in shares
Fair value through other comprehensive income
Related parties (Note 44)
Third parties

Total
Less: Allowance for impairment losses
Amortized cost -
Fair value through other -
comprehensive income

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9. INVESTASI KEUANGAN (lanjutan)

Analisis atas perubahan dalam nilai tercatat bruto dan cadangan atas kerugian kredit ekspektasian terkait untuk efek-efek adalah sebagai berikut:

31 Desember/December 31, 2025					
	Konvensional/Conventional			Syariah*)/ Sharia*)	Jumlah/ Total
	Stage 1	Stage 2	Stage 3		
Nilai tercatat bruto awal	30.448.033	-	-	9.508.965	39.956.998
Aset baru	13.179.974	-	-	10.928.955	24.108.929
Perubahan neto	(951.664)	-	-	(85.466)	(1.037.130)
Aset dihentikan pengakuannya (selain karena penghapusbukuan)	(16.614.161)	-	-	(7.195.038)	(23.809.199)
Penghapusbukuan	(316.602)	-	-	(4.254)	(320.856)
Selisih akibat perbedaan kurs	104.156	-	-	(43.184)	60.972
Nilai tercatat bruto akhir	25.849.736	-	-	13.109.978	38.959.714

31 Desember/December 31, 2025					
	Konvensional/Conventional			Syariah*)/ Sharia*)	Jumlah/ Total
	Stage 1	Stage 2	Stage 3		
Biaya perolehan diamortisasi					
Cadangan atas kerugian kredit ekspektasian awal	1.015	-	-	-	1.015
Perubahan neto	(3)	-	-	-	(3)
Aset baru	938	-	-	-	938
Aset dihentikan pengakuannya (selain karena penghapusbukuan)	(1.011)	-	-	-	(1.011)
Selisih akibat perbedaan kurs	43	-	-	-	43
Cadangan atas kerugian kredit ekspektasian akhir	982	-	-	-	982

31 Desember/December 31, 2025					
	Konvensional/Conventional			Syariah*)/ Sharia*)	Jumlah/ Total
	Stage 1	Stage 2	Stage 3		
Nilai wajar diukur melalui pendapatan komprehensif lain					
Cadangan atas kerugian kredit ekspektasian awal	13.811	-	-	-	13.811
Perubahan neto	(3.963)	-	-	-	(3.963)
Aset baru	5.006	-	-	3.527	8.533
Aset dihentikan pengakuannya (selain karena penghapusbukuan)	(5.580)	-	-	-	(5.580)
Selisih akibat perbedaan kurs	11	-	-	-	11
Cadangan atas kerugian kredit ekspektasian akhir**)	9.285	-	-	3.527	12.812

Beginning gross carrying amount
New assets originated
Net change
Assets derecognized
(other than write-offs)
Write-offs
Exchange rate differences
Ending gross carrying amount

Amortized cost
Beginning expected credit loss allowance
Net change
New assets originated
Assets derecognized
(other than write-offs)
Exchange rate differences
Ending expected credit loss allowance

Fair value through other comprehensive income
Beginning expected credit loss allowance
Net change
New assets originated
Assets derecognized
(other than write-offs)
Exchange rate differences
Ending expected credit loss allowance**)

*) Tidak menerapkan PSAK 109

**) dicatat pada penghasilan komprehensif lain

*) Not implement SFAS 109

**) recorded in other comprehensive income

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9. INVESTASI KEUANGAN (lanjutan)

Analisis atas perubahan dalam nilai tercatat bruto dan cadangan atas kerugian kredit ekspektasian terkait untuk efek-efek adalah sebagai berikut:
(lanjutan)

31 Desember/December 31, 2024					
	Konvensional/Conventional			Syariah*)/ Sharia*)	Jumlah/ Total
	Stage 1	Stage 2	Stage 3		
Nilai tercatat bruto awal	22.158.172	-	-	8.426.009	30.584.181
Aset baru	15.090.532	-	-	7.088.608	22.179.140
Perubahan neto	(149.048)	-	-	(16.832)	(165.880)
Aset dihentikan pengakuannya (selain karena penghapusbukuan)	(6.694.819)	-	-	(6.008.690)	(12.703.509)
Selisih akibat perbedaan kurs	43.196	-	-	19.870	63.066
Nilai tercatat bruto akhir	30.448.033	-	-	9.508.965	39.956.998

Beginning gross carrying amount
New assets originated
Net change
Assets derecognized
(other than write-offs)
Exchange rate differences
Ending gross carrying amount

31 Desember/December 31, 2024					
	Konvensional/Conventional			Syariah*)/ Sharia*)	Jumlah/ Total
	Stage 1	Stage 2	Stage 3		
Biaya perolehan diamortisasi					
Cadangan atas kerugian kredit ekspektasian awal	397	-	-	-	397
Perubahan neto	(5)	-	-	-	(5)
Aset baru	1.011	-	-	-	1.011
Aset dihentikan pengakuannya (selain karena penghapusbukuan)	(401)	-	-	-	(401)
Selisih akibat perbedaan kurs	13	-	-	-	13
Cadangan atas kerugian kredit ekspektasian akhir	1.015	-	-	-	1.015

Amortized cost
Beginning expected credit loss allowance
Net change
New assets originated
Assets derecognized
(other than write-offs)
Exchange rate differences
Ending expected credit loss allowance

31 Desember/December 31, 2024					
	Konvensional/Conventional			Syariah*)/ Sharia*)	Jumlah/ Total
	Stage 1	Stage 2	Stage 3		
Nilai wajar diukur melalui pendapatan komprehensif lain					
Cadangan atas kerugian kredit ekspektasian awal	11.843	-	-	-	11.843
Perubahan neto	(2.184)	-	-	-	(2.184)
Aset baru	7.713	-	-	-	7.713
Aset dihentikan pengakuannya (selain karena penghapusbukuan)	(3.575)	-	-	-	(3.575)
Selisih akibat perbedaan kurs	14	-	-	-	14
Cadangan atas kerugian kredit ekspektasian akhir**)	13.811	-	-	-	13.811

Fair value through other comprehensive income
Beginning expected credit loss allowance
Net change
New assets originated
Assets derecognized
(other than write-offs)
Exchange rate differences
Ending expected credit loss allowance**)

*) Tidak menerapkan PSAK 109

*) Not implement SFAS 109

**) dicatat pada penghasilan komprehensif lain

**) recorded in other comprehensive income

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9. INVESTASI KEUANGAN (lanjutan)

Cadangan kerugian penurunan nilai dihitung secara individual dan sesuai dengan kualitas aset produktif untuk perbankan syariah sesuai Catatan 2n.

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai telah memadai.

Informasi mengenai jatuh tempo diungkapkan pada Catatan 53.

Perubahan kerugian yang belum direalisasi atas perubahan nilai wajar investasi keuangan yang diukur pada nilai wajar melalui pendapatan komprehensif lain – setelah pajak tangguhan dan cadangan atas kerugian kredit ekspektasian:

9. FINANCIAL INVESTMENTS (continued)

Allowance for impairment losses is calculated using individual assessment and according to earning assets quality for sharia banking in Note 2n.

Management believes that the allowance for impairment losses is adequate.

Information on maturities is disclosed in Note 53.

Movements in unrealized losses on changes in fair value of fair value through other comprehensive income financial investments – net of deferred tax and expected credit loss allowances:

	31 Desember/December 31		
	2025	2024	
Saldo awal - sebelum pajak penghasilan tangguhan	(451.993)	(216.830)	Beginning balance - before deferred income tax
Perubahan keuntungan/(kerugian) yang belum direalisasi selama tahun berjalan - neto	1.093.824	(146.680)	Movement of unrealized gains/(losses) during the year - net
Jumlah yang ditransfer ke laba rugi sehubungan dengan perubahan nilai wajar investasi keuangan yang diukur pada nilai wajar melalui pendapatan komprehensif lain	(226.054)	(88.483)	Amounts transferred to profit and loss in respect of fair value change of fair value through other comprehensive income financial investments
Jumlah sebelum pajak penghasilan tangguhan	415.777	(451.993)	Total before deferred income tax
Pajak penghasilan tangguhan	(89.575)	102.658	Deferred income tax
Saldo akhir - neto	326.202	(349.335)	Ending balance - net

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9. INVESTASI KEUANGAN (lanjutan)

I. Efek-efek (lanjutan)

a. Berdasarkan jenis dan mata uang

Adapun detail dari masing-masing kategori tersebut di atas, adalah sebagai berikut:

	31 Desember/December 31, 2025			
	Nilai nominal/ Nominal value	Saldo yang belum diamortisasi/ Unamortized amount	Keuntungan/ (kerugian) yang belum direalisasi/ Unrealized gains/(losses)	Nilai tercatat/ Carrying amount
	Nilai perolehan/ Acquisition amount			Nilai wajar/ Fair value
Pihak ketiga Rupiah				
<u>Biaya perolehan diamortisasi</u>				
Sekuritas Bank Indonesia	3.047.450	(48.536)	-	2.998.914
Surat Utang Negara	2.755.781	32.467	-	2.788.248
Tagihan atas wesel ekspor	829.456	-	-	829.456
Surat Berharga Syariah Negara	352.724	(8.021)	-	344.703
Sukuk Bank Indonesia	284.063	-	-	284.063
Bank Indonesia Floating Rate Note	210.000	-	-	210.000
Jumlah biaya perolehan diamortisasi	7.479.474	(24.090)	-	7.455.384
<u>Nilai wajar melalui penghasilan komprehensif lain</u>				
Surat Utang Negara	12.027.050	-	230.343	12.257.393
Obligasi korporasi	4.622.035	-	72.843	4.694.878
Sukuk Bank Indonesia	4.614.155	-	10.016	4.624.171
Surat Berharga Syariah Negara	2.837.689	-	73.989	2.911.678
Jumlah nilai wajar melalui penghasilan komprehensif lain	24.100.929	-	387.191	24.488.120
Jumlah efek-efek - Rupiah	31.580.403	(24.090)	387.191	31.943.504
Mata uang asing				
<u>Biaya perolehan diamortisasi</u>				
Surat Utang Negara	813.786	6.484	-	820.270
Tagihan atas wesel ekspor	681.217	-	-	681.217
Surat Berharga Syariah Negara	616.975	6.376	-	623.351
Sekuritas Bank Indonesia	166.750	(56)	-	166.694
Obligasi korporasi	9.231	-	-	9.231
Jumlah biaya perolehan diamortisasi	2.287.959	12.804	-	2.300.763
<u>Nilai wajar melalui penghasilan komprehensif lain</u>				
Surat Berharga Syariah Negara	2.125.500	-	(2.425)	2.123.075
Surat Utang Negara	1.679.049	-	11.520	1.690.569
Obligasi korporasi	437.238	-	(1.861)	435.377
Sekuritas Bank Indonesia	416.875	-	(63)	416.812
Medium-term Notes	50.009	-	(395)	49.614
Jumlah nilai wajar melalui penghasilan komprehensif lain	4.708.671	-	6.776	4.715.447
Jumlah efek-efek - Mata uang asing	6.996.630	12.804	6.776	7.016.210
Jumlah	38.577.033	(11.286)	393.967	38.959.714

9. FINANCIAL INVESTMENTS (continued)

I. Marketable securities (continued)

a. By type and currency

The details for each category mentioned above are as follows:

Third parties Rupiah
<u>Amortized cost</u>
Bank Indonesia Securities
Government Bonds
Export bills receivables
Sovereign Sharia Securities
Bank Indonesia Sukuk
Bank Indonesia Floating Rate Note
Total amortized cost
<u>Fair value through other comprehensive income</u>
Government Bonds
Corporate bonds
Bank Indonesia Sukuk
Sovereign Sharia Securities
Total fair value through other comprehensive income
Total marketable securities - Rupiah
Foreign currencies
<u>Amortized cost</u>
Government Bonds
Export bills receivables
Sovereign Sharia Securities
Bank Indonesia Securities
Corporate bonds
Total amortized cost
<u>Fair value through other comprehensive income</u>
Sovereign Sharia Securities
Government Bonds
Corporate bonds
Bank Indonesia Securities
Medium-term Notes
Total fair value through other comprehensive income
Total marketable securities - Foreign currencies
Total

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9. INVESTASI KEUANGAN (lanjutan)

I. Efek-efek (lanjutan)

a. Berdasarkan jenis dan mata uang (lanjutan)

Adapun detail dari masing-masing kategori tersebut di atas, adalah sebagai berikut: (lanjutan)

9. FINANCIAL INVESTMENTS (continued)

I. Marketable securities (continued)

a. By type and currency (continued)

The details for each category mentioned above are as follows: (continued)

	31 Desember/December 31, 2024				
	Nilai nominal/ Nominal value	Saldo yang belum diamortisasi/ Unamortized amount	Keuntungan/ (kerugian) yang belum direalisasi/ Unrealized gains/(losses)	Nilai tercatat/ Carrying amount	
	Nilai perolehan/ Acquisition amount			Nilai wajar/ Fair value	
Pihak ketiga					Third parties
Rupiah					Rupiah
<u>Biaya perolehan diamortisasi</u>					<u>Amortized cost</u>
Surat Utang Negara	2.480.000	(7.565)	-	2.472.435	Government Bonds
Tagihan atas wesel ekspor	836.916	-	-	836.916	Export bills receivables
Jumlah biaya perolehan diamortisasi	3.316.916	(7.565)	-	3.309.351	Total amortized cost
<u>Nilai wajar melalui penghasilan komprehensif lain</u>					<u>Fair value through other comprehensive income</u>
Surat Utang Negara	11.202.413	-	(329.849)	10.872.564	Government Bonds
Sekuritas Rupiah Bank Indonesia	9.855.455	-	6.334	9.861.789	Bank Indonesia Rupiah Securities
Sukuk Bank Indonesia	5.375.075	-	18.290	5.393.365	Bank Indonesia Sukuk
Obligasi korporasi	4.479.894	-	(34.299)	4.445.595	Corporate bonds
Surat Berharga Syariah Negara	2.545.097	-	(30.355)	2.514.742	Sovereign Sharia Securities
Jumlah nilai wajar melalui penghasilan komprehensif lain	33.457.934	-	(369.879)	33.088.055	Total fair value through other comprehensive income
Jumlah efek-efek - Rupiah	36.774.850	(7.565)	(369.879)	36.397.406	Total marketable securities - Rupiah
Mata uang asing					Foreign currencies
<u>Biaya perolehan diamortisasi</u>					<u>Amortized cost</u>
Tagihan atas wesel ekspor	883.421	-	-	883.421	Export bills receivables
Obligasi korporasi	55.603	-	-	55.603	Corporate bonds
Jumlah biaya perolehan diamortisasi	939.024	-	-	939.024	Total amortized cost
<u>Nilai wajar melalui penghasilan komprehensif lain</u>					<u>Fair value through other comprehensive income</u>
Surat Utang Negara	1.749.103	-	(69.950)	1.679.153	Government Bonds
Surat Berharga Syariah Negara	540.219	-	(27.640)	512.579	Sovereign Sharia Securities
Obligasi korporasi	309.895	-	(7.672)	302.223	Corporate bonds
Sekuritas Valas Bank Indonesia	80.353	-	7	80.360	Bank Indonesia Foreign Securities
Medium-term Notes	48.218	-	(1.965)	46.253	Medium-term Notes
Jumlah nilai wajar melalui penghasilan komprehensif lain	2.727.788	-	(107.220)	2.620.568	Total fair value through other comprehensive income
Jumlah efek-efek - Mata uang asing	3.666.812	-	(107.220)	3.559.592	Total marketable securities - Foreign currencies
Jumlah	40.441.662	(7.565)	(477.099)	39.956.998	Total

Efek dalam mata uang asing adalah efek dalam Dolar Amerika Serikat, Yuan Tiongkok, Rupee India dan Euro Eropa.

Marketable securities in foreign currency are denominated in United States Dollar, Chinese Yuan, Indian Rupee and European Euro.

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9. INVESTASI KEUANGAN (lanjutan)

I. Efek-efek (lanjutan)

b. Berdasarkan golongan penerbit efek

9. FINANCIAL INVESTMENTS (continued)

I. Marketable securities (continued)

b. By issuer

31 Desember/December 31, 2025

	Nilai tercatat/ Carrying amount	Nilai wajar/ Fair value	
		Nilai wajar melalui penghasilan komprehensif lain/ Fair value through other comprehensive income	Jumlah/ Total
Rupiah			Rupiah
			Government and state-owned enterprises
Pemerintah dan BUMN	6.625.928	21.038.769	27.664.697
Bank	829.456	1.289.446	2.118.902
Lainnya	-	2.159.905	2.159.905
	7.455.384	24.488.120	31.943.504
Mata uang asing			Foreign currencies
			Government and state-owned enterprises
Pemerintah dan BUMN	1.610.315	4.477.254	6.087.569
Bank	681.217	49.614	730.831
Lainnya	9.231	188.579	197.810
	2.300.763	4.715.447	7.016.210
	9.756.147	29.203.567	38.959.714

31 Desember/December 31, 2024

	Nilai tercatat/ Carrying amount	Nilai wajar/ Fair value	
		Nilai wajar melalui penghasilan komprehensif lain/ Fair value through other comprehensive income	Jumlah/ Total
Rupiah			Rupiah
			Government and state-owned enterprises
Pemerintah dan BUMN	2.472.435	30.369.729	32.842.164
Bank	836.916	749.976	1.586.892
Lainnya	-	1.968.350	1.968.350
	3.309.351	33.088.055	36.397.406
Mata uang asing			Foreign currencies
			Government and state-owned enterprises
Pemerintah dan BUMN	-	1.815.321	1.815.321
Bank	883.421	-	883.421
Lainnya	55.603	805.247	860.850
	939.024	2.620.568	3.559.592
	4.248.375	35.708.623	39.956.998

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9. INVESTASI KEUANGAN (lanjutan)

I. Efek-efek (lanjutan)

c. Berdasarkan peringkat efek

		Nilai tercatat/ <i>Carrying amount/</i> Nilai wajar/ <i>Fair value</i>		
Peringkat	Lembaga pemeringkat/ <i>Rating company</i>	31 Desember/ <i>December 31</i>		Rating
		2025	2024	
Rupiah				
Biaya perolehan diamortisasi				Amortized cost
Tanpa peringkat		7.455.384	*) 3.309.351	****) Non-rated
Jumlah biaya perolehan diamortisasi		7.455.384	3.309.351	Total amortized cost
Nilai wajar melalui penghasilan komprehensif lain				Fair value through other comprehensive income
idAAA	Pefindo	3.263.024	2.585.601	idAAA
AAA	Fitch	902.844	694.973	AAA
idAA	Pefindo	203.450	-	idAA
idAA-	Pefindo	116.421	70.622	idAA-
idA-	Pefindo	97.496	98.201	idA-
AA	Fitch	76.465	-	AA
idA+	Pefindo	35.178	49.867	idA+
AA+	Fitch	-	946.331	AA+
Tanpa peringkat		19.793.242	**) 28.642.460	**) Non-rated
Total nilai wajar melalui penghasilan komprehensif lain		24.488.120	33.088.055	Total fair value through other comprehensive income
Sub jumlah - Rupiah		31.943.504	36.397.406	Sub total - Rupiah
Mata uang asing				
Biaya perolehan diamortisasi				Amortized cost
BBB	S&P	1.610.315	-	BBB
Baa3	Moody's	9.231	55.603	Baa3
Tanpa peringkat		681.217	***) 883.421	***) Non-rated
Jumlah biaya perolehan diamortisasi		2.300.763	939.024	Total amortized cost
Nilai wajar melalui penghasilan komprehensif lain				Fair value through other comprehensive income
BBB	S&P	4.467.368	1.815.322	BBB
Baa3	Moody's	188.579	166.054	Baa3
BB+	S&P	49.614	639.192	BB+
Baa2	Moody's	9.886	-	Baa2
Total nilai wajar melalui penghasilan komprehensif lain		4.715.447	2.620.568	Total fair value through other comprehensive income
Sub jumlah - Mata uang asing		7.016.210	3.559.592	Sub total - Foreign currencies
		38.959.714	39.956.998	

*) Terdiri dari Surat Utang Negara ("SUN"), Sekuritas Bank Indonesia, Sukuk Bank Indonesia dan tagihan atas wesel ekspor

**) Terdiri dari Surat Utang Negara ("SUN"), Surat Berharga Syariah Negara ("SBSN") dan Sekuritas Bank Indonesia

***) Terdiri dari tagihan atas wesel ekspor

****) Terdiri dari Surat Utang Negara ("SUN") dan tagihan atas wesel ekspor

*) Consists of Government Bonds("SUN"), Bank Indonesia Securities and export bills receivables

**) Consists of Government Bonds ("SUN"), Sovereign Sharia Securities ("SBSN") and Bank Indonesia Securities

***) Consists of export bills receivables

****) Consists of Government Bonds("SUN") and export bills receivables

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9. INVESTASI KEUANGAN (lanjutan)

I. Efek-efek (lanjutan)

d. Berdasarkan tanggal jatuh tempo

Tabel-tabel berikut ini menunjukkan pengelompokan berdasarkan tanggal jatuh tempo dan tujuan investasi dari efek-efek konsolidasian:

(i) Biaya yang diamortisasi

	31 Desember/December 31	
	2025	2024
	Nilai tercatat/ Carrying amount	Nilai tercatat/ Carrying amount
Rupiah		
< = 1 tahun	6.153.118	1.728.332
> 1 tahun - 5 tahun	873.081	1.581.019
> 5 tahun - 10 tahun	429.185	-
	7.455.384	3.309.351
Mata uang asing		
< = 1 tahun	1.078.026	929.702
> 1 tahun - 5 tahun	1.056.630	9.322
> 5 tahun - 10 tahun	166.107	-
	2.300.763	939.024
	9.756.147	4.248.375

(ii) Nilai wajar melalui penghasilan komprehensif lain

	31 Desember/December 31	
	2025	2024
	Nilai wajar/ Fair value	Nilai wajar/ Fair value
Rupiah		
< = 1 tahun	5.241.900	17.089.831
> 1 tahun - 5 tahun	8.752.741	7.866.627
> 5 tahun - 10 tahun	7.674.094	4.246.855
> 10 tahun	2.819.385	3.884.742
	24.488.120	33.088.055
Mata uang asing		
< = 1 tahun	754.352	750.328
> 1 tahun - 5 tahun	2.082.773	1.104.919
> 5 tahun - 10 tahun	1.878.322	733.512
> 10 tahun	-	31.809
	4.715.447	2.620.568
	29.203.567	35.708.623

9. FINANCIAL INVESTMENTS (continued)

I. Marketable securities (continued)

d. By maturity

The following tables show the consolidated marketable securities classified based on maturity and investment purpose:

(i) Amortized cost

Rupiah
< = 1 year
> 1 year - 5 years
> 5 years - 10 years
Foreign currencies
< = 1 year
> 1 year - 5 years
> 5 years - 10 years

(ii) Fair value through other comprehensive income

Rupiah
< = 1 year
> 1 year - 5 years
> 5 years - 10 years
> 10 years
Foreign currencies
< = 1 year
> 1 year - 5 years
> 5 years - 10 years
> 10 years

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9. INVESTASI KEUANGAN (lanjutan)

I. Efek-efek (lanjutan)

e. Tingkat bunga rata-rata per tahun:

	31 Desember/December 31	
	2025	2024
Rupiah	6,47%	7,09%
Mata uang asing	3,05%	4,64%

f. Reklasifikasi aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain ke aset keuangan yang diukur pada biaya perolehan diamortisasi

Pada tanggal 15 November 2025, Bank telah melakukan peninjauan ulang terhadap proses pengelolaan investasi melalui pembentukan Kerangka Kerja Pengelolaan Investasi Surat Berharga atau *Securities Investment Management Framework* ("Investment Framework"). *Investment Framework* memastikan alokasi modal dan keputusan atau koordinasi manajemen investasi yang teratur di seluruh bisnis dalam Grup dan memberikan prinsip panduan dengan pengenalan beberapa parameter risiko kunci dan KPI (*key performance indicator*) yang disertai perubahan model bisnis untuk memperbaharui fungsi *treasury*.

Sehubungan dengan hal diatas, Bank telah mereklasifikasi aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain yang terdampak ke aset keuangan yang diukur pada biaya perolehan diamortisasi dengan jumlah nilai nominal sebesar Rp1.180.673 dan nilai wajar sebesar Rp1.150.382 dan Bank telah mereklasifikasi sebagian aset keuangan yang diukur pada biaya perolehan diamortisasi yang terdampak ke aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain dengan jumlah nilai nominal sebesar Rp2.134.290 dan biaya perolehan yang diamortisasi sebesar Rp2.119.615. Dampak dari reklasifikasi ini menyebabkan peningkatan pada pendapatan komprehensif lainnya sebesar Rp64.604.

9. FINANCIAL INVESTMENTS (continued)

I. Marketable securities (continued)

e. The average interest rates per annum:

Rupiah
Foreign currency

f. Reclassification financial assets measured at fair value through other comprehensive income to financial assets measured at amortized cost

On November 15, 2025, the Bank conducted a review of the investment management process through the establishment of the *Securities Investment Management Framework* ("Investment Framework"). The *Investment Framework* ensures structured capital allocation and orderly investment management decision-making or coordination across all businesses within the Group, and provides guiding principles through the introduction of several key risk parameters and KPIs (*key performance indicators*), accompanied by changes to the business model to enhance the existing treasury function.

In relation to the above, the Bank has reclassified the affected financial assets measured at fair value through other comprehensive income to financial assets measured at amortized cost, with a total nominal value amounted to Rp1,180,673 and a fair value amounted to Rp1,150,382. The Bank has also reclassified a portion of the affected financial assets measured at amortized cost to financial assets measured at fair value through other comprehensive income, with a total nominal value amounted to Rp2,134,290 and an amortized cost amounted to Rp2,119,615. The impact of these reclassifications resulted in an increase in other comprehensive income amounted to Rp64,604.

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9. INVESTASI KEUANGAN (lanjutan)

II. Penyertaan saham

	Jenis usaha/ Nature of Business	
Pihak berelasi (Catatan 44)		
PT Maybank Sekuritas Indonesia Persentase kepemilikan - 15% (31 Desember 2024: 15%)	Sekuritas/Securities	
Pihak ketiga		
PT Kliring Penjamin Efek Indonesia Persentase kepemilikan - 1,11% (31 Desember 2024: 1,11%)	Sekuritas/Securities	
PT Bank Capital Indonesia Tbk Persentase kepemilikan - 0,18% (31 Desember 2024: 0,18%)	Usaha Perbankan/Banking	
Lain-lain		

Berdasarkan Akta Pemindahan Hak Atas Saham No. 16 tanggal 12 Januari 2018 dari Notaris Jose Dima Satria, S.H., M.Kn., MIF membeli saham PT Maybank Sekuritas Indonesia milik PT Buana Adhiutama sebanyak 7.500.000 lembar saham (dalam nilai penuh) dengan nilai nominal seluruhnya sebesar Rp7.500 yang mewakili 15% kepemilikan atas modal yang ditempatkan dan disetor penuh pada PT Maybank Sekuritas Indonesia dengan harga pembelian sebesar Rp107.004. Pembelian saham ini juga telah dinyatakan dalam Pernyataan Keputusan Pemegang Saham PT Maybank Sekuritas Indonesia yang telah diaktakan dengan Akta Notaris No. 15 tanggal 12 Januari 2018 dari Notaris Jose Dima Satria, S.H., M.Kn. dan telah dicatat dan diterima oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia melalui suratnya No.AHU-AH.01.03-0016804 tanggal 15 Januari 2018.

Berdasarkan keputusan Pemegang Saham, UU No. 125 Tanggal 19 November 2018 dari Notaris Jose Dima Satria, S.H., M.Kn., MIF membeli tambahan 52.500.000 lembar saham senilai Rp52.500 untuk mempertahankan 15% kepemilikan PT Maybank Sekuritas Indonesia.

9. FINANCIAL INVESTMENTS (continued)

II. Investments in shares

	31 Desember/December 31		
	2025	2024	
Related party (Note 44)			
PT Maybank Sekuritas Indonesia Percentage of ownership - 15% (December 31, 2024: 15%)	159.504	159.504	
Third parties			
PT Kliring Penjamin Efek Indonesia Percentage of ownership - 1.11% (December 31, 2024: 1.11%)	27.902	27.138	
PT Bank Capital Indonesia Tbk Percentage of ownership - 0.18% (December 31, 2024: 0.18%)	2.969	1.662	
Lain-lain	6.068	6.878	Others
	196.443	195.182	

Based on Deed of Transfer Right of Shares No. 16 dated January 12, 2018 of Notary Jose Dima Satria, S.H., M.Kn., MIF purchased PT Buana Adhiutama's shares of PT Maybank Sekuritas Indonesia of 7,500,000 shares (in full amount) with total nominal amount Rp7,500 which represents 15% of ownership of issued and fully paid capital of PT Maybank Sekuritas Indonesia with total purchase price amounted to Rp107,004. This purchase of shares has been stated in the Declaration of Shareholders Resolution of PT Maybank Sekuritas Indonesia which has been notarized by Deed No. 15 dated January 12, 2018 of Notary Jose Dima Satria, S.H., M.Kn. and have been acknowledged and registered by the Ministry of Laws and Human Rights of the Republic of Indonesia No.AHU-AH.01.03-0016804 dated January 15, 2018.

Based on Shareholders decision Act No.125 dated November 19, 2018 notarized by Jose Dima Satria, S.H., M.Kn., MIF purchased additional 52,500,000 shares amounted to Rp52,500 in order to maintain 15% ownership of PT Maybank Sekuritas Indonesia.

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9. INVESTASI KEUANGAN (lanjutan)

II. Penyertaan saham (lanjutan)

Berdasarkan persetujuan dari Otoritas Jasa Keuangan (OJK) yang diberikan kepada Bank melalui Surat OJK No.S-248/PB.32/2024 tanggal 23 Juli 2024 perihal Penyertaan Modal Bank Saudara pada CCP untuk Transaksi Derivatif Suku Bunga dan Nilai Tukar *Over-the-Counter*.

Pada tanggal 12 Agustus 2024, Bank bersama dengan Bank Indonesia, PT Bursa Efek Indonesia, PT Kliring Penjaminan Efek Indonesia (KPEI) dan 7 (tujuh) bank lainnya telah melakukan penandatanganan Perjanjian Antar Pemegang Saham (PAPS) tentang Kerja Sama Pembentukan dan Pengembangan *Central Counterparty* (CCP) di Pasar Uang dan Pasar Valuta Asing.

Penandatanganan PAPS ini merupakan tindak lanjut dari Nota Kesepahaman yang telah ditandatangani oleh 11 (sebelas) entitas yang sama pada tanggal 18 Maret 2024 dan sebagai pemenuhan amanat Undang-Undang No. 4 tahun 2023 tentang Pengembangan dan Penguatan Sektor Keuangan (UU PPSK) untuk mengembangkan CCP sebagai infrastruktur Pasar Keuangan di Indonesia agar dapat berkontribusi bagi pertumbuhan ekonomi domestik dan berkompetisi di regional.

Sehubungan dengan target operasional *Central Counterparty* (CCP) di Pasar Uang dan Pasar Valuta Asing pada tanggal 25 September 2024 dan merujuk Perjanjian Antar Pemegang Saham yang ditandatangani pada tanggal 12 Agustus 2024, PT Bank Maybank Indonesia Tbk telah mengambil bagian seri saham B untuk lini usaha CCP pada KPEI sejumlah 2.500 (dua ribu lima ratus) lembar saham atau senilai Rp20.000.

9. FINANCIAL INVESTMENTS (continued)

II. Investments in shares (continued)

Based on approval from the Financial Services Authority (OJK) given to the Company through OJK Letter No.S-248/PB.32/2024 dated July 23, 2024 concerning Bank's Capital Investment in CCP for *Over-the-Counter* Interest Rate and Exchange Rate Derivative Transactions.

On August 12, 2024, Bank together with Bank Indonesia, PT Bursa Efek Indonesia, PT Kliring Penjaminan Efek Indonesia (KPEI) and 7 (seven) other banks have signed an *Inter-Shareholder Agreement* (PAPS) concerning Cooperation in the Establishment and Development of a *Central Counterparty* (CCP) in the Money Market and Foreign Exchange Market.

The signing of this PAPS is a follow-up to the Memorandum of Understanding which was signed by the same 11 (eleven) entities on March 18, 2024 and in fulfillment of the mandate of Law no. 4 of 2023 concerning Development and Strengthening of the Financial Sector (UU PPSK) to develop CCP as Financial Market infrastructure in Indonesia so that it can contribute to domestic economic growth and compete in the region.

In connection with the operational target of the *Central Counterparty* (CCP) in the Money Market and Foreign Exchange Market on 25 September 25, 2024 and referring to the Shareholder Agreement signed on August 12, 2024, PT Bank Maybank Indonesia Tbk has taken part in series B shares for the CCP business line to KPEI in the amount of 2,500 (two thousand five hundred) shares or worth Rp20,000.

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9. INVESTASI KEUANGAN (lanjutan)

II. Penyertaan saham (lanjutan)

Penyertaan lainnya merupakan penyertaan saham di berbagai perusahaan yang sifatnya jangka panjang. Perusahaan-perusahaan tersebut adalah PT Aplikanusa Lintas Arta, PT Sarana Sulsel Ventura, PT Sarana Bali Ventura, PT Sarana Sumatera Barat Ventura, PT Sarana Lampung Ventura, PT Sarana Jambi Ventura, PT Sarana Kalbar Ventura, PT Sarana Sulut Ventura, PT Bhakti Sarana Ventura, PT Penjamin Kredit Pengusaha Indonesia, PT Sarana Riau Ventura, PT Sarana Sumut Ventura dan PT Sarana Sumsel Ventura.

9. FINANCIAL INVESTMENTS (continued)

II. Investments in shares (continued)

Other investments represent long-term investments. These companies are PT Aplikanusa Lintas Arta, PT Sarana Sulsel Ventura, PT Sarana Bali Ventura, PT Sarana Sumatera Barat Ventura, PT Sarana Lampung Ventura, PT Sarana Jambi Ventura, PT Sarana Kalbar Ventura, PT Sarana Sulut Ventura, PT Bhakti Sarana Ventura, PT Penjamin Kredit Pengusaha Indonesia, PT Sarana Riau Ventura, PT Sarana Sumut Ventura and PT Sarana Sumsel Ventura.

10. EFEK-EFEK YANG DIBELI DENGAN JANJDI DIJUAL KEMBALI

a. Berdasarkan pihak berelasi, pihak lawan dan mata uang

10. SECURITIES PURCHASED UNDER REALE AGREEMENTS

a. By related parties, counterparties and currency

31 Desember/December 31, 2025									
Nasabah/ Counterparty	Jenis efek-efek/ Type of securities	Nilai nominal/ Nominal amount	Tanggal dimulai/ Starting date	Tanggal jatuh tempo/ Due date	Nilai suku bunga per tahun/ Interest rate per annum	Nilai beli/ Purchase amount	Nilai penjualan kembali/ Resale amount	Pendapatan bunga yang belum diamortisasi/ Unamortized interest	Nilai tercatat/ Carrying value
Pihak ketiga/ Third parties									
Rupiah/ Rupiah									
PT Bank Pan Indonesia Tbk	Obligasi Pemerintah FR93/ Government Bonds FR93	20.000	18 Desember/ December 18, 2025	2 Januari/ January 2, 2026	4,70%	19.272	19.310	(3)	19.307
Sub-jumlah/Sub-total- Rupiah		20.000				19.272	19.310	(3)	19.307
Mata uang asing/ Foreign currencies									
Reserve Bank of India	Sekuritas Rupiah Negara/ Sovereign Securities	18.550	29 Desember/ December 29, 2025	1 Januari/ January 1, 2026	5,60%	18.550	18.550	-	18.550
Reserve Bank of India	Sekuritas Rupiah Negara/ Sovereign Securities	37.100	31 Desember/ December 31, 2025	1 Januari/ January 1, 2026	5,44%	37.100	37.100	-	37.100
Reserve Bank of India	Sekuritas Rupiah Negara/ Sovereign Securities	92.736	31 Desember/ December 31, 2025	1 Januari/ January 1, 2026	5,50%	92.736	92.736	-	92.736
Reserve Bank of India	Sekuritas Rupiah Negara/ Sovereign Securities	37.100	31 Desember/ December 31, 2025	2 Januari/ January 2, 2026	5,35%	37.100	37.100	-	37.100
Sub-jumlah Mata uang asing/ Sub-total- Foreign currencies		185.486				185.486	185.486	-	185.486
Jumlah/Total		205.486				204.758	204.796	(3)	204.793
Dikurangi: Cadangan kerugian penurunan nilai/ Less: Allowance for impairment losses									(2)
									204.791

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**10. EFEK-EFEK YANG DIBELI DENGAN JANJI DIJUAL
KEMBALI (lanjutan)**

**10. SECURITIES PURCHASED UNDER
AGREEMENTS (continued)**

**a. Berdasarkan pihak berelasi, pihak lawan dan
mata uang (lanjutan)**

**a. By related parties, counterparties and
currency (continued)**

31 Desember/December 31, 2024									
Nasabah/ Counterparty	Jenis efek-efek/ Type of securities	Nilai nominal/ Nominal amount	Tanggal dimulai/ Starting date	Tanggal jatuh tempo/ Due date	Nilai suku bunga per tahun/ Interest rate per annum	Nilai beli/ Purchase amount	Nilai penjualan kembali/ Resale amount	Pendapatan bunga yang belum diamortisasi/ Unamortized interest	Nilai tercatat/ Carrying value
Pihak ketiga/ Third parties									
Rupiah/ Rupiah									
PT Bank BNP Paribas Indonesia	Sekuritas Rupiah Bank Indonesia/ Bank Indonesia Rupiah Securities	200.000	30 Desember/ 30 December, 2024	13 Januari/ January 13, 2025	6,45%	188.505	188.977	(405)	188.572
PT Bank BNP Paribas Indonesia	Sekuritas Rupiah Bank Indonesia/ Bank Indonesia Rupiah Securities	200.000	30 Desember/ 30 December, 2024	6 Januari/ January 6, 2025	6,35%	198.683	198.929	(175)	198.754
PT Bank National Nobu Tbk	Sekuritas Rupiah Bank Indonesia/ Bank Indonesia Rupiah Securities	250.000	19 Desember/ 19 December, 2024	2 Januari/ January 2, 2025	6,45%	242.008	242.615	(43)	242.572
PT Bank National Nobu Tbk	Sekuritas Rupiah Bank Indonesia/ Bank Indonesia Rupiah Securities	200.000	30 Desember/ 30 December, 2024	13 Januari/ January 13, 2025	6,45%	199.056	199.555	(429)	199.126
Sub-jumlah/Sub-total - Rupiah		850.000				828.252	830.076	(1.052)	829.024
Mata uang asing/ Foreign currencies									
Reserve Bank of India	Sekuritas Rupiah Negara/ Sovereign Securities	9.399	31 Desember/ 31 December, 2024	1 Januari/ January 1, 2025	6,66%	9.399	9.399	-	9.399
Jumlah/Total		859.399				837.651	839.475	(1.052)	838.423
Dikurangi: Cadangan kerugian penurunan nilai/ Less: Allowance for impairment losses									(147)
									838.276

Informasi mengenai jatuh tempo diungkapkan pada Catatan 53.

Information on maturities is disclosed in Note 53.

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**10. EFEK-EFEK YANG DIBELI DENGAN JANJI DIJUAL
KEMBALI (lanjutan)**

b. Cadangan kerugian penurunan nilai

Analisis atas perubahan dalam nilai tercatat bruto dan cadangan atas kerugian ekspektasian terkait untuk efek-efek yang dibeli dengan janji dijual kembali adalah sebagai berikut:

31 Desember/December 31, 2025				
	Stage 1	Stage 2	Stage 3	Jumlah/ Total
Nilai tercatat bruto awal	838.423	-	-	838.423
Aset baru	204.793	-	-	204.793
Aset dihentikan pengakuannya (selain karena penghapusbukuan)	(838.423)	-	-	(838.423)
Nilai tercatat bruto akhir	204.793	-	-	204.793

31 Desember/December 31, 2025				
	Stage 1	Stage 2	Stage 3	Jumlah/ Total
Cadangan atas kerugian kredit ekspektasian awal	147	-	-	147
Aset baru	2	-	-	2
Aset dihentikan pengakuannya (selain karena penghapusbukuan)	(147)	-	-	(147)
Selisih akibat perbedaan kurs	-	-	-	-
Cadangan atas kerugian kredit ekspektasian	2	-	-	2

31 Desember/December 31, 2024				
	Stage 1	Stage 2	Stage 3	Jumlah/ Total
Nilai tercatat bruto awal	2.333.122	-	-	2.333.122
Aset baru	838.423	-	-	838.423
Aset dihentikan pengakuannya (selain karena penghapusbukuan)	(2.333.122)	-	-	(2.333.122)
Nilai tercatat bruto akhir	838.423	-	-	838.423

31 Desember/December 31, 2024				
	Stage 1	Stage 2	Stage 3	Jumlah/ Total
Cadangan atas kerugian kredit ekspektasian awal	50	-	-	50
Aset baru	147	-	-	147
Aset dihentikan pengakuannya (selain karena penghapusbukuan)	(50)	-	-	(50)
Cadangan atas kerugian kredit ekspektasian	147	-	-	147

Cadangan kerugian penurunan nilai dihitung sesuai dengan kebijakan pada Catatan 2n.

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai telah memadai.

**10. SECURITIES PURCHASED UNDER
AGREEMENTS (continued)**

b. Allowance for impairment losses

An analysis of change in the gross carrying amount and the corresponding expected credit loss allowances of securities purchased under resale agreements is as follows:

Beginning gross carrying amount
New assets originated
Assets derecognized
(other than write-offs)
Ending gross carrying amount

Beginning expected credit loss allowance
New assets originated
Assets derecognized
(other than write-offs)
Exchange rate differences
Ending expected credit loss allowance

Beginning gross carrying amount
New assets originated
Assets derecognized
(other than write-offs)
Ending gross carrying amount

Beginning expected credit loss allowance
New assets originated
Assets derecognized
(other than write-offs)
Ending expected credit loss allowance

Allowance for impairment losses is calculated using policy which is in line with Note 2n.

Management believes that the allowance for impairment losses is adequate.

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11. TAGIHAN DAN LIABILITAS DERIVATIF

Derivatif pada saat permulaan seringkali hanya melibatkan pertukaran janji yang saling menguntungkan dengan sedikit atau tanpa investasi. Namun demikian, instrumen-instrumen ini seringkali melibatkan tingkat *leverage* yang tinggi dan sangat fluktuatif. Pergerakan yang relatif kecil dari nilai aset, tingkat atau indeks sebagai dasar sebuah kontrak derivatif dapat memiliki pengaruh yang signifikan terhadap laba atau rugi Bank.

Mayoritas perdagangan derivatif Bank yang terkait dengan *deals* dengan nasabah biasanya saling hapus dengan transaksi dengan rekanan lain untuk meng-*offset* risiko pasar. Bank juga dapat mengambil posisi dengan ekspektasi untuk mendapat laba dari pergerakan yang menguntungkan pada harga, suku bunga maupun indeks.

Derivatif di luar pasar (*over-the-counter*) dapat menimbulkan risiko-risiko kepada Bank yang berhubungan dengan ketiadaan pasar terbuka untuk menutup posisi terbuka Bank.

a. Berdasarkan jenis, mata uang dan pihak berelasi

Tabel di bawah ini memperlihatkan nilai wajar dari instrumen derivatif, yang disajikan sebagai aset atau liabilitas, beserta jumlah nosionalnya. Jumlah nosional tersebut, yang disajikan secara *gross*, adalah nilai dari *underlying* aset derivatif, tingkat rasio referensi atau indeks yang merupakan basis di mana perubahan di dalam nilai derivatif diukur. Jumlah nosional mengindikasikan jumlah transaksi yang belum jatuh tempo di akhir tahun dan tidak mengindikasikan risiko kredit maupun pasar.

11. DERIVATIVES RECEIVABLE AND PAYABLE

Derivatives often involve at their inception only a mutual exchange of promises with little or no transfer considerations. However, these instruments frequently involve a high degree of leverage and are very volatile. A relatively small movement in the value of the asset, rate or indexes underlying a derivative contract may have a significant impact on the profit or loss of the Bank.

Most of the Bank's derivative trading activities relate to deals with customers which are normally offset by transactions with other counterparties in order to offset the market risk. The Bank may also take positions with the expectation of profiting from favourable movements in prices, interest rates or indexes.

Over-the-counter derivatives may expose the Bank to the risks associated with the absence of an exchange market on which to close out an open position.

a. By type, currency and related party

The tables below show the fair values of derivative financial instruments, recorded as assets or liabilities, together with their notional amounts. The notional amount, recorded at gross, is the amount of a derivative's underlying asset, reference ratio rate or indices and is the basis upon which changes in the value of derivatives are measured. The notional amounts indicate the volume of transactions outstanding at the end of year and indicative of neither the market risk nor the credit risk.

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11. TAGIHAN DAN LIABILITAS DERIVATIF (lanjutan)
a. Berdasarkan jenis, mata uang dan pihak berelasi (lanjutan)

	31 Desember/December 31, 2025		
	Nilai nosional (kontrak) (ekuivalen dengan Rp)/Notional amount (contract) (equivalent to Rp)	Tagihan derivatif/ Derivatives receivable	Liabilitas derivatif/ Derivatives payable
Terkait dengan kontrak nilai tukar			
Pihak berelasi (Catatan 44)			
Forward			
Rupiah	200.843	5.492	3
Dolar Amerika Serikat	988.871	22.028	28.291
Swap			
Dolar Amerika Serikat	9.298.345	4.427	67.560
Option			
Rupiah	806.791	1	694
Dolar Amerika Serikat	131.173	-	465
Mata uang asing lainnya (Lainnya*)	21.867	-	59
Dolar Amerika Serikat	1.273.553	45.232	-
Mata uang asing lainnya	468.600	42.957	-
	13.190.043	120.137	97.072
Pihak ketiga			
Forward			
Rupiah	1.699.687	31.768	2.051
Dolar Amerika Serikat	1.557.092	5.050	1.351
Mata uang asing lainnya	758.337	19.095	252
Swap			
Rupiah	20.962.682	104.032	46.982
Dolar Amerika Serikat	14.972.234	36.171	85.724
Mata uang asing lainnya	2.360.691	35.089	8.716
Option			
Dolar Amerika Serikat	583.625	205	1
(Lainnya*)			
Rupiah	1.713.106	124	84.744
Dolar Amerika Serikat	245.873	562	1.753
Mata uang asing lainnya	216.016	366	5.598
	45.069.343	232.462	237.172

^{*)} Terdiri dari Dual Currency Investment (DCI), Swap Investment (SWI), dan Overnight Index Swap (OIS)

11. DERIVATIVES RECEIVABLE AND PAYABLE (continued)
a. By type, currency and related party (continued)

Related to exchange rate contracts
Related parties (Note 44)
Forward
Rupiah
United States Dollar
Swap
United States Dollar
Option
Rupiah
United States Dollar
Other foreign currencies
Others*)
United States Dollar
Other foreign currencies
Third parties
Forward
Rupiah
United States Dollar
Other foreign currencies
Swap
Rupiah
United States Dollar
Other foreign currencies
Option
United States Dollar
Others*)
Rupiah
United States Dollar
Other foreign currencies

^{*)} This consists of Dual Currency Investment (DCI), Swap Investment (SWI) and Overnight Index Swap (OIS)

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11. TAGIHAN DAN LIABILITAS DERIVATIF (lanjutan)

a. Berdasarkan jenis, mata uang dan pihak berelasi (lanjutan)

	31 Desember/December 31, 2025		
	Nilai nosional (kontrak) (ekuivalen dengan Rp)/Notional amount (contract) (equivalent to Rp)	Tagihan derivatif/ Derivatives receivable	Liabilitas derivatif/ Derivatives payable
Terkait dengan suku bunga			
Pihak berelasi (Catatan 44)			
Swap			
Dolar Amerika Serikat	7.503.750	7.432	89.219
Pihak ketiga			
Swap			
Dolar Amerika Serikat	2.501.250	53.870	-
Lainnya*)			
Rupiah	20.000	3	-
	2.521.250	53.873	-
Terkait dengan kontrak			
nilai tukar dan suku bunga			
Pihak berelasi (Catatan 44)			
Swap			
Rupiah	8.668.380	303.799	3.388
Dolar Amerika Serikat	15.876.013	72.341	547.223
Mata uang asing lainnya	230.588	-	4.067
	24.774.981	376.140	554.678
Pihak ketiga			
Swap			
Rupiah	24.658.874	880.289	19.613
Dolar Amerika Serikat	10.936.167	23.055	307.160
Mata uang asing lainnya	1.775.457	17.906	65.693
	37.370.498	921.250	392.466
Jumlah	130.429.865	1.711.294	1.370.607

*) Terdiri dari Dual Currency Investment (DCI), Swap Investment (SWI), dan Overnight Index Swap (OIS)

11. DERIVATIVES RECEIVABLE AND PAYABLE (continued)

a. By type, currency and related party (continued)

Related to interest rate
Related parties (Note 44)
Swap
United States Dollar
Third parties
Swap
United States Dollar
Others*)
Rupiah
Related to exchange rate
contracts and interest rate
Related parties (Note 44)
Swap
Rupiah
United States Dollar
Other foreign currencies
Third parties
Swap
Rupiah
United States Dollar
Other foreign currencies
Total

*) This consists of Dual Currency Investment (DCI), Swap Investment (SWI) and Overnight Index Swap (OIS)

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II. TAGIHAN DAN LIABILITAS DERIVATIF (lanjutan)
a. Berdasarkan jenis, mata uang dan pihak berelasi (lanjutan)

	31 Desember/December 31, 2024		
	Nilai nosional (kontrak) (ekuivalen dengan Rp)/Notional amount (contract) (equivalent to Rp)	Tagihan derivatif/ Derivatives receivable	Liabilitas derivatif/ Derivatives payable
Terkait dengan kontrak nilai tukar			
Pihak berelasi (Catatan 44)			
Forward			
Rupiah	2.621.335	62.262	30.030
Swap			
Rupiah	3.760.581	35.425	22.580
Option			
Dolar Amerika Serikat	643.800	68	1.293
Mata uang asing lainnya	11.845	7	-
Lainnya*)			
Dolar Amerika Serikat	402.375	27.279	-
Mata uang asing lainnya	453.332	50.508	-
	7.893.268	175.549	53.903
Pihak ketiga			
Forward			
Rupiah	4.684.301	52.080	16.530
Swap			
Rupiah	34.304.925	223.749	367.125
Mata uang asing lainnya	56.333	834	153
Option			
Dolar Amerika Serikat	643.800	1.293	68
Mata uang asing lainnya	11.845	-	7
Lainnya*)			
Rupiah	1.709.800	4.013	50.694
Dolar Amerika Serikat	402.375	-	27.280
Mata uang asing lainnya	453.332	-	50.508
	42.266.711	281.969	512.365
Terkait dengan suku bunga			
Pihak berelasi (Catatan 44)			
Swap			
Dolar Amerika Serikat	3.911.085	150	41.236
Pihak ketiga			
Swap			
Dolar Amerika Serikat	2.414.250	35.180	-
Terkait dengan kontrak nilai tukar dan suku bunga			
Pihak berelasi (Catatan 44)			
Swap			
Rupiah	21.214.654	270.923	413.283
Pihak ketiga			
Swap			
Rupiah	25.670.164	617.660	335.634
Jumlah	103.370.132	1.381.431	1.356.421

*) Terdiri dari Dual Currency Investment (DCI) dan Swap Investment (SWI)

Informasi mengenai transaksi dengan pihak berelasi dan jatuh tempo diungkapkan masing-masing pada Catatan 44 dan 53.

II. DERIVATIVES RECEIVABLE AND PAYABLE (continued)
a. By type, currency and related party (continued)

Related to exchange rate contracts
Related parties (Note 44)
Forward
Rupiah
Swap
Rupiah
Option
United States Dollar
Other foreign currencies
Others*)
United States Dollar
Other foreign currencies
Third parties
Forward
Rupiah
Swap
Rupiah
Other foreign currencies
Option
United States Dollar
Other foreign currencies
Others*)
Rupiah
United States Dollar
Other foreign currencies
Related to interest rate
Related parties (Note 44)
Swap
United States Dollar
Third parties
Swap
United States Dollar
Related to exchange rate contracts and interest rate
Related parties (Note 44)
Swap
Rupiah
Third parties
Swap
Rupiah
Total

*) This consists of Dual Currency Investment (DCI) and Swap Investment (SWI)

Information on related parties and maturities are disclosed in Note 44 and 53, respectively.

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11. TAGIHAN DAN LIABILITAS DERIVATIF (lanjutan)

b. Berdasarkan jatuh tempo

Bank memiliki transaksi kontrak valuta berjangka pertukaran mata uang asing dan suku bunga dengan beberapa bank asing dan debitur untuk pengelolaan likuiditas dan menghadapi risiko perubahan suku bunga atas aset dan liabilitas Bank. Berdasarkan perjanjian ini, Bank wajib membayar pokok pinjaman beserta bunga dengan suku bunga mengambang atau tetap. Bunga dibayarkan dalam mata uang Rupiah dan USD setiap enam bulan, tiga bulan dan satu bulan sampai dengan tanggal jatuh tempo. Per tanggal 31 Desember 2025 dan 2024 transaksi kontrak valuta berjangka pertukaran mata uang asing dan suku bunga tersebut masing-masing akan jatuh tempo dari tanggal 26 Januari 2026 sampai dengan 25 Juni 2035 dan 18 Januari 2025 sampai dengan 23 Desember 2031.

Bank memiliki transaksi kontrak pertukaran suku bunga dengan beberapa bank asing tertentu untuk pengelolaan risiko perubahan suku bunga atas aset dan liabilitas Bank. Berdasarkan perjanjian ini, Bank wajib membayar bunga mengambang dalam mata uang Rupiah dan USD setiap enam bulan, tiga bulan, dan satu bulan hingga tanggal jatuh tempo. Per tanggal 31 Desember 2025 dan 2024 transaksi kontrak pertukaran suku bunga tersebut masing-masing akan jatuh tempo dari tanggal yang berkisar antara tanggal 26 Januari 2026 sampai dengan 5 Maret 2030 dan tanggal 21 September 2025 sampai dengan 14 Desember 2028.

Per 31 Desember 2025 dan 2024, jatuh tempo kontrak *forward* mata uang asing masing-masing adalah antara 2 - 357 dan 2 - 722 hari, jatuh tempo kontrak *swap* mata uang asing masing-masing adalah antara 2 - 364 dan 2 - 356 hari, jatuh tempo kontrak *option* masing-masing adalah antara 2 - 177 dan 9 - 120 hari dan jatuh tempo kontrak lainnya adalah antara 2 - 546 dan 2 - 911 hari.

**11. DERIVATIVES RECEIVABLE AND PAYABLE
(continued)**

b. By maturity

The Bank has outstanding cross currency swap and interest rate swap transaction with several foreign banks and debtors for liquidity management and to cover the interest rate fluctuation as part of asset and liabilities management of the Bank. Based on the agreement, the Bank should pay principal and variable or fixed interest rate. The interest is paid in Rupiah and USD currencies on a semester, quarterly and monthly basis until maturity date. As of December 31, 2025 and 2024, the cross currency and interest rate swap transactions will mature from from January 26, 2026 until June 25, 2035 and January 18, 2025 until December 23, 2031, respectively.

The Bank has outstanding interest rate swap transaction with several foreign banks for liquidity management and to cover the interest rate fluctuation as part of asset and liabilities management of the Bank. Based on the agreement, the Bank should pay variable interest rate in Rupiah and USD currencies on semester, quarterly, and monthly basis until maturity date. As of December 31, 2025 and 2024 interest rate swap transactions will mature from January 26, 2026 until March 5, 2030 and September 21, 2025 until December 14, 2028, respectively.

As of December 31, 2025 and 2024, the maturity of the forward foreign currency contracts were between 2 - 357 and 2 - 722 days, foreign currency swaps were between 2 - 364 and 2 - 356 days, option were between 2 - 177 and 9 - 120 days and others were between 2 - 546 and 2 - 911 days, respectively.

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11. TAGIHAN DAN LIABILITAS DERIVATIF (lanjutan)

11. DERIVATIVES RECEIVABLE AND PAYABLE (continued)

c. Suku bunga kontraktual

c. Contractual interest rate

		Tahun yang Berakhir pada Tanggal 31 Desember/ Year ended December 31		
		2025	2024	
Swap Suku Bunga				Interest Rate Swap
Mata uang asing				Foreign currencies
Yang akan dibayar				To be paid
Suku bunga mengambang	USD SOFR OVERNIGHT		USD SOFR OVERNIGHT	Variable interest rate
Suku bunga tetap	3,27% - 4,68%		4,17% - 4,96%	Fixed interest rate
Yang akan diterima				To be received
Suku bunga mengambang	USD SOFR OVERNIGHT -		USD SOFR OVERNIGHT	Variable interest rate
Suku bunga tetap	USD CME TERM SOFR 3 MONTHS		3,95% - 4,61%	Fixed interest rate
	3,79% - 4,61%			
Swap Suku Bunga dan Mata Uang				Cross Currency and Interest Rate Swap
Rupiah				Rupiah
Yang akan dibayar				To be paid
Suku bunga tetap		0,90% - 9,50%	0,90% - 9,50%	Fixed interest rate
Yang akan diterima				To be received
Suku bunga tetap		1,93% - 9,50%	1,93% - 9,50%	Fixed interest rate
Mata uang asing				Foreign currencies
Yang akan dibayar				To be paid
	USD SOFR OVERNIGHT +		USD SOFR OVERNIGHT +	
	70bps - USD CME TERM		70bps - USD CME TERM	
Suku bunga mengambang - USD	SOFR 6 MONTHS+ 125bps		SOFR 6 MONTHS+ 125bps	Variable interest rate - USD
Suku bunga mengambang - EUR	EURIBOR 3 MONTHS+ 225bps		EURIBOR 3 MONTHS+ 225bps	Variable interest rate - EUR
Suku bunga mengambang - JPY	JPY TONAR O/N+ 95bps		JPY TONAR O/N+ 95bps	Variable interest rate - JPY
Suku bunga tetap - USD		3,40% - 7,66%	4,47% - 7,66%	Fixed interest rate - USD
Suku bunga tetap - EUR		0,57% - 1,90%	0,57% - 0,92%	Fixed interest rate - EUR
Suku bunga tetap - MYR		5,48% - 5,55%	-	Fixed interest rate - MYR
Yang akan diterima				To be received
	USD CME TERM SOFR 1 MONTH		USD CME TERM SOFR 1 MONTH	
	+45bps - USD CME TERM		+45bps - USD CME TERM	
Suku bunga mengambang - USD	SOFR 6 MONTHS+ 125bps		SOFR 6 MONTHS+ 125bps	Variable interest rate - USD
Suku bunga mengambang - EUR	EURIBOR 3 MONTHS+ 225bps		EURIBOR 3 MONTHS+ 225bps	Variable interest rate - EUR
Suku bunga mengambang - JPY	JPY TONAR O/N+ 95bps		JPY TONAR O/N+ 95bps	Variable interest rate - JPY
Suku bunga tetap - USD		4,05% - 8,35%	4,05% - 9,50%	Fixed interest rate - USD
Suku bunga tetap - EUR		0,57% - 1,90%	0,57% - 0,92%	Fixed interest rate - EUR
Suku bunga tetap - MYR		5,50% - 5,55%	-	Fixed interest rate - MYR

Pertukaran tingkat suku bunga dan mata uang dilakukan setiap bulanan, kuartalan dan semesteran.

Pada tanggal 31 Desember 2025 dan 2024 jangka waktu kontrak swap suku bunga berkisar antara 91 hari sampai 5 tahun dan 2 sampai 5 tahun. Pada tanggal 31 Desember 2025 dan 2024, sisa jangka waktu kontrak dari swap suku bunga dan mata uang berkisar antara 134 hari sampai 10 tahun dan 1 sampai 8 tahun.

The interest rate and currency exchanges are exercised on a monthly, quarterly and semi annually.

As of December 31, 2025 and 2024, the contract period of interest rate swaps ranged from 91 days to 5 years and 2 to 5 years. As of December 31, 2025 and 2024, the remaining contract period of cross currency rate swap ranged from 134 days to 10 years and 1 to 8 years.

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**12. KREDIT YANG DIBERIKAN DAN PIUTANG/
PEMBIAYAAN SYARIAH**

a. Berdasarkan jenis dan mata uang

	31 Desember/December 31	
	2025	2024
Rupiah		
Korporasi	15.083.107	17.852.419
Komersial/Usaha		
Kecil Menengah ("UKM")		
UKM	10.323.873	10.808.137
UKM+	4.617.533	4.571.905
Komersial	9.666.336	8.178.959
Konsumen		
Kredit Kendaraan		
Bermotor	10.592.910	9.436.179
Kredit Pemilikan Rumah ("KPR")	6.828.198	8.021.299
Home equity loans (Maxima)	454.685	594.168
Kartu kredit	3.284.285	3.289.595
Pinjaman tanpa agunan ("PITA")	912.722	693.252
Lain-lain*)	8.343.186	7.400.164
Syariah	27.998.488	29.168.388
	<u>98.105.323</u>	<u>100.014.465</u>
Mata uang asing		
Korporasi	13.486.396	15.560.668
Komersial/Usaha		
Kecil Menengah ("UKM")		
UKM	201.584	239.118
UKM+	98.771	155.696
Komersial	1.900.094	1.829.522
Syariah	2.538.137	2.589.112
	<u>18.224.982</u>	<u>20.374.116</u>
Jumlah	116.330.305	120.388.581
Dikurangi: Cadangan		
kerugian penurunan nilai	(3.181.985)	(3.902.938)
	<u>113.148.320</u>	<u>116.485.643</u>

*) Terdiri dari pinjaman karyawan dan piutang anak perusahaan.

Informasi mengenai jatuh tempo diungkapkan pada Catatan 53.

b. Jaminan kredit

Jaminan pemberian kredit adalah tanah, bangunan, saham, tabungan, giro, deposito berjangka (Catatan 19), mesin, persediaan dan jaminan lain yang dapat diterima oleh Bank.

12. LOANS AND SHARIA RECEIVABLES/ FINANCING

a. By type and currency

Rupiah	
Corporate	
Commercial/Small and Medium Enterprises ("SME")	
SME	
SME+	
Commercial	
Consumer	
Auto loans	
Mortgage ("KPR")	
Home equity loans (Maxima)	
Credit card	
Unsecured loans ("PITA")	
Others*)	
Sharia	
Foreign currencies	
Corporate	
Commercial/Small and Medium Enterprises ("SME")	
SME	
SME+	
Commercial	
Sharia	
Total	
Less: Allowance for impairment losses	

*) Consist of employee loan and receivable of subsidiaries.

Information on maturities is disclosed in Note 53.

b. Loan collateral

Loan collaterals are in the form of land, buildings, shares of stock, savings, demand deposits, time deposits (Note 19), machinery, inventories and other collaterals that are acceptable to the Bank.

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**12. KREDIT YANG DIBERIKAN DAN PIUTANG/
PEMBIAYAAN SYARIAH (lanjutan)**

b. Jaminan kredit (lanjutan)

Pada tanggal 31 Desember 2025 dan 2024, jumlah kredit yang diberikan yang dijamin dengan deposito berjangka adalah masing-masing sebesar Rp5.946.087 dan Rp5.116.493.

c. Berdasarkan sektor ekonomi

Klasifikasi kredit berdasarkan sektor ekonomi adalah sebagai berikut:

	31 Desember/December 31	
	2025	2024
Rupiah		
Pertanian dan perhutanan	739.579	1.026.062
Pertambangan	183.204	77.699
Perindustrian	13.758.238	11.896.712
Listrik, gas dan air	832.292	1.508.401
Konstruksi	5.670.664	7.870.629
Perdagangan, restoran dan hotel	16.457.681	16.921.456
Angkutan, gudang dan komunikasi	2.905.909	2.462.581
Jasa-jasa dunia usaha	15.710.530	18.976.173
Jasa-jasa sosial/masyarakat	776.074	467.202
Lain-lain *)	41.071.152	38.807.550
	98.105.323	100.014.465
Mata uang asing		
Pertanian dan perhutanan	4.638	36.374
Pertambangan	4.975.065	5.364.726
Perindustrian	8.413.655	8.689.216
Listrik, gas dan air	1.138.156	1.935.075
Konstruksi	300.990	229.184
Perdagangan, restoran dan hotel	1.851.370	1.226.566
Angkutan, gudang dan komunikasi	642.962	1.145.328
Jasa-jasa dunia usaha	893.307	1.741.798
Jasa-jasa sosial/masyarakat	4.839	5.849
	18.224.982	20.374.116
Jumlah	116.330.305	120.388.581
Dikurangi:		
Cadangan kerugian penurunan nilai	(3.181.985)	(3.902.938)
	113.148.320	116.485.643

*) Terdiri dari kredit konsumen untuk pemilikan rumah, kendaraan bermotor dan lainnya.

**12. LOANS AND SHARIA RECEIVABLES/ FINANCING
(continued)**

b. Loan collateral (continued)

As of December 31, 2025 and 2024, total loans which were secured by time deposits amounted to Rp5,946,087 and Rp5,116,493, respectively.

c. By economic sector

Loans classified by economic sector are as follows:

Rupiah
Agriculture and forestry
Mining
Manufacturing
Electricity, gas and water
Construction
Trading, restaurant and hotel
Transportation, warehouses and communication
Business services
Social/public services
Others *)
Foreign currencies
Agriculture and forestry
Mining
Manufacturing
Electricity, gas and water
Construction
Trading, restaurant and hotel
Transportation, warehouses and communication
Business services
Social/public services
Total
Less:
Allowance for impairment losses

*) This consists of consumer loans for housing, motor vehicles and others.

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**12. KREDIT YANG DIBERIKAN DAN PIUTANG/
PEMBIAYAAN SYARIAH (lanjutan)**

**12. LOANS AND SHARIA RECEIVABLES/ FINANCING
(continued)**

d. Berdasarkan pihak berelasi

d. Based on related party

	31 Desember/December 31		
	2025	2024	
Pihak berelasi (Catatan 44)			Related parties (Note 44)
PT Maybank Sekuritas Indonesia	170.277	306	PT Maybank Sekuritas Indonesia
PT Asuransi Etiqa Internasional Indonesia	100.062	25.000	PT Asuransi Etiqa Internasional Indonesia
Pinjaman karyawan kunci	140.491	118.172	Key management personnel loans
	410.830	143.478	
Pihak ketiga	115.919.475	120.245.103	Third parties
	116.330.305	120.388.581	

**e. Berdasarkan periode kredit dan sisa umur
jatuh tempo**

e. By loan period and maturity

Golongan jangka waktu kredit yang diberikan berdasarkan periode kredit sebagaimana yang tercantum dalam perjanjian kredit dan waktu yang tersisa sampai dengan saat jatuh temponya adalah sebagai berikut:

The classification of loans based on loan period, as stated in the loan agreements, and the remaining period until maturity were as follows:

31 Desember/December 31				
2025		2024		
	Berdasarkan periode perjanjian kredit/ Based on loan period	Berdasarkan sisa umur jatuh tempo/ Based on remaining period until maturity	Berdasarkan periode perjanjian kredit/ Based on loan period	Berdasarkan sisa umur jatuh tempo/ Based on remaining period until maturity
Rupiah				Rupiah
< = 1 tahun	32.863.873	41.596.311	29.489.911	39.361.450
> 1 - 2 tahun	7.984.083	9.602.807	10.965.238	10.606.875
> 2 - 5 tahun	25.290.300	26.075.425	27.048.217	28.455.027
> 5 tahun	31.967.067	20.830.780	32.511.099	21.591.113
	98.105.323	98.105.323	100.014.465	100.014.465
Mata uang asing				Foreign currencies
< = 1 tahun	5.214.051	7.583.535	7.600.200	9.076.003
> 1 - 2 tahun	1.665.780	1.817.569	1.854.572	1.503.525
> 2 - 5 tahun	3.416.449	7.009.828	3.647.700	8.848.402
> 5 tahun	7.928.702	1.814.050	7.271.644	946.186
	18.224.982	18.224.982	20.374.116	20.374.116
	116.330.305	116.330.305	120.388.581	120.388.581

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**12. KREDIT YANG DIBERIKAN DAN PIUTANG/
PEMBIAYAAN SYARIAH (lanjutan)**

**12. LOANS AND SHARIA RECEIVABLES/
FINANCING (continued)**

f. Tingkat bunga

Tingkat bunga rata-rata per tahun yang dibebankan kepada debitur oleh Bank adalah sebagai berikut:

f. Interest rate

The average interest rates per annum charged to debtors by the Bank are as follows:

	31 Desember/December 31		
	2025	2024	
Rupiah	8,25%	8,70%	Rupiah
Mata uang asing	5,27%	6,14%	Foreign currencies

g. Kredit sindikasi

Jumlah kredit sindikasi yang diberikan oleh Bank per tanggal 31 Desember 2025 dan 2024 adalah masing-masing sebesar Rp8.646.858 dan Rp13.604.028.

Keikutsertaan Bank sebagai pimpinan sindikasi per 31 Desember 2025 adalah antara 5% sampai 50% (31 Desember 2024: 5% sampai 67%) dan sebagai anggota sindikasi per 31 Desember 2025 adalah antara 3% sampai 25% (31 Desember 2024: 3% sampai 25%) dari jumlah kredit sindikasi.

g. Syndicated loans

Total syndicated loans of the Bank as of December 31, 2025 and 2024 amounted to Rp8,646,858 and Rp13,604,028, respectively.

The participation of the Bank as a leader of the syndicated loans as of December 31, 2025 ranged from 5% to 50% (December 31, 2024: 5% to 67%) and as a member of the syndicated loans as of December 31, 2025 ranged from 3% to 25% (December 31, 2024: 3% to 25%) of total syndicated loans.

h. Kredit dalam rangka pembiayaan bersama (joint financing)

Bank mengadakan perjanjian pemberian fasilitas pembiayaan bersama, terutama dengan entitas anak, yaitu WOM dan MIF untuk membiayai kepemilikan kendaraan secara retail. Risiko kredit Bank dalam pembiayaan bersama tersebut berada pada debitur dari entitas anak. Jumlah saldo fasilitas pembiayaan bersama dengan WOM pada Tanggal 31 Desember 2025 adalah sebesar RpNihil (31 Desember 2024: RpNihil). Jumlah saldo fasilitas pembiayaan bersama dengan MIF pada Tanggal 31 Desember 2025 adalah sebesar Rp11.380.286 (31 Desember 2024: Rp10.346.994). Jumlah tersebut dicatat dalam Kredit Kendaraan Bermotor dan Syariah (Catatan 12a) dan kredit lain-lain (Catatan 12c).

h. Joint financing loans

The Bank entered into joint financing arrangements, mainly with the subsidiaries, which are WOM and MIF for financing retail purchases of vehicles. The ultimate credit risk of the Bank under the joint financing is with the customers of the subsidiaries. The outstanding balance of the joint financing arrangements with WOM as of December 31, 2025 is RpNil (December 31, 2024: RpNil). The outstanding balance of the joint financing arrangements with MIF as of December 31, 2025 is Rp11,380,286 (December 31, 2024: Rp10,346,994). The amounts are recorded under Auto Loans and Sharia (Note 12a) and loan-others (Note 12c).

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**12. KREDIT YANG DIBERIKAN DAN PIUTANG/
PEMBIAYAAN SYARIAH (lanjutan)**

i. Pinjaman karyawan

Pinjaman karyawan Bank terdiri dari kredit yang dibebani bunga khusus dengan jangka waktu berkisar antara 1 (satu) sampai dengan 20 (dua puluh) tahun yang dilunasi melalui pemotongan gaji setiap bulannya.

Perbedaan antara tingkat bunga pinjaman karyawan dan suku bunga pasar ditangguhkan dan dicatat sebagai beban yang ditangguhkan untuk pinjaman karyawan, bagian dari aset lain-lain dan akan diamortisasi menggunakan EIR.

j. Kredit restrukturisasi

Kredit yang diberikan yang direstrukturisasi meliputi antara lain kredit dengan perpanjangan jangka waktu dan/atau penurunan tingkat bunga.

	31 Desember/December 31		
	2025	2024	
Kredit yang direstrukturisasi	4.473.879	6.535.254	Restructured loans
Dikurangi:			Less:
Cadangan kerugian penurunan nilai	(1.829.089)	(2.599.384)	Allowance for impairment losses
Saldo akhir	2.644.790	3.935.870	Ending balance

k. Cadangan kerugian penurunan nilai

Analisis atas perubahan dalam nilai tercatat bruto dan cadangan atas kerugian kredit ekspektasian terkait untuk kredit yang diberikan dan piutang/pembiayaan syariah adalah sebagai berikut:

	31 Desember/December 31, 2025					
	Konvensional/Conventional			Syariah*)/ Shariah*)	Jumlah/ Total	
	Stage 1	Stage 2	Stage 3			
Nilai tercatat bruto awal	83.207.000	2.651.063	2.773.018	31.757.500	120.388.581	Beginning gross carrying amount
Transfer ke Stage 1	387.685	(356.103)	(31.582)	-	-	Transfer to Stage 1
Transfer ke Stage 2	(3.638.332)	3.654.353	(16.021)	-	-	Transfer to Stage 2
Transfer ke Stage 3	(488.695)	(309.472)	798.167	-	-	Transfer to Stage 3
Aset baru	23.789.596	150.968	40.414	7.038.574	31.019.552	New assets originated
Perubahan neto	(11.422.899)	(1.320.579)	45.940	(4.038.777)	(16.736.315)	Net change
Aset dihentikan pengakuannya (selain karena penghapusbukuan)	(12.956.781)	(431.845)	(6.357)	(4.126.110)	(17.521.093)	Assets derecognized (other than write-offs)
Penghapusbukuan	-	-	(1.321.161)	(181.780)	(1.502.941)	Write-offs
Selisih akibat perbedaan kurs	578.566	11.027	5.710	87.218	682.521	Exchange rate differences
Nilai tercatat bruto akhir	79.456.140	4.049.412	2.288.128	30.536.625	116.330.305	Ending gross carrying amount

*) Tidak menerapkan PSAK 109

**12. LOANS AND SHARIA RECEIVABLES/ FINANCING
(continued)**

i. Loans to employees

Loans to the Bank's employees consist of loans granted with special interest rates and with terms between 1 (one) to 20 (twenty) years and are collected through monthly salary deductions.

The difference between the employee loan's interest rates and market interest rate is deferred and recorded as deferred costs for employee loan, part of other assets and will be amortized using EIR.

j. Restructured loans

Restructured loans include loans with extensions of credit terms and/or reduction of interest rates.

k. Allowance for impairment losses

An analysis of change in the gross carrying amount and the corresponding expected credit loss allowances of loans and sharia receivables/financing is as follows:

*) Not implement SFAS 109

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**12. KREDIT YANG DIBERIKAN DAN PIUTANG/
PEMBIAYAAN SYARIAH (lanjutan)**

**k. Cadangan kerugian penurunan nilai
(lanjutan)**

Analisis atas perubahan dalam nilai tercatat bruto dan cadangan atas kerugian kredit ekspektasian terkait untuk kredit yang diberikan dan piutang/pembiayaan syariah adalah sebagai berikut: (lanjutan)

31 Desember/December 31, 2025					
	Konvensional/Conventional			Syariah*/ Sharia*)	Jumlah/ Total
	Stage 1	Stage 2	Stage 3		
Cadangan atas kerugian kredit ekspektasian awal	577.817	460.411	1.375.411	1.489.299	3.902.938
Transfer ke Stage 1	41.382	(32.369)	(9.013)	-	-
Transfer ke Stage 2	(34.368)	36.444	(2.076)	-	-
Transfer ke Stage 3	(8.921)	(124.484)	133.405	-	-
Perubahan neto	(155.831)	35.759	820.731	63.345	764.004
Aset baru	206.721	21.410	18.579	28.799	275.509
Aset dihentikan pengakuannya					
(selain karena penghapusbukuan)	(116.753)	(72.079)	(6.357)	(66.773)	(261.962)
Penghapusbukuan	-	-	(1.321.161)	(181.780)	(1.502.941)
Selisih akibat perbedaan kurs	1.207	4	1.051	2.175	4.437
Cadangan atas kerugian kredit ekspektasian akhir	511.254	325.096	1.010.570	1.335.065	3.181.985

31 Desember/December 31, 2024					
	Konvensional/Conventional			Syariah*/ Sharia*)	Jumlah/ Total
	Stage 1	Stage 2	Stage 3		
Nilai tercatat bruto awal	70.173.153	4.539.723	3.100.768	30.242.633	108.056.277
Transfer ke Stage 1	3.225.960	(3.127.349)	(98.611)	-	-
Transfer ke Stage 2	(1.584.598)	1.611.059	(26.461)	-	-
Transfer ke Stage 3	(384.345)	(103.707)	488.052	-	-
Aset baru	35.119.148	183.395	59.300	9.374.777	44.736.620
Perubahan neto	(9.188.443)	(137.686)	(18.843)	(3.599.629)	(12.944.601)
Aset dihentikan pengakuannya					
(selain karena penghapusbukuan)	(14.551.709)	(322.069)	(111.967)	(4.290.638)	(19.276.383)
Penghapusbukuan	-	-	(637.510)	(80.580)	(718.090)
Selisih akibat perbedaan kurs	397.834	7.697	18.290	110.937	534.758
Nilai tercatat bruto akhir	83.207.000	2.651.063	2.773.018	31.757.500	120.388.581

31 Desember/December 31, 2024					
	Konvensional/Conventional			Syariah*/ Sharia*)	Jumlah/ Total
	Stage 1	Stage 2	Stage 3		
Cadangan atas kerugian kredit ekspektasian awal	454.949	481.954	1.229.476	1.210.434	3.376.813
Transfer ke Stage 1	110.466	(85.808)	(24.658)	-	-
Transfer ke Stage 2	(15.746)	19.732	(3.986)	-	-
Transfer ke Stage 3	(7.202)	(12.497)	19.699	-	-
Perubahan neto	(155.611)	97.991	789.498	682.129	1.414.007
Aset baru	292.261	18.938	24.589	45.408	381.196
Aset dihentikan pengakuannya					
(selain karena penghapusbukuan)	(102.768)	(63.947)	(111.967)	(378.167)	(656.849)
Penghapusbukuan	-	-	(637.510)	(80.580)	(718.090)
Selisih akibat perbedaan kurs	1.468	4.048	90.270	10.075	105.861
Cadangan atas kerugian kredit ekspektasian akhir	577.817	460.411	1.375.411	1.489.299	3.902.938

*) Tidak menerapkan PSAK 109

*) Not implement SFAS 109

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai telah memadai.

Management believes that the allowance for impairment losses is adequate.

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13. PIUTANG PEMBIAYAAN KONSUMEN

a. Piutang pembiayaan konsumen entitas anak

	31 Desember/December 31	
	2025	2024
Rupiah		
Pihak ketiga		
Piutang pembiayaan		
konsumen - bruto	9.682.479	9.354.522
Dikurangi:		
Pendapatan pembiayaan		
konsumen yang belum diakui	(2.375.563)	(2.162.088)
	7.306.916	7.192.434
Dikurangi:		
Cadangan kerugian		
penurunan nilai	(126.843)	(116.486)
	7.180.073	7.075.948

Akun ini merupakan piutang yang dikenakan bunga yang timbul terutama dari kegiatan dalam bentuk penyediaan pembiayaan kendaraan bermotor roda empat dan dua kepada konsumen dengan pembayaran angsuran secara berkala.

Sebagai jaminan atas piutang yang diberikan, entitas anak menerima jaminan dari konsumen terutama berupa Bukti Pemilikan Kendaraan Bermotor ("BPKB") dari kendaraan bermotor yang dibiayai.

Bagian pinjaman yang dibiayai bank-bank pihak ketiga sehubungan dengan transaksi kerjasama pembiayaan bersama dengan pembagian risiko tidak tertagihnya piutang (*without recourse*) per tanggal 31 Desember 2025 dan 2024 adalah sebesar RpNihil.

Pada tanggal 31 Desember 2025 dan 2024 piutang pembiayaan konsumen masing-masing sebesar Rp1.398.314 dan Rp2.224.261 digunakan sebagai jaminan atas pinjaman yang diterima entitas anak (Catatan 23) dan masing-masing sebesar Rp9.591 dan Rp433.367 dan sebagai jaminan atas utang obligasi (Catatan 22).

Informasi mengenai jatuh tempo diungkapkan pada Catatan 53.

13. CONSUMER FINANCING RECEIVABLES

a. The subsidiaries' consumer financing receivables

Rupiah
Third parties
Consumer financing
receivables - gross
Less:
Unearned consumer financing
receivables
Less:
Allowance for impairment
losses

This account represents interest-bearing receivables mainly arising from financing activities for four-wheeled and two-wheeled motor vehicles to consumers with periodic installment payment schedule.

The receivables are secured by fiduciary transfers of vehicles whereby the subsidiaries mainly receive the Motor Vehicle Ownership Certificates ("BPKB").

The part of financing which was financed by third party banks related to joint financing without recourse basis as of December 31, 2025 and 2024 amounted to RpNil.

As of December 31, 2025 and 2024 consumer financing receivables amounting to Rp1,398,314 and Rp2,224,261 respectively, were pledged as collateral to the subsidiaries' borrowings (Note 23) and amounting to Rp9,591 and Rp433,367 respectively, were pledged to the subsidiary's bonds issued (Note 22).

Information on maturities is disclosed in Note 53.

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13. PIUTANG PEMBIAYAAN KONSUMEN (lanjutan)

13. CONSUMER FINANCING RECEIVABLES (continued)

b. Menurut sisa umur jatuh tempo

b. By Maturity

		31 Desember/December 31			
		2025	2024		
		Berdasarkan periode perjanjian kredit/ Based on loan period	Berdasarkan sisa umur jatuh tempo/ Based on remaining period until maturity		
				Berdasarkan periode perjanjian kredit/ Based on loan period	Berdasarkan sisa umur jatuh tempo/ Based on remaining period until maturity
Rupiah					Rupiah
< = 1 tahun		380.305	1.039.899	311.428	1.148.896
> 1 - 2 tahun		977.246	1.937.013	852.024	2.067.864
> 2 - 5 tahun		5.630.495	4.136.144	5.748.334	3.873.892
> 5 tahun		318.870	193.860	280.648	101.782
		7.306.916	7.306.916	7.192.434	7.192.434

c. Tingkat bunga

c. Interest rate

Tingkat bunga rata-rata per tahun yang dibebankan kepada debitur adalah sebagai berikut:

The average interest rates per annum charged to debtors are as follows:

		31 Desember/December 31			
		2025	2024		
Rupiah					Rupiah
PT Maybank Indonesia Finance		7,27%	7,54%		PT Maybank Indonesia Finance
PT Wahana Ottomitra Multiartha Tbk		34,21%	34,13%		PT Wahana Ottomitra Multiartha Tbk

d. Cadangan kerugian penurunan nilai

d. Allowance for impairment losses

Analisis atas perubahan dalam nilai tercatat bruto dan cadangan atas kerugian kredit ekspektasian terkait untuk piutang pembiayaan konsumen adalah sebagai berikut:

An analysis of change in the gross carrying amount and the corresponding expected credit loss allowances of consumer financing receivables is as follows:

		31 Desember/December 31, 2025						
		Konvensional/Conventional			Syariah*)/ Shariah*)	Jumlah/ Total		
		Stage 1	Stage 2	Stage 3				
Nilai tercatat bruto awal		6.273.886	209.544	57.104	651.900	7.192.434	Beginning gross carrying amount	
Transfer ke Stage 1		51.668	(50.447)	(1.221)	-	-	Transfer to Stage 1	
Transfer ke Stage 2		(123.437)	123.534	(97)	-	-	Transfer to Stage 2	
Transfer ke Stage 3		(41.862)	(6.730)	48.592	-	-	Transfer to Stage 3	
Aset baru		4.823.812	90.790	17.850	422.735	5.355.187	New assets originated	
Perubahan neto		(2.891.495)	(61.319)	116.332	(175.356)	(3.011.838)	Net change	
Aset dihentikan pengakuannya (selain karena penghapusbukuan)		(1.791.455)	(110.762)	(24.946)	(121.629)	(2.048.792)	Assets derecognized (other than write-offs)	
Penghapusbukuan		-	-	(166.832)	(13.243)	(180.075)	Write-offs	
Nilai tercatat bruto akhir		6.301.117	194.610	46.782	764.407	7.306.916	Ending gross carrying amount	

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13. PIUTANG PEMBIAYAAN KONSUMEN (lanjutan)

**d. Cadangan kerugian penurunan nilai
(lanjutan)**

Analisis atas perubahan dalam nilai tercatat bruto dan cadangan atas kerugian kredit ekspektasian terkait untuk piutang pembiayaan konsumen adalah sebagai berikut: (lanjutan)

31 Desember/December 31, 2025					
Konvensional/Conventional			Syariah*)/ Sharia*)	Jumlah/ Total	
Stage 1	Stage 2	Stage 3			
Cadangan atas kerugian kredit ekspektasian awal	45.679	21.948	34.241	14.618	116.486
Transfer ke Stage 1	2.939	(2.448)	(491)	-	-
Transfer ke Stage 2	(1.989)	2.054	(65)	-	-
Transfer ke Stage 3	(1.152)	(707)	1.859	-	-
Perubahan neto	(21.492)	5.156	175.035	12.796	171.495
Aset baru	40.428	9.517	11.098	12.777	73.820
Aset dihentikan pengakuannya (selain karena penghapusbukuan)	(10.862)	(14.707)	(24.946)	(4.368)	(54.883)
Penghapusbukuan	-	-	(166.832)	(13.243)	(180.075)
Cadangan atas kerugian kredit ekspektasian akhir	53.551	20.813	29.899	22.580	126.843

31 Desember/December 31, 2024					
Konvensional/Conventional			Syariah*)/ Sharia*)	Jumlah/ Total	
Stage 1	Stage 2	Stage 3			
Nilai tercatat bruto awal	7.050.014	230.496	84.077	581.142	7.945.729
Transfer ke Stage 1	69.537	(68.255)	(1.282)	-	-
Transfer ke Stage 2	(138.609)	139.042	(433)	-	-
Transfer ke Stage 3	(52.419)	(10.412)	62.831	-	-
Aset baru	4.205.124	118.683	20.829	325.877	4.670.513
Perubahan neto	(3.007.654)	(78.024)	121.694	(155.390)	(3.119.374)
Aset dihentikan pengakuannya (selain karena penghapusbukuan)	(1.852.107)	(121.986)	(22.522)	(88.963)	(2.085.578)
Penghapusbukuan	-	-	(208.090)	(10.766)	(218.856)
Nilai tercatat bruto akhir	6.273.886	209.544	57.104	651.900	7.192.434

31 Desember/December 31, 2024					
Konvensional/Conventional			Syariah*)/ Sharia*)	Jumlah/ Total	
Stage 1	Stage 2	Stage 3			
Cadangan atas kerugian kredit ekspektasian awal	57.930	26.133	47.560	13.665	145.288
Transfer ke Stage 1	5.246	(4.781)	(465)	-	-
Transfer ke Stage 2	(2.668)	2.845	(177)	-	-
Transfer ke Stage 3	(1.419)	(1.267)	2.686	-	-
Perubahan neto	(30.430)	4.935	202.691	7.037	184.233
Aset baru	30.036	11.745	12.558	8.896	63.235
Aset dihentikan pengakuannya (selain karena penghapusbukuan)	(13.016)	(17.662)	(22.522)	(4.214)	(57.414)
Penghapusbukuan	-	-	(208.090)	(10.766)	(218.856)
Cadangan atas kerugian kredit ekspektasian akhir	45.679	21.948	34.241	14.618	116.486

*) Tidak menerapkan PSAK 109

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai telah memadai.

13. CONSUMER FINANCING RECEIVABLES (continued)

d. Allowance for impairment losses (continued)

An analysis of change in the gross carrying amount and the corresponding expected credit loss allowances of consumer financing receivables is as follows: (continued)

*) Not implement SFAS 109

Management believes that the allowance for impairment losses is adequate.

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14. TAGIHAN DAN LIABILITAS AKSEPTASI
a. Tagihan akseptasi
(i) Berdasarkan pihak, mata uang dan pihak berelasi

	31 Desember/December 31	
	2025	2024
Rupiah		
Pihak ketiga		
Nasabah	148.211	181.069
Bank lain	3.843	10.948
Sub-jumlah - Rupiah	152.054	192.017
Mata uang asing		
Pihak berelasi (Catatan 44)		
Bank lain	2.157	-
Pihak ketiga		
Nasabah	1.763.927	1.379.455
Bank lain	539	2.769
Sub-jumlah - Mata uang asing	1.766.623	1.382.224
Jumlah	1.918.677	1.574.241
Dikurangi: Cadangan kerugian penurunan nilai	(3.367)	(3.176)
Tagihan akseptasi - neto	1.915.310	1.571.065

14. ACCEPTANCES RECEIVABLE AND PAYABLE
a. Acceptances receivable
(i) By counterparty, currency and related party

Rupiah
Third parties
Debtors
Other banks
Sub-total - Rupiah
Foreign currencies
Related parties (Note 44)
Debtors
Third parties
Debtors
Other banks
Sub-total - Foreign currencies
Total
Less: Allowance for impairment losses
Acceptances receivable - net

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14. TAGIHAN DAN LIABILITAS AKSEPTASI (lanjutan)

**14. ACCEPTANCES RECEIVABLE AND PAYABLE
(continued)**

a. Tagihan akseptasi (lanjutan)

a. Acceptances receivable (continued)

(ii) Berdasarkan jatuh tempo

(ii) By maturity

		31 Desember/December 31			
		2025	2024		
Rupiah				Rupiah	
<= 1 bulan	42.994		73.506	<= 1 month	
> 1 bulan - 3 bulan	49.149		38.846	> 1 month - 3 months	
> 3 bulan - 6 bulan	59.911		79.665	> 3 months - 6 months	
	152.054		192.017		
Mata uang asing				Foreign currencies	
<= 1 bulan	432.916		219.182	<= 1 month	
> 1 bulan - 3 bulan	739.958		594.009	> 1 month - 3 months	
> 3 bulan - 6 bulan	587.856		560.664	> 3 months - 6 months	
> 6 bulan - 12 bulan	5.893		8.369	> 6 months - 12 months	
	1.766.623		1.382.224		
	1.918.677		1.574.241		

(iii) Cadangan kerugian penurunan nilai

(iii) Allowance for impairment losses

Analisis atas perubahan dalam nilai tercatat bruto dan cadangan atas kerugian kredit ekspektasian terkait untuk tagihan akseptasi sebagai berikut:

An analysis of change in the gross carrying amount and the corresponding expected credit loss allowances of acceptance receivables is as follows:

31 Desember/December 31, 2025						
	Stage 1	Stage 2	Stage 3	Jumlah/ Total		
Nilai tercatat bruto awal	1.022.485	551.756	-	1.574.241	Beginning gross carrying amount	
Aset baru	1.529.524	389.153	-	1.918.677	New assets originated	
Aset dihentikan pengakuannya (selain karena penghapusbukuan)	(1.022.485)	(551.756)	-	(1.574.241)	Assets derecognized (other than write-offs)	
Selish akibat perbedaan kurs	-	-	-	-	Exchange rate differences	
Nilai tercatat bruto akhir	1.529.524	389.153	-	1.918.677	Ending gross carrying amount	

31 Desember/December 31, 2025						
	Stage 1	Stage 2	Stage 3	Jumlah/ Total		
Cadangan atas kerugian kredit ekspektasian awal	2.234	942	-	3.176	Beginning expected credit loss allowance	
Perubahan neto	(105)	-	-	(105)	Net change	
Aset baru	2.775	592	-	3.367	New assets originated	
Aset dihentikan pengakuannya (selain karena penghapusbukuan)	(2.234)	(942)	-	(3.176)	Assets derecognized (other than write-offs)	
Selish akibat perbedaan kurs	105	-	-	105	Exchange rate differences	
Cadangan atas kerugian kredit ekspektasian akhir	2.775	592	-	3.367	Ending expected credit loss allowance	

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14. TAGIHAN DAN LIABILITAS AKSEPTASI (lanjutan)
a. Tagihan akseptasi (lanjutan)
**(iii) Cadangan kerugian penurunan nilai
(lanjutan)**

31 Desember/December 31, 2024				
	Stage 1	Stage 2	Stage 3	Jumlah/ Total
Nilai tercatat bruto awal	784.812	1.883	-	786.695
Aset baru	1.022.485	551.756	-	1.574.241
Aset dihentikan pengakuannya (selain karena penghapusbukuan)	(784.812)	(1.883)	-	(786.695)
Nilai tercatat bruto akhir	1.022.485	551.756	-	1.574.241
31 Desember/December 31, 2024				
	Stage 1	Stage 2	Stage 3	Jumlah/ Total
Cadangan atas kerugian kredit ekspektasian awal	1.064	1	-	1.065
Perubahan neto	(899)	-	-	(899)
Aset baru	2.234	942	-	3.176
Aset dihentikan pengakuannya (selain karena penghapusbukuan)	(1.064)	(1)	-	(1.065)
Selisih akibat perbedaan kurs	899	-	-	899
Cadangan atas kerugian kredit ekspektasian akhir	2.234	942	-	3.176

Cadangan kerugian penurunan nilai dihitung sesuai dengan kebijakan pada Catatan 2n.

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai telah memadai.

b. Liabilitas akseptasi

31 Desember/December 31		
	2025	2024
Rupiah		
Pihak ketiga		
Bank lain	114.451	97.514
Nasabah	12.845	21.950
Sub-jumlah - Rupiah	127.296	119.464
Mata uang asing		
Pihak berelasi (Catatan 44)		
Bank lain	12.901	56.085
Pihak ketiga		
Bank lain	1.747.331	1.228.238
Nasabah	2.696	12.442
	1.750.027	1.240.680
Sub-jumlah - Mata uang asing	1.762.928	1.296.765
	1.890.224	1.416.229

Informasi mengenai transaksi dengan pihak berelasi dan jatuh tempo diungkapkan masing-masing pada Catatan 44 dan 53.

**14. ACCEPTANCES RECEIVABLE AND PAYABLE
(continued)**
a. Acceptances receivable (continued)
**(iii) Allowance for impairment losses
(continued)**

31 Desember/December 31, 2024				
	Stage 1	Stage 2	Stage 3	Jumlah/ Total
Beginning gross carrying amount	784.812	1.883	-	786.695
New assets originated	1.022.485	551.756	-	1.574.241
Assets derecognised (other than write-offs)	(784.812)	(1.883)	-	(786.695)
Ending gross carrying amount	1.022.485	551.756	-	1.574.241
31 Desember/December 31, 2024				
	Stage 1	Stage 2	Stage 3	Jumlah/ Total
Beginning expected credit loss allowance	1.064	1	-	1.065
Net change	(899)	-	-	(899)
New assets originated	2.234	942	-	3.176
Assets derecognised (other than write-offs)	(1.064)	(1)	-	(1.065)
Exchange rate differences	899	-	-	899
Ending expected credit loss allowance	2.234	942	-	3.176

Allowance for impairment losses is calculated using policy which is inline with Note 2n.

Management believes that the allowance for impairment losses is adequate.

b. Acceptances payable

31 Desember/December 31		
	2025	2024
Rupiah		
Third parties		
Other banks	114.451	97.514
Debtors	12.845	21.950
Sub-total - Rupiah	127.296	119.464
Foreign currencies		
Related parties (Note 44)		
Other banks	12.901	56.085
Third parties		
Other banks	1.747.331	1.228.238
Debtors	2.696	12.442
	1.750.027	1.240.680
Sub-total - Foreign currencies	1.762.928	1.296.765
	1.890.224	1.416.229

Information on related parties and maturities are disclosed in Notes 44 and 53, respectively.

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15. ASET TETAP DAN ASET HAK-GUNA

15. FIXED ASSETS AND RIGHT-OF-USE ASSETS

	31 Desember/December 31		
	2025	2024	
Aset tetap - neto	3.197.411	3.389.861	Fixed assets - net
Aset hak guna - neto	589.610	602.351	Right-of-use assets - net
	3.787.021	3.992.212	

a. Aset Tetap

a. Fixed Assets

	31 Desember/December 31		
	2025	2024	
Biaya perolehan/nilai penilaian kembali			At cost/revalued amount
Kepemilikan langsung:			Direct ownership:
Tanah	2.399.420	2.561.788	Land
Bangunan, termasuk renovasi	714.512	738.227	Buildings, including
Peralatan kantor	1.743.080	1.747.469	leasehold improvements
Instalasi	375.116	400.606	Office equipment
Kendaraan bermotor	100.067	99.485	Installations
	5.332.195	5.547.575	Vehicles
Akumulasi penyusutan			Accumulated depreciation
Kepemilikan langsung:			Direct ownership:
Bangunan, termasuk renovasi	548.938	566.265	Buildings, including
Peralatan kantor	1.187.746	1.182.531	leasehold improvements
Instalasi	332.089	351.711	Office equipment
Kendaraan bermotor	66.011	57.207	Installations
	2.134.784	2.157.714	Vehicles
Nilai buku neto	3.197.411	3.389.861	Net book value

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15. ASET TETAP DAN ASET HAK-GUNA (lanjutan)

**15. FIXED ASSETS AND RIGHT-OF-USE ASSETS
(continued)**

a. Aset Tetap (lanjutan)

a. Fixed Assets (continued)

Mutasi aset tetap dan akumulasi penyusutan konsolidasian adalah sebagai berikut:

Movements of consolidated fixed assets and accumulated depreciation are as follows:

31 Desember/December 31, 2025								
	1 Januari/ January 1	Penambahan/ Additions	Pengurangan/ Deductions	Penjabaran kurs/ Reklasifikasi/ Foreign currency translation/ Reclassifications	Reklasifikasi aktiva tetap tanah/ Reclassification in fixed asset for land	31 Desember/ December 31		
Biaya perolehan/Nilai penilaian kembali							At cost/revalued amount	
Kepemilikan langsung:							Direct ownership:	
Tanah	2.561.788	-	28.053	-	(134.315)	2.399.420	Land	
Bangunan, termasuk renovasi	738.227	29.077	52.792	-	-	714.512	Buildings, including	
Peralatan kantor	1.747.469	140.886	146.018	743	-	1.743.080	leasehold improvements	
Instalasi	400.606	11.386	36.066	(810)	-	375.116	Office equipment	
Kendaraan bermotor	99.485	11.765	11.172	(11)	-	100.067	Installations	
	5.547.575	193.114	274.101	(78)	(134.315)	5.332.195	Vehicles	
Akumulasi penyusutan							Accumulated depreciation	
Kepemilikan langsung:							Direct ownership:	
Bangunan, termasuk renovasi	566.265	29.438	46.765	-	-	548.938	Buildings, including	
Peralatan kantor	1.182.531	150.384	145.795	626	-	1.187.746	leasehold improvements	
Instalasi	351.711	16.848	35.551	(919)	-	332.089	Office equipment	
Kendaraan bermotor	57.207	17.721	9.021	104	-	66.011	Installations	
	2.157.714	214.391	237.132	(189)	-	2.134.784	Vehicles	
Nilai buku neto	3.389.861					3.197.411	Net book value	

31 Desember/December 31, 2024								
	1 Januari/ January 1	Penambahan/ Additions	Pengurangan/ Deductions	Penjabaran kurs/ Reklasifikasi/ Foreign currency translation/ Reclassifications	Selisih penilaian kembali aktiva tetap tanah/ Revaluation surplus in fixed asset for land	31 Desember/ December 31		
Biaya perolehan/Nilai penilaian kembali							At cost/revalued amount	
Kepemilikan langsung:							Direct ownership:	
Tanah	2.428.488	6.444	1.458	(3.535)	131.849	2.561.788	Land	
Bangunan, termasuk renovasi	696.642	47.656	1.003	(5.068)	-	738.227	Buildings, including	
Peralatan kantor	1.627.903	260.845	144.299	3.020	-	1.747.469	leasehold improvements	
Instalasi	420.078	34.229	50.645	(3.056)	-	400.606	Office equipment	
Kendaraan bermotor	90.230	26.459	17.216	12	-	99.485	Installations	
	5.263.341	375.633	214.621	(8.627)	131.849	5.547.575	Vehicles	
Akumulasi penyusutan							Accumulated depreciation	
Kepemilikan langsung:							Direct ownership:	
Bangunan, termasuk renovasi	541.906	28.325	744	(3.222)	-	566.265	Buildings, including	
Peralatan kantor	1.133.885	164.643	116.033	36	-	1.182.531	leasehold improvements	
Instalasi	385.707	16.373	50.357	(12)	-	351.711	Office equipment	
Kendaraan bermotor	55.501	14.994	13.337	49	-	57.207	Installations	
	2.116.999	224.335	180.471	(3.149)	-	2.157.714	Vehicles	
Nilai buku neto	3.146.342					3.389.861	Net book value	

Beban penyusutan yang dibebankan pada tahun yang berakhir pada tanggal-tanggal 31 Desember 2025 dan 2024 adalah masing-masing sebesar Rp214.391 dan Rp224.335.

The depreciation expenses for the year ended December 31, 2025 and 2024 amounted to Rp214,391 and Rp224,335, respectively.

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15. ASET TETAP DAN ASET HAK-GUNA (lanjutan)

a. Aset Tetap (lanjutan)

Pengurangan aset tetap di atas termasuk penjualan aset dengan rincian sebagai berikut:

	31 Desember/December 31	
	2025	2024
Nilai buku	2.596	4.389
Harga jual	8.011	8.069
Laba penjualan aset tetap (Catatan 42)	5.415	3.680

Pada tahun 2024 (sebelumnya pernah dilakukan juga pada tahun 2016, 2018 dan 2021), Grup melakukan penilaian kembali aset tetap berupa tanah yang berada di Indonesia. Berdasarkan laporan dari Penilai Independen dari KJPP Susan Widjojo dan Rekan yang ditandatangani Susan Widjojo, MAPPI (Cert) pada 23 Desember 2024, metode yang digunakan dalam penilaian kembali aset tetap adalah metode pendekatan data pasar. Tanggal penilaian adalah 30 November 2024.

Penilaian dilakukan sesuai dengan dan tunduk kepada ketentuan-ketentuan dari Kode Etik Penilai Indonesia, Standar Penilaian Indonesia dan Peraturan BAPEPAM-LK No.VIII.C.4 tentang Pedoman Penilaian dan Penyajian Laporan Penilai Properti di Pasar Modal. Konsep dan Prinsip Umum Penilaian (KPUP) poin 17 tahun 2015, ditentukan berdasarkan transaksi pasar terkini dan dilakukan dengan ketentuan-ketentuan yang lazim dan menggunakan pendekatan penilaian.

Dalam pengukuran nilai wajar tanah, Penilai Independen memperhitungkan kemampuan peserta pasar untuk menghasilkan manfaat ekonomi dengan penggunaan tertinggi dan terbaik atas aset atau dengan menjual aset ke peserta pasar lain yang akan menggunakan aset pada kondisi tertinggi dan penggunaan terbaik. Penilaian kembali yang dilakukan atas tanah menghasilkan kenaikan nilai tercatat sebesar Rp131.849 dan dicatat sebagai bagian dari ekuitas sebagai surplus revaluasi aset tetap dan penghasilan komprehensif lain.

15. FIXED ASSETS AND RIGHT-OF-USE ASSETS (continued)

a. Fixed Assets (continued)

The above deductions in fixed assets include sale of assets with details as follows:

Book value
Selling price
Gains from sale of fixed assets (Note 42)

In 2024 (previously performed in 2016, 2018 and 2021), Group performed fixed assets revaluation on land located in Indonesia. Based on Independent Appraisal report which was performed by independent appraiser KJPP Susan Widjojo dan Rekan signed by Susan Widjojo, MAPPI (Cert) dated December 23, 2024, the methods used are market data approach. The revaluation date is on November 30, 2024.

Appraisals are performed based on Indonesian Appraisers Ethics Code, Indonesian Appraisal Standards and BAPEPAM-LK rule No.VIII.C.4 concerning Guidelines for Valuation and Presentation of Property Appraisal General Concept and Principal point 17 year 2015, based on references from recent market transactions and performed under common requirements and using appraisal approach.

In the fair value measurement of the land, the Independent Appraisers takes into account a market participant's ability to generate economic benefits by using the assets in its highest and best use or by selling it to another market participant that would use the assets in its highest and best use. The revaluation of land resulted in increase of carrying amount amounted to Rp131,849 which was recognized as part of equity as fixed assets revaluation surplus and other comprehensive income.

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15. ASET TETAP DAN ASET HAK-GUNA (lanjutan)

a. Aset Tetap (lanjutan)

Tabel berikut menyajikan perbandingan antara tanah berdasarkan model revaluasi dan model biaya pada tanggal 31 Desember 2025 dan 2024:

31 Desember/December 31, 2025			
	Model biaya/ Cost model	Model revaluasi/ Revaluation model	
Tanah	424.221	2.399.420	Land
31 Desember/December 31, 2024			
	Model biaya/ Cost model	Model revaluasi/ Revaluation model	
Tanah	452.274	2.561.788	Land

Tabel di bawah ini menyajikan instrumen non-keuangan yang diakui pada nilai wajar berdasarkan hirarki yang digunakan Bank untuk menentukan dan mengungkapkan nilai wajar dari instrumen non-keuangan:

- (i) Tingkat 1: Dikutip dari harga pasar aktif untuk aset atau liabilitas yang identik;
- (ii) Tingkat 2: Teknik valuasi di mana seluruh input yang memiliki efek signifikan terhadap nilai wajar yang tercatat dapat diobservasi baik secara langsung atau tidak langsung;
- (iii) Tingkat 3: Teknik valuasi di mana seluruh input yang memiliki efek signifikan terhadap nilai wajar yang tercatat tidak dapat diobservasi dari data pasar.

15. FIXED ASSETS AND RIGHT-OF-USE ASSETS (continued)

a. Fixed Assets (continued)

The following table presents the comparison between land based on revaluation model and cost model as of December 31, 2025 and 2024:

The table below shows the non-financial instruments recognized at fair value based on the hierarchy used by the Bank in determining and disclosing the fair value of non-financial instruments:

- (i) Level 1: Quoted (unadjusted) prices in active markets for identical assets or liabilities;
- (ii) Level 2: Valuation techniques for which all inputs which have a significant effect on the recorded fair value are observable either directly or indirectly;
- (iii) Level 3: Valuation techniques which use inputs that have a significant effect on the recorded fair value that are not based on observable market data.

31 Desember/December 31, 2025				
	Nilai wajar/Fair value			
	Tingkat 1/ Level 1	Tingkat 2/ Level 2	Tingkat 3/ Level 3	Jumlah/ Total
Tanah	-	2.399.420	-	2.399.420
				Land
31 Desember/December 31, 2024				
	Nilai wajar/Fair value			
	Tingkat 1/ Level 1	Tingkat 2/ Level 2	Tingkat 3/ Level 3	Jumlah/ Total
Tanah	-	2.561.788	-	2.561.788
				Land

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15. ASET TETAP DAN ASET HAK-GUNA (lanjutan)

a. Aset Tetap (lanjutan)

Nilai wajar tingkat 2 dari tanah dihitung dengan menggunakan pendekatan perbandingan harga pasar. Harga pasar dari tanah yang paling mendekati disesuaikan dengan perbedaan atribut utama seperti ukuran aset, lokasi dan penggunaan aset. *Input* yang paling signifikan dalam pendekatan penilaian ini adalah asumsi harga per meter.

Bank dan entitas anak memiliki sejumlah bidang tanah dengan hak kepemilikan berupa Hak Guna Bangunan yang akan jatuh tempo antara tahun 2026 sampai 2055 yang tersebar di seluruh Indonesia di mana cabang Bank berada. Manajemen berpendapat hak atas tanah tersebut dapat diperpanjang.

Manajemen berpendapat tidak terdapat indikasi penurunan nilai atas aset tetap yang dimiliki Bank.

Aset tetap Bank, kecuali tanah, diasuransikan terhadap risiko kebakaran dan pencurian pada Tanggal 31 Desember 2025 kepada perusahaan asuransi pihak terkait Bank yaitu PT Asuransi Etiqa Internasional Indonesia dan perusahaan asuransi pihak ketiga Bank yaitu Asuransi Sinar Mas, Asuransi Harta Aman, Asuransi Allianz Utama Indonesia, Great Eastern Insurance Indonesia, Asuransi Central Asia dan PT Malacca Trust Wuwungan Insurance dengan nilai pertanggungan sebesar Rp2.566.122 dan USD7.004.785 dan 31 Desember 2024 kepada perusahaan asuransi pihak terkait Bank yaitu PT Asuransi Etiqa Internasional Indonesia dan perusahaan asuransi pihak ketiga Bank yaitu Asuransi Sinar Mas, Asuransi Harta Aman, Asuransi Allianz Utama Indonesia, Great Eastern Insurance Indonesia dan Asuransi Central Asia dengan nilai pertanggungan sebesar Rp2.176.011 dan USD6.115.285. Manajemen berpendapat bahwa nilai pertanggungan tersebut cukup untuk menutupi kemungkinan kerugian atas aset yang dipertanggungan.

Pada tanggal 31 Desember 2025 dan 2024, jumlah tercatat bruto dari setiap aset tetap yang telah disusutkan penuh dan masih digunakan adalah masing-masing sebesar Rp1.441.651 dan Rp1.632.816.

15. FIXED ASSETS AND RIGHT-OF-USE ASSETS (continued)

a. Fixed Assets (continued)

Level 2 fair value of land is calculated using the comparable market data approach. The approximate market prices of comparable land are adjusted for differences in key attributes such as property size, location and use of an asset. The most significant input into this valuation approach is price per square meter assumptions.

The Bank and subsidiaries owned numbers of parcels of land with Building Use Rights (Hak Guna Bangunan or "HGB") that will expire between 2026 and 2055 which are spread all over Indonesia where Bank's branches are located. Management believes that the land rights can be extended.

Management believes that there is no impairment in the value of fixed assets owned by the Bank.

Fixed assets of the Bank, except land, were insured against risk of fire and theft As of December 31, 2025 with the Bank's related party insurance company which is PT Asuransi Etiqa Internasional Indonesia and the Bank's third parties insurance companies which are Asuransi Sinar Mas, Asuransi Harta Aman, Asuransi Allianz Utama Indonesia, Great Eastern Insurance Indonesia, Asuransi Central Asia and PT Malacca Trust Wuwungan Insurance with the insured amount of Rp2,566,122 and USD7,004,785 and December 31, 2024 with the Bank's related party insurance company which is PT Asuransi Etiqa Internasional Indonesia and the Bank's third parties insurance companies which are Asuransi Sinar Mas, Asuransi Harta Aman, Asuransi Allianz Utama Indonesia, Great Eastern Insurance Indonesia and Asuransi Central Asia with the insured amount of Rp2,176,011 and USD6,115,285. Management believes that the insurance coverage is adequate to cover possible losses on the assets insured.

As of December 31, 2025 and 2024, the gross amount of fixed assets which have been fully depreciated and still being used amounted to, Rp1,441,651 and Rp1,632,816, respectively.

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15. ASET TETAP DAN ASET HAK-GUNA (lanjutan)

a. Aset Tetap (lanjutan)

Penambahan dan pengurangan aset tetap Bank pada tanggal 31 Desember 2025 dan 2024 terutama terdiri dari perangkat keras komputer, mesin ATM, tanah, bangunan dan kendaraan bermotor yang digunakan untuk aktivitas operasional Bank.

b. Aset hak-guna

Rekonsiliasi kelompok-kelompok utama aset hak-guna adalah sebagai berikut:

31 Desember/December 31, 2025					
Bangunan/ Premises	Kendaraan Bermotor / Motor Vehicle	Sentra Data / Data centre	Jumlah/ Total		
Nilai bruto				Gross balance	
Saldo awal	863.025	-	128.818	991.843	Beginning balance
Penambahan selama tahun berjalan	91.058	43.327	-	134.385	Additions for the year
Penghentian selama tahun berjalan	(88.943)	-	(72.168)	(161.111)	Termination for the year
Modifikasi selama tahun berjalan	31.873	-	-	31.873	Modification for the year
Saldo akhir	897.013	43.327	56.650	996.990	Ending balance
Akumulasi penyusutan				Accumulated depreciation	
Saldo awal	298.048	-	91.444	389.492	Beginning balance
Penambahan selama tahun berjalan	141.385	8.665	14.300	164.350	Additions for the year
Penghentian selama tahun berjalan	(83.202)	-	(63.260)	(146.462)	Termination for the year
Modifikasi selama tahun berjalan	-	-	-	-	Modification for the year
Saldo akhir	356.231	8.665	42.484	407.380	Ending balance
Nilai buku neto	540.782	34.662	14.166	589.610	Net book value
31 Desember/December 31, 2024					
Bangunan/ Premises	Kendaraan Bermotor / Motor Vehicle	Sentra Data / Data centre	Jumlah/ Total		
Nilai bruto				Gross balance	
Saldo awal	847.721	64.997	129.112	1.041.830	Beginning balance
Penambahan selama tahun berjalan	80.731	-	-	80.731	Additions for the year
Penghentian selama tahun berjalan	(75.721)	(64.997)	-	(140.718)	Termination for the year
Modifikasi selama tahun berjalan	10.294	-	(294)	10.000	Modification for the year
Saldo akhir	863.025	-	128.818	991.843	Ending balance
Akumulasi penyusutan				Accumulated depreciation	
Saldo awal	239.870	51.943	68.135	359.948	Beginning balance
Penambahan selama tahun berjalan	136.441	13.054	23.309	172.804	Additions for the year
Penghentian selama tahun berjalan	(75.721)	(64.997)	-	(140.718)	Termination for the year
Modifikasi selama tahun berjalan	(2.542)	-	-	(2.542)	Modification for the year
Saldo akhir	298.048	-	91.444	389.492	Ending balance
Nilai buku neto	564.977	-	37.374	602.351	Net book value

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15. ASET TETAP DAN ASET HAK GUNA (lanjutan)

b. Aset hak-guna (lanjutan)

Laporan laba rugi menyajikan saldo berikut berkaitan dengan sewa:

	Tahun yang Berakhir Pada Tanggal 31 Desember/ Year Ended December 31	
	2025	2024
Beban penyusutan aset hak-guna:		
- Bangunan	141.385	136.443
- Kendaraan bermotor	8.665	13.052
- Sentra data	14.300	23.309
	164.350	172.804
Beban bunga (Catatan 25):		
- Bangunan	35.368	37.463
- Kendaraan bermotor	3.230	468
- Sentra data	1.488	3.544
	40.086	41.475
Beban berkaitan dengan sewa jangka pendek (kurang dari 12 bulan)	23.037	13.795
	227.473	228.074

Penambahan dan pengurangan aset hak-guna Bank pada tanggal 31 Desember 2025 dan 2024 terutama terdiri dari bangunan dan kendaraan bermotor yang digunakan untuk aktivitas operasional Bank.

15. FIXED ASSETS AND RIGHT-OF-USE ASSETS (continued)

b. Right-of-use Assets (continued)

Statement of profit or loss shows the following amounts related to leases:

Depreciation expenses of right-of-use assets:	
Premises -	
Motor vehicle -	
Data centre -	
Interest expenses (Note 25):	
Premises -	
Motor vehicle -	
Data centre -	
Expenses relating to short term leases (less than 12 months)	

Additions and deductions of the Bank's right-of-use assets as of December 31, 2025 and 2024 mainly consists of premises and motor vehicle used for the Bank's operational activities.

16. ASET TIDAK BERWUJUD

Aset tidak berwujud terdiri dari perangkat lunak dan goodwill.

	31 Desember/December 31	
	2025	2024
Perangkat lunak - neto	341.512	359.233
Goodwill	7.128	7.128
	348.640	366.361

16. INTANGIBLE ASSETS

Intangible assets consist of computer software and goodwill.

Computer software - net	
Goodwill	

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16. ASET TIDAK BERWUJUD (lanjutan)

a. Perangkat lunak

31 Desember/December 31, 2025					
	1 Januari/ January 1	Penambahan/ Additions	Pengurangan/ Disposals	Koreksi translasi/ Translation adjustment	31 Desember/ December 31
Perangkat lunak					
Biaya perolehan	1.496.991	114.263	(44.012)	(292)	1.566.950
Akumulasi amortisasi	(1.137.758)	(126.401)	38.438	283	(1.225.438)
Nilai buku neto	359.233				341.512
31 Desember/December 31, 2024					
	1 Januari/ January 1	Penambahan/ Additions	Pengurangan/ Disposals	Koreksi translasi/ Translation adjustment	31 Desember/ December 31
Perangkat lunak					
Biaya perolehan	1.377.463	129.052	(9.833)	309	1.496.991
Akumulasi amortisasi	(1.020.967)	(116.830)	327	(288)	(1.137.758)
Nilai buku neto	356.496				359.233

Penambahan dan pengurangan aset tidak berwujud Bank pada tanggal 31 Desember 2025 dan 2024 terutama terdiri dari perangkat lunak dan lisensi yang digunakan untuk aktivitas operasional Bank dan entitas anak.

16. INTANGIBLE ASSETS (continued)

a. Computer software

Additions and deductions of the Bank's intangible assets as of December 31, 2025 and 2024, mainly consists of software and licenses used for the Bank and subsidiaries operational activities.

b. Goodwill

Goodwill timbul dari akumulasi pembelian 50,03% dari jumlah saham yang dikeluarkan oleh entitas anak PT Wahana Ottomitra Multiartha Tbk (WOM) (Catatan 1b).

Sebelum tanggal 1 Januari 2011, goodwill yang timbul dari akuisisi WOM sebesar Rp235.067 diamortisasi menggunakan metode garis lurus, dengan pertimbangan atas estimasi manfaat ekonomis atas goodwill tersebut. Efektif tanggal 1 Januari 2011, sesuai PSAK 103 (Revisi 2009): Kombinasi Bisnis, goodwill tidak diamortisasi tetapi diuji penurunan nilai setiap tahunnya. Bank secara berkala melakukan evaluasi terhadap penurunan nilai goodwill tersebut sesuai PSAK 236: Penurunan Nilai Aset.

Goodwill sejumlah Rp7.128 merupakan hasil bersih akumulasi amortisasi goodwill yang telah dihentikan per tanggal 1 Januari 2011 sesuai dengan Ketentuan Transisi PSAK 103: Kombinasi Bisnis.

Manajemen berpendapat tidak terdapat indikasi penurunan nilai atas aset tidak berwujud yang dimiliki Bank.

b. Goodwill

Goodwill arose from the accumulated purchase of 50.03% of the issued shares of the subsidiary PT Wahana Ottomitra Multiartha Tbk (WOM) (Note 1b).

Before January 1, 2011, goodwill from the acquisition of WOM amounted to Rp235,067 was amortized using straight line method, with consideration of the estimated economic value of the goodwill. Starting January 1, 2011, according to SFAS 103 (Revision 2009): Business Combination, goodwill was not amortized anymore, but subject to impairment assessment annually. Bank periodically evaluates the goodwill impairment based on SFAS 236: Impairment of Assets.

Goodwill amounting to Rp7,128 resulted from the net accumulated amortization of goodwill which has been ceased as of January 1, 2011 in accordance to the Transition Rule SFAS 103: Business Combinations.

Management believes that there were no indications of impairment in the value of intangible assets which are owned by the Bank.

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17. BEBAN DIBAYAR DI MUKA DAN ASET LAIN-LAIN

17. PREPAYMENTS AND OTHER ASSETS

	31 Desember/December 31		
	2025	2024	
Tagihan penyelesaian penjualan efek-efek	1.198.066	29.612	Receivables from settlement of securities
Piutang bunga - neto	1.190.842	1.047.538	Interests receivable - net
Tagihan lainnya - neto	994.316	1.203.545	Other receivables - net
Agunan yang diambil alih - neto	704.558	781.806	Foreclosed assets - net
Uang muka pembelian software komputer	502.605	291.318	Advanced payment for computer software purchase
Setoran jaminan	471.723	57.844	Guarantee deposits
Beban dibayar dimuka	362.927	307.682	Prepayments
Uang muka pembelian aset tetap dan renovasi gedung	355.017	356.293	Advances payment for fixed assets purchase and building renovation
Beban ditangguhkan kredit	330.509	288.288	Deferred expense on loans
Beban ditangguhkan simpanan nasabah	85.030	83.080	Deferred expense on customer deposits
Properti terbengkalai - neto	47.110	20.088	Abandoned properties - net
Tagihan card center dan Mastercard	17.160	24.075	Card center receivables and Mastercard
Keanggotaan golf	16.335	15.587	Golf membership
Bea materai	10.710	12.118	Custom fees
Lain-lain - neto	108.885	116.107	Others - net
	6.395.793	4.634.981	

Pada tanggal 31 Desember 2025 dan 2024, beban dibayar di muka dan aset lain-lain dengan pihak berelasi yang berasal dari tagihan lainnya - neto adalah masing-masing sebesar Rp438.294 dan Rp146.128 (Catatan 44).

As of December 31, 2025 and 2024, prepayments and other assets with related parties which is derived from other receivables - net is amounted to Rp 438,294 and Rp146,128, respectively (Note 44).

Informasi mengenai jatuh tempo diungkapkan pada Catatan 53.

Information on maturities is disclosed in Note 53.

Tagihan lainnya - neto termasuk pembayaran atas pemeriksaan pajak yang masih dalam proses keberatan atau banding (Catatan 24) dan setoran margin atas transaksi derivatif.

Other receivables - net including payment of tax audit which are still in objection or appeal processes (Note 24) and margin deposit for derivative transaction.

Agunan yang diambil alih terutama terdiri dari tanah, bangunan dan kendaraan bermotor.

Foreclosed assets are mainly comprised of land, building and motor vehicle.

Beban dibayar di muka terutama terdiri dari pajak dibayar di muka, pemeliharaan aset tetap dan pemeliharaan perangkat lunak.

Prepayments are mainly comprised of prepaid tax, fixed assets maintenances and software maintenances.

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**17. BEBAN DIBAYAR DI MUKA DAN ASET LAIN-LAIN
(lanjutan)**

Properti terbengkalai - neto adalah aset tetap yang dimiliki Bank tetapi tidak digunakan untuk kegiatan usaha bank yang lazim.

Lain-lain - neto terutama terdiri dari tagihan transaksi perbankan.

Cadangan kerugian untuk properti terbengkalai untuk tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024 masing-masing adalah sebesar Rp1.968.

Perubahan cadangan kerugian untuk agunan yang diambil alih adalah sebagai berikut:

	31 Desember/December 31	
	2025	2024
Saldo awal	171.933	165.294
Penyisihan selama tahun berjalan (Catatan 39)	21.201	18.263
Penghapusan selama tahun berjalan	(20.598)	(11.624)
Saldo akhir	172.536	171.933

Perubahan cadangan kerugian penurunan nilai untuk tagihan lainnya adalah sebagai berikut:

	31 Desember/December 31	
	2025	2024
Saldo awal	79.658	85.115
Penyisihan selama tahun berjalan (Catatan 38)	11.128	1.947
Penghapusan selama tahun berjalan	(1.154)	(8.177)
Selisih akibat perbedaan kurs	604	773
Saldo akhir	90.236	79.658

Manajemen berpendapat bahwa jumlah cadangan kerugian dan cadangan kerugian penurunan nilai telah memadai.

17. PREPAYMENTS AND OTHER ASSETS (continued)

Abandoned properties - net are fixed assets held by the Bank but not used for its customary banking business.

Others - net are mainly comprised of receivables in relation to banking transactions.

Allowance for possible losses on abandoned properties for the year ended December 31, 2025 and 2024 amounted to Rp1,968.

The changes in the allowance for possible losses on foreclosed assets are as follows:

	31 Desember/December 31
	2025
Beginning balance	165.294
Provision during the year (Note 39)	18.263
Write-off during the year	(11.624)
Ending balance	171.933

The changes in the allowance for impairment losses on other receivables were as follows:

	31 Desember/December 31
	2025
Beginning balance	85.115
Provision during the year (Note 38)	1.947
Write-off during the year	(8.177)
Exchange rate differences	773
Ending balance	79.658

Management believes that the allowance for possible losses and the allowance for impairment losses are adequate.

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18. LIABILITAS SEGERA

18. OBLIGATIONS DUE IMMEDIATELY

	31 Desember/December 31		
	2025	2024	
Rupiah			Rupiah
Liabilitas penyelesaian penjualan efek-efek	1.173.617	22.907	Payable for settlement of securities
Utang dealer	163.968	165.768	Payables to dealers
Liabilitas terkait simpanan nasabah	151.712	30.099	Liabilities related to customers' deposits
Liabilitas pembelian aset tetap dan perangkat lunak	143.046	200.936	Liabilities related to purchase of fixed assets and software
Pemindahbukuan transaksi ATM	133.111	144.485	Transfer for ATM transactions
Liabilitas penyelesaian transaksi kartu kredit dan travel cheque	109.512	98.297	Settlement liabilities for credit card and travel cheque transactions
Titipan asuransi konsumen	80.632	109.967	Insurance advances from customers
Liabilitas terkait kredit yang diberikan	26.416	48.678	Liabilities related to loan
Liabilitas terkait transaksi syariah	14.425	10.066	Liabilities related to sharia transactions
Utang notaris dan pihak ketiga	14.098	16.284	Payables to notary and third parties
Titipan konsumen	13.115	12.771	Consumer advances
Liabilitas penyelesaian transaksi ATM	9.937	6.959	Settlement liabilities for ATM transactions
Liabilitas premi asuransi nasabah	1.884	1.834	Liabilities related to customers' insurance premium
Liabilitas terkait Letter of Credit	9	-	Liabilities related to Letter of Credit
Liabilitas perbankan lainnya	123.195	158.420	Other banking liabilities
Sub-jumlah - Rupiah	2.158.677	1.027.471	Sub-total - Rupiah
Mata uang asing			Foreign currencies
Liabilitas terkait simpanan nasabah	107.572	3.404	Liabilities related to customers' deposits
Liabilitas terkait Letter of Credit	17.417	14.523	Liabilities related to Letter of Credit
Liabilitas pembelian aset tetap dan perangkat lunak	10.095	14.141	Liabilities related to purchase of fixed assets and software
Liabilitas terkait kredit yang diberikan	2.564	1.960	Liabilities related to loan
Liabilitas penyelesaian surat berharga	2.327	-	Payable for settlement of securities
Liabilitas terkait transaksi syariah	3	-	Liabilities related to sharia transactions
Liabilitas perbankan lainnya	17.399	9.076	Other banking liabilities
Sub-jumlah - Mata uang asing	157.377	43.104	Sub-total - Foreign currencies
Jumlah	2.316.054	1.070.575	Total

Pada tanggal 31 Desember 2025 dan 2024 terdapat transaksi dengan pihak berelasi masing-masing adalah sebesar Rp409 dan Rp1.014 (Catatan 44).

As of December 31, 2025 and 2024, there were transactions with related parties amounted to Rp409 and Rp1,014, respectively (Note 44).

Informasi mengenai jatuh tempo diungkapkan pada Catatan 53.

Information on maturities is disclosed in Note 53.

Liabilitas penyelesaian penjualan efek-efek merupakan transaksi yang terkait dengan kewajiban pada pihak ketiga yang terjadi dari transaksi pembelian Surat Berharga oleh bank.

Payable for settlement of securities represent amounts due to counterparties in relation to securities purchase transactions that were outstanding as of the reporting date.

Utang dealer merupakan utang sehubungan dengan transaksi pembelian kendaraan bermotor oleh entitas anak untuk pembiayaan konsumen.

Payables to dealers are in connection with purchases of vehicles by the subsidiaries for consumer financing.

Liabilitas terkait simpanan nasabah merupakan transaksi yang terkait dengan kewajiban sehubungan dengan tabungan dan deposito.

Liabilities related to customers' deposits are related to liabilities on the savings and time of deposits.

Liabilitas pembelian aset tetap dan perangkat lunak merupakan kewajiban sehubungan dengan pengadaan aset tetap dan software.

Liabilities related to purchase of assets and software consist of liabilities related with the procurement of fixed assets and software.

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18. LIABILITAS SEGERA (lanjutan)

Pemindahbukuan transaksi ATM terutama terdiri dari kewajiban sehubungan dengan adanya transaksi penarikan tunai dan pemindahbukuan yang dilakukan oleh nasabah Bank menggunakan mesin ATM milik bank lain dan ATM Bersama (termasuk ATM Prima dan ATM Xlink).

Liabilitas penyelesaian transaksi kartu kredit dan *travel cheque* terutama terdiri dari liabilitas kepada *merchant* kartu kredit yang belum diselesaikan dan *travel cheque* yang masih beredar.

Titipan asuransi konsumen merupakan titipan premi asuransi dari konsumen entitas anak untuk dibayarkan ke perusahaan asuransi sehubungan dengan transaksi pembiayaan konsumen.

Liabilitas terkait kredit yang diberikan merupakan transaksi lainnya yang terkait dengan kewajiban pada bagian kredit (termasuk premi asuransi yang dibayar oleh debitur yang belum disetor pada perusahaan asuransi).

Liabilitas terkait transaksi syariah merupakan transaksi yang terkait dengan pembiayaan syariah dan pembayaran dana sosial atau denda oleh nasabah (*Ta'Widh*).

Utang notaris dan pihak ketiga merupakan transaksi yang terkait dengan pemakaian jasa notaris dan pengadaan barang atau jasa.

Titipan konsumen merupakan utang yang timbul sehubungan dengan penerimaan angsuran dari konsumen dan penerimaan penjualan agunan yang diambil alih yang belum diselesaikan.

Liabilitas penyelesaian transaksi ATM terutama terdiri dari kewajiban pada bank lain terkait dengan penyelesaian transaksi kartu menggunakan mesin EDC melalui jaringan Prima dan ALTO.

Liabilitas premi asuransi nasabah merupakan transaksi sehubungan dengan pembayaran premi asuransi oleh nasabah.

Liabilitas terkait *Letter of Credit* merupakan transaksi yang terkait dengan kewajiban produk *Letter of Credit*.

Liabilitas perbankan lainnya terutama terdiri dari transaksi yang masih dalam proses dan liabilitas segera lainnya.

18. OBLIGATIONS DUE IMMEDIATELY (continued)

Transfer for ATM transaction mainly consist of liabilities related to withdrawal and transfer transactions done by customers using other Bank's ATM machine and ATM Bersama (including ATM Prima and ATM Xlink).

Settlement liabilities for credit card and travel cheque transactions mainly consist of payables to credit card merchants and outstanding travel cheques.

Insurance advances from customers represent insurance premium received from subsidiaries' customers to be paid to insurance companies in relation to consumer financing transactions.

Liabilities related to loan consist of other transaction related to obligation of loan (including insurance premium paid by debtors that have not been deposited to the insurance company).

Liabilities related to sharia transactions are related to sharia financing transactions and payment of social funds or fines by customers (*Ta'Widh*).

Payables to notary and third parties are related to the use of notary services and procurement of goods or services.

Consumers' advances represent payables in connection with the installment payment from customers and cash received from sales of foreclosed assets that have not been settled.

Settlement liabilities for ATM transaction mainly consist of liabilities to other Banks related to card transactions settlement using EDC machine through Prima and ALTO network.

Liabilities of customers' insurance premium are in connection with the payment of customers' insurance.

Liabilities related to Letter of Credit are in connection with liabilities to Letter of Credit product.

Other banking liabilities mainly consist of transactions, which are still in process and other obligations due immediately.

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19. SIMPANAN NASABAH

19. DEPOSITS FROM CUSTOMERS

	31 Desember/December 31		
	2025	2024	
Pihak berelasi (Catatan 44)			Related parties (Note 44)
Giro	255.235	280.192	Demand deposits
Tabungan	54.856	34.093	Savings deposits
Deposito berjangka	76.883	90.013	Time deposits
	386.974	404.298	
Pihak ketiga			Third parties
Giro	44.088.523	39.319.637	Demand deposits
Tabungan	22.471.929	23.268.245	Savings deposits
Deposito berjangka	49.246.670	56.011.711	Time deposits
	115.807.122	118.599.593	
	116.194.096	119.003.891	

Informasi mengenai transaksi dengan pihak berelasi dan jatuh tempo diungkapkan masing-masing pada Catatan 44 dan 53.

Information on related parties and maturities are disclosed in Notes 44 and 53, respectively.

a. Giro

a. Demand deposits

	31 Desember/December 31		
	2025	2024	
Pihak berelasi			Related parties
Rupiah	158.564	273.550	Rupiah
Mata uang asing	96.671	6.642	Foreign currencies
	255.235	280.192	
Pihak ketiga			Third parties
Rupiah	30.947.601	27.161.987	Rupiah
Mata uang asing	13.140.922	12.157.650	Foreign currencies
	44.088.523	39.319.637	
	44.343.758	39.599.829	

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19. SIMPANAN NASABAH (lanjutan)
a. Giro (lanjutan)

Tingkat bunga rata-rata per tahun:

	31 Desember/December 31	
	2025	2024
Rupiah	3,61%	3,30%
Mata uang asing	2,47%	2,49%

Saldo giro yang diblokir atau dijadikan jaminan kredit pada 31 Desember 2025 adalah sebesar Rp2.824.260 (31 Desember 2024: Rp1.890.474).

Pada 31 Desember 2025, jumlah giro Wadiah yang dikelola oleh unit Syariah Bank untuk Rupiah dan mata uang asing masing-masing sebesar Rp1.745.658 dan Rp35.542 (31 Desember 2024: Rp1.154.997 dan Rp73.854) dan giro Mudharabah masing-masing sebesar Rp7.252.027 dan Rp1.760.727 (31 Desember 2024: Rp6.043.649 dan Rp2.216.504).

b. Tabungan

(i) Berdasarkan mata uang dan pihak berelasi:

	31 Desember/December 31	
	2025	2024
Pihak berelasi		
Rupiah	52.397	30.235
Mata uang asing	2.459	3.858
	54.856	34.093
Pihak ketiga		
Rupiah	19.505.786	20.470.456
Mata uang asing	2.966.143	2.797.789
	22.471.929	23.268.245
	22.526.785	23.302.338

19. DEPOSITS FROM CUSTOMERS (continued)
a. Demand deposits (continued)

Average interest rates per annum:

	31 Desember/December 31	
	2025	2024
Rupiah	3,30%	3,30%
Foreign currencies	2,49%	2,49%

Total demand deposits which are blocked or under lien as of December 31, 2025 amounted to Rp2,824,260 (December 31, 2024: Rp1,890,474).

As of December 31, 2025, total Wadiah demand deposits managed by the Bank's Sharia unit in Rupiah and foreign currencies amounted to Rp1,745,658 and Rp35,542 (December 31, 2024: Rp1,154,997 and Rp73,854) and for Mudharabah demand deposit amounted to Rp7,252,027 and Rp1,760,727 (December 31, 2024: Rp6,043,649 and Rp2,216,504), respectively.

b. Savings deposits

(i) By currency and related party:

Related parties
Rupiah
Foreign currencies
Third parties
Rupiah
Foreign currencies

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19. SIMPANAN NASABAH (lanjutan)

b. Tabungan (lanjutan)

(ii) Berdasarkan jenis:

	31 Desember/December 31	
	2025	2024
Rupiah		
Pendidikan	131.466	216.745
Syariah	9.975.782	10.289.303
Lain-lain	9.450.935	9.994.643
	<u>19.558.183</u>	<u>20.500.691</u>
Mata uang asing		
Pendidikan	1.813	3.528
Syariah	575.156	460.102
Lain-lain	2.391.633	2.338.017
	<u>2.968.602</u>	<u>2.801.647</u>
	<u>22.526.785</u>	<u>23.302.338</u>

(iii) Tingkat bunga rata-rata per tahun:

	31 Desember/December 31	
	2025	2024
Rupiah	1,03%	1,31%
Mata uang asing	0,72%	0,42%

Saldo tabungan yang diblokir atau dijadikan jaminan kredit pada 31 Desember 2025 adalah sebesar Rp8.366 (31 Desember 2024: Rp2.128).

Pada 31 Desember 2025, jumlah tabungan *Mudharabah* yang dikelola oleh unit Syariah Bank untuk Rupiah dan mata uang asing masing-masing sebesar Rp9.834.622 dan Rp571.591 (31 Desember 2024: Rp10.170.910 dan Rp456.983) dan tabungan *Wadiah* masing-masing sebesar Rp141.160 dan Rp3.565 (31 Desember 2024: Rp118.393 dan Rp3.119).

19. DEPOSITS FROM CUSTOMERS (continued)

b. Savings deposits (continued)

(ii) By type:

Rupiah
Education
Sharia
Others
Foreign currencies
Education
Sharia
Others

(iii) Average interest rates per annum:

Rupiah
Foreign currencies

Total savings deposits which are blocked or under lien as of December 31, 2025 amounted to Rp8,366 (December 31, 2024: Rp2,128).

As of December 31, 2025, total *Mudharabah* savings deposits managed by the Bank's Sharia unit in Rupiah and foreign currencies amounted to Rp9,834,622 and Rp571,591 (December 31, 2024: Rp10,170,910 and Rp456,983) and for *Wadiah* savings deposit amounted to Rp141,160 and Rp3,565 (December 31, 2024: Rp118,393 and Rp3,119), respectively.

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19. SIMPANAN NASABAH (lanjutan)
19. DEPOSITS FROM CUSTOMERS (continued)
c. Deposito berjangka
c. Time deposits

(i) Berdasarkan mata uang dan pihak berelasi:

(i) By currency and related party:

		31 Desember/December 31		
		2025	2024	
Pihak berelasi				Related parties
Rupiah	55.967		71.145	Rupiah
Mata uang asing	20.916		18.868	Foreign currencies
	76.883		90.013	
Pihak ketiga				Third parties
Rupiah	37.809.671		43.163.897	Rupiah
Mata uang asing	11.436.999		12.847.814	Foreign currencies
	49.246.670		56.011.711	
	49.323.553		56.101.724	

(ii) Berdasarkan periode deposito berjangka:

(ii) Based on period of time deposits:

		31 Desember/December 31		
		2025	2024	
Rupiah				Rupiah
≤ 1 bulan	17.319.528		15.451.593	≤ 1 month
> 1 bulan - 3 bulan	12.377.810		15.351.435	> 1 month - 3 months
> 3 bulan - 6 bulan	3.771.545		7.792.693	> 3 months - 6 months
> 6 bulan - 12 bulan	4.383.792		4.613.705	> 6 months - 12 months
> 12 bulan	12.963		25.616	> 12 months
	37.865.638		43.235.042	
Mata uang asing				Foreign currencies
≤ 1 bulan	6.296.658		5.034.766	≤ 1 month
> 1 bulan - 3 bulan	2.415.728		3.876.704	> 1 month - 3 months
> 3 bulan - 6 bulan	1.639.877		2.331.056	> 3 months - 6 months
> 6 bulan - 12 bulan	1.075.809		1.620.283	> 6 months - 12 months
> 12 bulan	29.843		3.873	> 12 months
	11.457.915		12.866.682	
	49.323.553		56.101.724	

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19. SIMPANAN NASABAH (lanjutan)

c. Deposito berjangka (lanjutan)

(iii) Berdasarkan sisa umur sampai dengan saat jatuh tempo:

	31 Desember/December 31	
	2025	2024
Rupiah		
≤ 1 bulan	22.872.892	21.009.018
> 1 bulan – 3 bulan	10.146.450	14.666.689
> 3 bulan – 6 bulan	2.154.772	4.847.321
> 6 bulan – 12 bulan	2.690.621	2.688.254
> 12 bulan	903	23.760
	37.865.638	43.235.042
Mata uang asing		
≤ 1 bulan	7.339.924	6.644.741
> 1 bulan – 3 bulan	2.751.755	3.824.676
> 3 bulan – 6 bulan	957.416	1.504.004
> 6 bulan – 12 bulan	378.977	891.335
> 12 bulan	29.843	1.926
	11.457.915	12.866.682
	49.323.553	56.101.724

(iv) Tingkat bunga rata-rata per tahun:

	31 Desember/December 31	
	2025	2024
Rupiah		
≤ 1 bulan	2,64%	3,43%
> 1 bulan – 3 bulan	3,27%	4,39%
> 3 bulan – 6 bulan	3,51%	4,56%
> 6 bulan – 12 bulan	3,36%	4,11%
> 12 bulan	3,25%	3,55%
Mata uang asing		
≤ 1 bulan	0,97%	1,39%
> 1 bulan – 3 bulan	1,82%	1,97%
> 3 bulan – 6 bulan	1,75%	2,30%
> 6 bulan – 12 bulan	2,10%	2,59%
> 12 bulan	5,23%	2,38%

Saldo deposito berjangka yang diblokir atau dijadikan jaminan kredit pada 31 Desember 2025 adalah sebesar Rp6.235.404 (31 Desember 2024: Rp6.684.289).

Pada 31 Desember 2025, jumlah deposito Mudharabah yang dikelola oleh unit Syariah Bank dalam Rupiah dan mata uang asing adalah masing-masing sebesar Rp9.116.091 dan Rp2.489.943 (31 Desember 2024: Rp13.754.031 dan Rp2.791.250).

19. DEPOSITS FROM CUSTOMERS (continued)

c. Time deposits (continued)

(iii) Based on remaining period until maturity:

Rupiah	
≤ 1 month	
> 1 month – 3 months	
> 3 months – 6 months	
> 6 months – 12 months	
> 12 months	
Foreign currencies	
≤ 1 month	
> 1 month – 3 months	
> 3 months – 6 months	
> 6 months – 12 months	
> 12 months	

(iv) Average interest rates per annum:

Rupiah	
≤ 1 month	
> 1 month – 3 months	
> 3 months – 6 months	
> 6 months – 12 months	
> 12 months	
Foreign currencies	
≤ 1 month	
> 1 month – 3 months	
> 3 months – 6 months	
> 6 months – 12 months	
> 12 months	

Total time deposits which are blocked or under lien as of December 31, 2025 amounted to Rp6,235,404 (December 31, 2024: Rp6,684,289).

As of December 31, 2025, total Mudharabah time deposits managed by the Bank's Sharia unit in Rupiah and foreign currencies amounted to Rp9,116,091 and Rp2,489,943 (December 31, 2024: Rp13,754,031 and Rp2,791,250), respectively.

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20. SIMPANAN DARI BANK LAIN
20. DEPOSITS FROM OTHER BANKS

	31 Desember/December 31		
	2025	2024	
Pihak berelasi (Catatan 44)			Related parties (Note 44)
Giro	1.609.617	1.949.263	Demand deposits
Call money	1.000.500	965.700	Call money
	2.610.117	2.914.963	
Pihak ketiga			Third parties
Giro	817.432	658.332	Demand deposits
Tabungan	12.258	11.674	Saving deposits
Deposito berjangka	444.890	478.293	Time deposits
Call money	5.245.000	1.956.995	Call money
	6.519.580	3.105.294	
	9.129.697	6.020.257	

Informasi mengenai transaksi dengan pihak berelasi dan jatuh tempo diungkapkan masing-masing pada Catatan 44 dan 53.

Information on related parties and maturities are disclosed in Notes 44 and 53, respectively.

a. Giro dari bank lain
a. Demand deposits from other banks

	31 Desember/December 31		
	2025	2024	
Pihak berelasi			Related parties
Rupiah	553.217	945.792	Rupiah
Mata uang asing	1.056.400	1.003.471	Foreign currencies
	1.609.617	1.949.263	
Pihak ketiga			Third parties
Rupiah	717.576	584.520	Rupiah
Mata uang asing	99.856	73.812	Foreign currencies
	817.432	658.332	
	2.427.049	2.607.595	

Pada Tanggal 31 Desember 2025, jumlah giro Wadiah yang dikelola oleh unit Syariah Bank untuk Rupiah dan mata uang asing masing-masing sebesar Rp2.113 dan RpNihil (31 Desember 2024: Rp2.172 dan RpNihil) dan giro Mudharabah untuk Rupiah dan mata asing adalah Rp11.425 dan Rp9.702 (31 Desember 2024: Rp1.862 dan Rp8.868).

As of December 31, 2025, total Wadiah demand deposits managed by the Bank's Sharia unit in Rupiah and foreign currencies amounted to Rp2,113 and RpNil (December 31, 2024: Rp2,172 and RpNil) and for Mudharabah demand deposit in Rupiah and foreign currencies amounted to Rp11,425 and Rp9,702 (December 31, 2024: to Rp1,862 and Rp8,868), respectively.

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20. SIMPANAN DARI BANK LAIN (lanjutan)

a. Giro dari bank lain (lanjutan)

Tingkat bunga rata-rata per tahun:

	31 Desember/December 31	
	2025	2024
Rupiah	1,53%	1,65%
Mata uang asing	1,71%	1,68%

Tidak ada saldo giro dari bank lain yang diblokir atau dijadikan jaminan kredit pada 31 Desember 2025 dan 2024.

b. Tabungan dari bank lain

(i) Berdasarkan mata uang dan pihak berelasi:

	31 Desember/December 31	
	2025	2024
Pihak ketiga		
Rupiah	12.258	11.674

(ii) Berdasarkan jenis:

	31 Desember/December 31	
	2025	2024
Rupiah		
Lainnya	12.258	11.674

(iii) Tingkat bunga rata-rata per tahun:

	31 Desember/December 31	
	2025	2024
Rupiah	2,80%	2,82%

20. DEPOSITS FROM OTHER BANKS (continued)

a. Demand deposits from other banks (continued)

Average interest rates per annum:

	31 Desember/December 31	
	2025	2024
Rupiah	1,53%	1,65%
Foreign currencies	1,71%	1,68%

There were no demand deposits from other banks which were blocked or held under lien as of December 31, 2025 and 2024.

b. Saving deposits from other banks

(i) By currency and related party:

Third parties
Rupiah

(ii) By type:

Rupiah
Others

(iii) Average interest rates per annum:

Rupiah

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20. SIMPANAN DARI BANK LAIN (lanjutan)
20. DEPOSITS FROM OTHER BANKS (continued)
c. Deposito berjangka dari bank lain
c. Time deposits from other banks

(i) Berdasarkan mata uang dan pihak berelasi:

(i) By currency and related party:

	31 Desember/December 31	
	2025	2024
Pihak ketiga		
Rupiah	62.778	253.462
Mata uang asing	382.112	224.831
	444.890	478.293

Third parties
Rupiah
Foreign currencies

(ii) Berdasarkan periode deposito berjangka:

(ii) Based on period of time deposits:

	31 Desember/December 31	
	2025	2024
Rupiah		
≤ 1 bulan	45.528	170.729
> 1 bulan - 3 bulan	-	35.000
> 3 bulan - 6 bulan	2.500	2.500
> 6 bulan - 12 bulan	14.750	45.233
	62.778	253.462
Mata uang asing		
> 3 bulan - 6 bulan	328.317	-
> 6 bulan - 12 bulan	16.695	224.831
> 12 bulan	37.100	-
	382.112	224.831
	444.890	478.293

Rupiah
≤ 1 month
> 1 month - 3 months
> 3 months - 6 months
> 6 months - 12 months

Foreign currencies
> 3 months - 6 months
> 6 months - 12 months
> 12 months

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20. SIMPANAN DARI BANK LAIN (lanjutan)

c. Deposito berjangka dari bank lain (lanjutan)

(iii) Berdasarkan sisa umur sampai dengan saat jatuh tempo:

	31 Desember/December 31	
	2025	2024
Rupiah		
≤ 1 bulan	45.528	155.627
> 1 bulan – 3 bulan	-	58.271
> 3 bulan – 6 bulan	12.500	12.500
> 6 bulan – 12 bulan	4.750	27.064
	62.778	253.462
Mata uang asing		
≤ 1 bulan	27.825	-
> 1 bulan – 3 bulan	9.275	-
> 3 bulan – 6 bulan	328.317	-
> 6 bulan – 12 bulan	16.695	224.831
	382.112	224.831
	444.890	478.293

(iv) Tingkat bunga rata-rata per tahun:

	31 December/December 31	
	2025	2024
Rupiah		
≤ 1 bulan	3,06%	4,26%
> 1 bulan – 3 bulan	-	4,50%
> 3 bulan – 6 bulan	3,75%	4,00%
> 6 bulan – 12 bulan	3,67%	3,14%
Mata uang asing		
> 3 bulan – 6 bulan	5,16%	-
> 6 bulan – 12 bulan	6,80%	3,00%
> 12 bulan	6,90%	-

Tidak ada saldo deposito berjangka dari bank lain yang diblokir atau dijadikan jaminan kredit pada 31 Desember 2025 dan 2024.

Pada 31 Desember 2025 dan 2024, jumlah deposito *Mudharabah* yang dikelola oleh unit Syariah Bank mempunyai nilai masing-masing sebesar Rp24.900 dan Rp58.660.

20. DEPOSITS FROM OTHER BANKS (continued)

c. Time deposits from other banks (continued)

(iii) Based on the remaining period until maturity:

Rupiah	
≤ 1 month	
> 1 month – 3 months	
> 3 months – 6 months	
> 6 months – 12 months	
Foreign currencies	
≤ 1 month	
> 1 month – 3 months	
> 3 months – 6 months	
> 6 months – 12 months	

(iv) Average interest rates per annum:

Rupiah	
≤ 1 month	
> 1 month – 3 months	
> 3 months – 6 months	
> 6 months – 12 months	
Foreign currencies	
> 3 months – 6 months	
> 6 months – 12 months	
> 12 months	

There were no time deposits from other banks which are blocked or under lien as of December 31, 2025 and 2024.

As of December 31, 2025 and 2024, total *Mudharabah* time deposits managed by the Bank's Sharia unit amounted to Rp24,900 and Rp58,660, respectively.

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20. SIMPANAN DARI BANK LAIN (lanjutan)
20. DEPOSITS FROM OTHER BANKS (continued)
d. Call money
d. Call money

(i) Berdasarkan mata uang dan pihak berelasi:

(i) Based on currency and related party:

		31 Desember/December 31			
		2025	2024		
Rupiah				Rupiah	
Pihak ketiga				Third parties	
PT Bank Pan Indonesia Tbk	1.500.000	-		PT Bank Pan Indonesia Tbk	
Bank Negara Malaysia	600.000	-		Bank Negara Malaysia	
PT Bank Sinarmas Tbk	570.000	200.000		PT Bank Sinarmas Tbk	
PT Bank Mega Tbk	500.000	-		PT Bank Mega Tbk	
PT BPD DIY	475.000	175.000		PT BPD DIY	
PT Bank Mizuho Indonesia	300.000	-		PT Bank Mizuho Indonesia	
PT BPD Bali	200.000	-		PT BPD Bali	
PT BPD Jawa Tengah	200.000	400.000		PT BPD Jawa Tengah	
The Bank of Tokyo-Mitsubishi, Ltd	150.000	150.000		The Bank of Tokyo-Mitsubishi, Ltd	
PT Bank DKI	100.000	200.000		PT Bank DKI	
PT Bank Amar Indonesia	100.000	-		PT Bank Amar Indonesia	
PT Bank Ganesha Tbk	100.000	-		PT Bank Ganesha Tbk	
PT Bank SBI Indonesia	100.000	-		PT Bank SBI Indonesia	
PT Bank Artha Graha Internasional Tbk	100.000	-		PT Bank Artha Graha Internasional Tbk	
Bank of China	80.000	75.000		Bank of China	
PT Bank Mestika Dharma	70.000	-		PT Bank Mestika Dharma	
PT Bank Central Asia Tbk	50.000	-		PT Bank Central Asia Tbk	
PT Bank Multiarta Sentosa	50.000	60.000		PT Bank Multiarta Sentosa	
Citibank N.A.	-	225.000		Citibank N.A.	
PT Bank Rakyat Indonesia Tbk	-	175.000		PT Bank Rakyat Indonesia Tbk	
PT Bank Hibank Indonesia	-	150.000		PT Bank Hibank Indonesia	
PT Bank SMBC Indonesia Tbk	-	100.000		PT Bank SMBC Indonesia Tbk	
Sub jumlah - Rupiah	5.245.000	1.910.000		Sub total - Rupiah	
Mata uang asing				Foreign currencies	
Pihak berelasi				Related parties	
Malayan Banking Berhad	1.000.500	965.700		Malayan Banking Berhad	
Pihak ketiga				Third parties	
South Indian Bank Ltd	-	46.995		South Indian Bank Ltd	
Sub jumlah - Mata uang asing	1.000.500	1.012.695		Sub total - Foreign currencies	
	6.245.500	2.922.695			

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20. SIMPANAN DARI BANK LAIN (lanjutan)

d. Call money (lanjutan)

(ii) Berdasarkan periode *call money*:

	31 Desember/December 31	
	2025	2024
Rupiah		
≤ 1 bulan	3.745.000	1.910.000
> 1 bulan – 3 bulan	1.500.000	-
	5.245.000	1.910.000
Mata uang asing		
> 1 bulan – 3 bulan	1.000.500	1.012.695
	6.245.500	2.922.695

(iii) Berdasarkan sisa umur sampai dengan saat jatuh tempo:

	31 Desember/December 31	
	2025	2024
Rupiah		
≤ 1 bulan	3.745.000	1.910.000
> 1 bulan – 3 bulan	1.500.000	-
	5.245.000	1.910.000
Mata uang asing		
≤ 1 bulan	-	965.700
> 1 bulan – 3 bulan	1.000.500	46.995
	1.000.500	1.012.695
	6.245.500	2.922.695

(iv) Tingkat bunga rata-rata per tahun:

	31 Desember/December 31	
	2025	2024
Rupiah		
≤ 1 bulan	5,35%	6,43%
> 1 bulan – 3 bulan	4,95%	-
Mata uang asing		
> 1 bulan – 3 bulan	5,63%	7,27%

20. DEPOSITS FROM OTHER BANKS (continued)

d. Call money (continued)

(ii) By period of *call money*:

Rupiah	
≤ 1 month	
> 1 month – 3 months	
Foreign currencies	
> 1 month – 3 months	

(iii) Based on remaining period until maturity:

Rupiah	
≤ 1 month	
> 1 month – 3 months	
Foreign currencies	
≤ 1 month	
> 1 month – 3 months	

(iv) Average interest rate per annum:

Rupiah	
≤ 1 month	
> 1 month – 3 months	
Foreign currencies	
> 1 month – 3 months	

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**21. EFEK-EFEK YANG DIJUAL DENGAN JANJI DIBELI
KEMBALI**

**21. SECURITIES SOLD UNDER
AGREEMENTS**

31 December/December 31, 2025									
Nasabah/ Counterparty	Jenis efek-efek/ Type of securities	Nilai nominal/ Nominal amount	Tanggal dimulai/ Starting date	Tanggal jatuh tempo/ Due date	Suku bunga per tahun/ Interest rate per annum	Nilai jual/ Sale amount	Nilai pembelian kembali/ Purchase amount	Beban bunga yang belum diamortisasi/ Unamortized interest	Nilai tercatat/ Carrying value
Pihak ketiga/Third parties									
Rupiah/Rupiah									
Bank Indonesia	Obligasi Pemerintah FR96/ Government Bonds FR96	850.000	29 Desember/ December 29, 2025	5 Januari/ January 5, 2026	4,85%	852.219	853.022	(459)	852.563
PT Bank DKI	Obligasi Pemerintah FR108/ Government Bonds FR108	350.000	29 Desember/ December 29, 2025	12 Januari/ January 12, 2026	4,85%	338.587	339.227	(501)	338.726
PT Bank SMBC Indonesia Tbk	Obligasi Pemerintah FR73/ Government Bonds FR73	100.000	19 Desember/ December 19, 2025	2 Januari/ January 2, 2026	4,80%	106.638	106.836	(14)	106.822
PT Bank SMBC Indonesia Tbk	Obligasi Pemerintah FR90/ Government Bonds FR90	100.000	22 Desember/ December 22, 2025	5 Januari/ January 5, 2026	4,80%	96.122	96.302	(51)	96.251
PT Bank SMBC Indonesia Tbk	Obligasi Pemerintah FR59/ Government Bonds FR59	50.000	23 Desember/ December 23, 2025	6 Januari/ January 6, 2026	4,80%	49.191	49.283	(33)	49.250
PT Bank SMBC Indonesia Tbk	Obligasi Pemerintah FR90/ Government Bonds FR90	100.000	30 Desember/ December 30, 2025	13 Januari/ January 13, 2026	4,82%	96.257	96.438	(155)	96.283
PT Bank SMBC Indonesia Tbk	Obligasi Pemerintah FR80/ Government Bonds FR80	25.000	31 Desember/ December 31, 2025	14 Januari/ January 14, 2026	4,87%	25.642	25.691	(45)	25.646
PT Bank Danamon Tbk	Obligasi Pemerintah FR73/ Government Bonds FR73	50.000	19 Desember/ December 19, 2025	2 Januari/ January 2, 2026	4,80%	53.319	53.418	(7)	53.411
PT Bank Mandiri Tbk	Obligasi Pemerintah FR68/ Government Bonds FR68	50.000	22 Desember/ December 22, 2025	5 Januari/ January 5, 2026	4,77%	54.437	54.538	(29)	54.509
PT Bank Mega Tbk	Obligasi Pemerintah FR103/ Government Bonds FR103	150.000	15 Desember/ December 15, 2025	12 Januari/ January 12, 2026	4,80%	149.410	149.967	(219)	149.748
PT Bank Mega Tbk	Obligasi Pemerintah FR90/ Government Bonds FR90	250.000	19 Desember/ December 19, 2025	2 Januari/ January 2, 2026	4,80%	240.147	240.595	(32)	240.563
PT Bank Mega Tbk	Obligasi Pemerintah FR90/ Government Bonds FR90	150.000	23 Desember/ December 23, 2025	6 Januari/ January 6, 2026	4,85%	144.207	144.479	(97)	144.382
PT Bank Mega Tbk	Obligasi Pemerintah FR75/ Government Bonds FR75	500.000	29 Desember/ December 29, 2025	12 Januari/ January 12, 2026	4,85%	515.480	516.452	(764)	515.688
PT Bank Negara Indonesia Tbk	Obligasi Pemerintah FR75/ Government Bonds FR75	20.000	29 Desember/ December 29, 2025	12 Januari/ January 12, 2026	4,82%	20.619	20.658	(31)	20.627
PT Bank Tabungan Negara Tbk	Obligasi Pemerintah FR59/ Government Bonds FR59	100.000	23 Desember/ December 23, 2025	6 Januari/ January 6, 2026	4,75%	98.382	98.564	(65)	98.499
PT Bank Tabungan Negara Tbk	Obligasi Pemerintah FR59/ Government Bonds FR59	20.000	24 Desember/ December 24, 2025	7 Januari/ January 7, 2026	4,75%	19.678	19.714	(15)	19.699
PT BPD Jawa Timur Tbk	Obligasi Pemerintah FR68/ Government Bonds FR68	400.000	31 Desember/ December 31, 2025	14 Januari/ January 14, 2026	4,87%	437.692	438.520	(768)	437.752
PT Pan Indonesia Bank Tbk	Obligasi Pemerintah FR109/ Government Bonds FR109	1.000.000	30 Desember/ December 30, 2025	30 Januari/ January 30, 2026	4,90%	958.212	962.254	(3.782)	958.472
PT Pan Indonesia Bank Tbk	Obligasi Pemerintah FR80/ Government Bonds FR80	950.000	31 Desember/ December 31, 2025	14 Januari/ January 14, 2026	4,85%	974.413	976.252	(1.707)	974.545
J.P. Morgan Chase Bank	Obligasi Pemerintah FR109/ Government Bonds FR109	500.000	1 Desember/ December 1, 2025	15 Januari/ January 15, 2026	4,80%	471.410	474.114	(880)	473.234
J.P. Morgan Chase Bank	Obligasi Pemerintah FR109/ Government Bonds FR109	500.000	4 Desember/ December 4, 2025	20 Januari/ January 20, 2026	4,80%	475.790	478.518	(1.206)	477.312
Bank National Nobu	Obligasi Pemerintah FR87/ Government Bonds FR87	500.000	29 Desember/ December 29, 2025	19 Januari/ January 19, 2026	4,95%	491.076	492.494	(1.214)	491.280
Bank National Nobu	Obligasi Pemerintah FR100/ Government Bonds FR100	500.000	29 Desember/ December 29, 2025	19 Januari/ January 19, 2026	4,95%	490.366	491.782	(1.214)	490.568
Bank Jtrust Indonesia	Obligasi Pemerintah FR103/ Government Bonds FR103	500.000	19 Desember/ December 19, 2025	2 Januari/ January 2, 2026	4,80%	499.435	500.368	(67)	500.301
Bank Jtrust Indonesia	Obligasi Pemerintah FR90/ Government Bonds FR90	200.000	30 Desember/ December 30, 2025	6 Januari/ January 6, 2026	4,75%	192.514	192.692	(127)	192.565
Jumlah/Total		7.915.000				7.851.243	7.872.178	(13.482)	7.858.696

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**21. EFEK-EFEK YANG DIJUAL DENGAN JANJI DIBELI
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**21. SECURITIES SOLD UNDER
AGREEMENTS (continued)**

31 Desember/December 31, 2024									
Nasabah/ Counterparty	Jenis efek-efek/ Type of securities	Nilai nominal/ Nominal amount	Tanggal dimulai/ Starting date	Tanggal jatuh tempo/ Due date	Suku bunga per tahun/ Interest rate per annum	Nilai jual/ Sale amount	Nilai pembelian kembali/ Purchase amount	Beban bunga yang belum diamortisasi/ Unamortized interest	Nilai tercatat/ Carrying value
Pihak ketiga/Third parties									
Rupiah/Rupiah									
Bank Indonesia	Sekuritas Rupiah Bank Indonesia/ Bank Indonesia Rupiah Securities	250.000	19 Desember/ December 19, 2024	2 Januari/ January 2, 2025	6,40%	242.008	242.610	(43)	242.567
Bank Indonesia	Sekuritas Rupiah Bank Indonesia/ Bank Indonesia Rupiah Securities	2.900.000	27 Desember/ December 27, 2024	3 Januari/ January 3, 2025	6,25%	2.825.644	2.829.078	(981)	2.828.097
Bank Indonesia	Sekuritas Rupiah Bank Indonesia/ Bank Indonesia Rupiah Securities	2.600.000	31 Desember/ December 31, 2024	7 Januari/ January 7, 2025	6,25%	2.520.718	2.523.783	(2.625)	2.521.158
Bank Indonesia	Obligasi Pemerintah FR80/ Government Bonds FR80	900.000	31 Desember/ December 31, 2024	7 Januari/ January 7, 2025	6,25%	860.559	861.605	(896)	860.709
Bank Indonesia	Sekuritas Rupiah Bank Indonesia/ Bank Indonesia Rupiah Securities	2.500.000	30 Desember/ December 30, 2024	6 Januari/ January 6, 2025	6,25%	2.474.695	2.477.703	(2.149)	2.475.554
Bank Indonesia	Obligasi Pemerintah FR59/ Government Bonds FR59	430.000	30 Desember/ December 30, 2024	6 Januari/ January 6, 2025	6,25%	411.799	412.299	(357)	411.942
Bank Indonesia	Sekuritas Rupiah Bank Indonesia/ Bank Indonesia Rupiah Securities	400.000	30 Desember/ December 30, 2024	13 Januari/ January 13, 2025	6,40%	387.561	388.525	(827)	387.698
PT Bank SMBC Indonesia Tbk	Obligasi Pemerintah FR84/ Government Bonds FR84	10.000	18 Desember/ December 18, 2024	2 Januari/ January 2, 2025	6,45%	9.795	9.822	(2)	9.820
PT Bank SMBC Indonesia Tbk	Obligasi Pemerintah FR91/ Government Bonds FR91	20.000	31 Desember/ December 31, 2024	14 Januari/ January 14, 2025	6,45%	18.053	18.098	(42)	18.056
PT Bank Central Asia Tbk	Obligasi Pemerintah FR90/ Government Bonds FR90	100.000	18 Desember/ December 18, 2024	2 Januari/ January 2, 2025	6,45%	92.205	92.453	(17)	92.436
PT Bank Danamon Indonesia Tbk	Obligasi Pemerintah FR96/ Government Bonds FR96	250.000	19 Desember/ December 19, 2024	2 Januari/ January 2, 2025	6,45%	236.182	236.774	(42)	236.732
PT Bank Danamon Indonesia Tbk	Obligasi Pemerintah FR90/ Government Bonds FR90	200.000	30 Desember/ December 30, 2024	13 Januari/ January 13, 2025	6,45%	183.910	184.372	(396)	183.976
PT Bank Danamon Indonesia Tbk	Obligasi Pemerintah FR96/ Government Bonds FR96	200.000	31 Desember/ December 31, 2024	14 Januari/ January 14, 2025	6,45%	189.620	190.096	(442)	189.654
PT Bank Mandiri (Persero) Tbk	Obligasi Pemerintah FR84/ Government Bonds FR84	200.000	5 Desember/ December 5, 2024	2 Januari/ January 2, 2025	6,55%	196.149	197.148	(36)	197.112
PT Bank Mandiri (Persero) Tbk	Sekuritas Rupiah Bank Indonesia/ Bank Indonesia Rupiah Securities	500.000	9 Desember/ December 9, 2024	6 Januari/ January 6, 2025	6,55%	482.382	484.840	(439)	484.401
PT Bank Mandiri (Persero) Tbk	Obligasi Pemerintah FR98/ Government Bonds FR98	75.000	12 Desember/ December 12, 2024	13 Januari/ January 13, 2025	6,55%	72.527	72.949	(158)	72.791
PT Bank Mandiri (Persero) Tbk	Obligasi Pemerintah FR90/ Government Bonds FR90	500.000	18 Desember/ December 18, 2024	13 Januari/ January 13, 2025	6,55%	459.965	462.308	(1.004)	461.304
PT Bank Mandiri (Persero) Tbk	Obligasi Pemerintah FR96/ Government Bonds FR96	150.000	19 Desember/ December 19, 2024	2 Januari/ January 2, 2025	6,45%	141.709	142.065	(26)	142.039
PT Bank Mandiri (Persero) Tbk	Obligasi Pemerintah FR75/ Government Bonds FR75	400.000	20 Desember/ December 20, 2024	17 Januari/ January 17, 2025	6,55%	384.120	386.077	(1.118)	384.959
PT Bank Mandiri (Persero) Tbk	Obligasi Pemerintah FR90/ Government Bonds FR90	150.000	23 Desember/ December 23, 2024	20 Januari/ January 20, 2025	6,55%	144.102	144.837	(499)	144.338
PT Bank Negara Indonesia Tbk	Obligasi Pemerintah FR90/ Government Bonds FR90	150.000	12 Desember/ December 12, 2024	9 Januari/ January 9, 2025	6,55%	137.970	138.672	(201)	138.471
PT Bank Negara Indonesia Tbk	Obligasi Pemerintah FR82/ Government Bonds FR82	50.000	12 Desember/ December 12, 2024	9 Januari/ January 9, 2025	6,55%	47.253	47.494	(69)	47.425
PT OCBC NISP Tbk	Obligasi Pemerintah FR88/ Government Bonds FR88	50.000	24 Desember/ December 24, 2024	7 Januari/ January 7, 2025	6,50%	51.720	51.851	(56)	51.795
PT OCBC NISP Tbk	Obligasi Pemerintah FR83/ Government Bonds FR83	50.000	27 Desember/ December 27, 2024	10 Januari/ January 10, 2025	6,50%	48.772	48.895	(79)	48.816
PT Bank Permata Tbk	Obligasi Pemerintah FR87/ Government Bonds FR87	450.000	30 Desember/ December 30, 2024	13 Januari/ January 13, 2025	6,45%	414.062	415.101	(891)	414.210
J.P. Morgan Chase Bank	Obligasi Pemerintah FR100/ Government Bonds FR100	500.000	21 November/ November 21, 2024	20 Januari/ January 20, 2025	6,10%	462.823	467.450	(1.490)	465.960
J.P. Morgan Chase Bank	Obligasi Pemerintah FR101/ Government Bonds FR101	200.000	26 November/ November 26, 2024	30 Januari/ January 30, 2025	6,10%	192.367	194.485	(945)	193.540
J.P. Morgan Chase Bank	Obligasi Pemerintah FR100/ Government Bonds FR100	350.000	5 Desember/ December 5, 2024	6 Januari/ January 6, 2025	6,10%	324.497	326.257	(275)	325.982
J.P. Morgan Chase Bank	Obligasi Pemerintah FR101/ Government Bonds FR101	110.000	23 Desember/ December 23, 2024	6 Januari/ January 6, 2025	6,00%	105.565	105.811	(88)	105.723
Bank National Nabu	Obligasi Pemerintah FR86/ Government Bonds FR86	500.000	23 Desember/ December 23, 2024	7 Januari/ January 7, 2025	6,60%	471.029	472.324	(518)	471.806
Bank National Nabu	Sekuritas Rupiah Bank Indonesia/ Bank Indonesia Rupiah Securities	200.000	30 Desember/ December 30, 2024	6 Januari/ January 6, 2025	6,30%	193.947	194.185	(170)	194.015
Jumlah/Total		15.345.000				14.783.708	14.819.967	(16.881)	14.803.086

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**21. EFEK-EFEK YANG DIJUAL DENGAN JANJI DIBELI
KEMBALI (lanjutan)**

Pada tanggal 31 Desember 2025 dan 2024 tidak terdapat transaksi dengan pihak berelasi.

Informasi mengenai jatuh tempo diungkapkan pada Catatan 53.

Nilai wajar dari efek yang dijual dengan janji dibeli kembali pada tanggal 31 Desember 2025 dan 2024 adalah masing-masing sebesar Rp8.306.914 dan Rp14.469.530 yang disajikan di Laporan Posisi Keuangan Konsolidasian sebagai bagian dari "Investasi Keuangan" (Catatan 9).

**21. SECURITIES SOLD UNDER REPURCHASED
AGREEMENTS (continued)**

As of December 31, 2025 and 2024, there were no transaction with related parties.

Information on maturities is disclosed in Note 53.

The fair value of securities sold under repurchased agreements as of December 31, 2025 and 2024 amounted to Rp8,306,914 and Rp14,469,530 respectively, which is presented in the Consolidated Statements of Financial Position as "Financial Investment" (Note 9).

22. SURAT BERHARGA YANG DITERBITKAN

a. Berdasarkan mata uang dan pihak berelasi

	31 Desember/December 31	
	2025	2024
Rupiah		
Pihak berelasi (Catatan 44)		
Obligasi MIF	-	47.991
Obligasi Berkelanjutan Bank Maybank Indonesia	-	3.996
	-	51.987
Pihak ketiga		
Obligasi Berkelanjutan WOM	2.375.241	2.116.119
Obligasi MIF	1.197.502	851.154
Obligasi Berkelanjutan Bank Maybank Indonesia	399.224	694.490
	3.971.967	3.661.763
	3.971.967	3.713.750

22. SECURITIES ISSUED

a. By currency and related party

Rupiah
Related parties (Note 44)
Bonds MIF
Shelf Bonds Bank Maybank Indonesia
Third parties
Shelf Bonds WOM
Bonds MIF
Shelf Bonds Bank Maybank Indonesia

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22. SURAT BERHARGA YANG DITERBITKAN (lanjutan)

b. Obligasi Berkelanjutan Bank Maybank Indonesia

	31 Desember/December 31	
	2025	2024
Rupiah		
Pihak berelasi (Catatan 44)		
Obligasi Berkelanjutan IV Bank Maybank Indonesia Tahap I Tahun 2022 Seri B	-	4.000
Dikurangi: Beban emisi obligasi yang belum diamortisasi	-	(4)
Sub-jumlah nilai tercatat - Pihak berelasi	-	3.996
Pihak ketiga		
Obligasi Berkelanjutan II Bank Maybank Indonesia Tahap I Tahun 2017 Seri C	100.000	100.000
Obligasi Berkelanjutan IV Bank Maybank Indonesia Tahap I Tahun 2022 Seri B	-	296.000
Seri C	300.000	300.000
Sub-jumlah nominal - Pihak ketiga	400.000	696.000
Dikurangi: Beban emisi obligasi yang belum diamortisasi	(776)	(1.510)
Sub-jumlah nilai tercatat - Pihak ketiga	399.224	694.490
Jumlah nilai tercatat	399.224	698.486

22. SECURITIES ISSUED (continued)

b. Shelf Bonds Bank Maybank Indonesia

Rupiah	
Related parties (Note 44)	
Shelf Bonds IV Bank Maybank Indonesia Bank Maybank Indonesia Tranche I Year 2022 Series B	
Less: Unamortized bonds' issuance cost	
Sub-total carrying amount - Related parties	
Third parties	
Shelf Bonds II Bank Maybank Indonesia Bank Maybank Indonesia Tranche I Year 2017 Series C	
Shelf Bonds IV Bank Maybank Indonesia Bank Maybank Indonesia Tranche I Year 2022 Series B	
Seri C	
Sub-total nominal amount - Third parties	
Less: Unamortized bonds' issuance cost	
Sub-total carrying amount - Third parties	
Total carrying amount	

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22. SURAT BERHARGA YANG DITERBITKAN (lanjutan)

b. Obligasi Berkelanjutan Bank Maybank Indonesia (lanjutan)

Rincian nilai nominal surat berharga yang diterbitkan untuk tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024 menurut tahun jatuh temponya adalah sebagai berikut.

	Seri/ Series	Suku bunga per tahun/ Interest rate per annum	Nominal/ Nominal	Peringkat dan Perusahaan Pemeringkat/ Ratings and Rating Company	Tanggal Jatuh tempo/ Maturity date	Jangka waktu (bulan)/ Tenor (in months)	Jumlah/ Total	Keterangan/ Description
Obligasi Berkelanjutan II Bank Maybank Indonesia Tahap I Tahun 2017/	Seri A/ Series A	8,00%	435.000		11 Juli/ July 11, 2022	60		Telah dilunasi sesuai tanggal jatuh tempo/Has been fully paid at maturity date
Shelf Bonds II Bank Maybank Indonesia Tranche I Year 2017	Seri B/ Series B	8,50%	300.000	idAAA (Pefindo)	11 Juli/ July 11, 2024	84	835.000	Telah dilunasi sesuai tanggal jatuh tempo/Has been fully paid at maturity date
	Seri C/ Series C	8,65%	100.000		11 Juli/ July 11, 2027	120		Belum jatuh tempo/ Not yet mature
Obligasi Berkelanjutan IV Bank Maybank Indonesia Tahap I Tahun 2022/	Seri A/ Series A	3,80%	400.000		18 Juli/ July 18, 2023	370 hari/ days		Telah dilunasi sesuai tanggal jatuh tempo/Has been fully paid at maturity date
Shelf Bonds IV Bank Maybank Indonesia Tranche I Year 2022	Seri B/ Series B	6,25%	300.000	idAAA (Pefindo)	8 Juli/ July 8, 2025	36	1.000.000	Telah dilunasi sesuai tanggal jatuh tempo/Has been fully paid at maturity date
	Seri C/ Series C	6,80%	300.000		8 Juli/ July 8, 2027	60		Belum jatuh tempo/ Not yet mature

Bunga Obligasi dibayarkan setiap triwulan (tiga bulan) sejak tanggal emisi dan jadwal pembayaran bunga untuk tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

The Bonds payable interest is paid on a quarterly basis (three-month) starting from the issuance date and the interest payment schedule for the Year Ended December 31, 2025 and 2024 are as follow:

Nama/ Name	Seri/ Series	Keterangan/ Description
	A	11 Oktober/October 11, 2017 11 Juli/July 11, 2022
Obligasi Berkelanjutan II Bank Maybank Indonesia Tahap I Tahun 2017/ Shelf Bonds II Bank Maybank Indonesia Tranche I Year 2017	B	11 Oktober/October 11, 2017 11 Juli/July 11, 2024
	C	11 Oktober/October 11, 2017 11 Juli/July 11, 2027
	A	8 Oktober/October 8, 2022 18 Juli/July 18, 2023
Obligasi Berkelanjutan IV Bank Maybank Indonesia Tahap I Tahun 2022/ Shelf Bonds IV Bank Maybank Indonesia Tranche I Year 2022	B	8 Oktober/October 8, 2022 8 Juli/July 8, 2025
	C	8 Oktober/October 8, 2022 8 Juli/July 8, 2027

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22. SURAT BERHARGA YANG DITERBITKAN (lanjutan)

b. Obligasi Berkelanjutan Bank Maybank Indonesia (lanjutan)

Obligasi-obligasi tersebut tidak dijamin dengan jaminan khusus, tetapi dijamin dengan seluruh harta kekayaan Bank baik barang bergerak maupun barang tidak bergerak sesuai dengan ketentuan dalam pasal 1131 dan 1132 Kitab Undang-Undang Hukum Perdata.

Selama berlakunya jangka waktu obligasi dan sebelum dilunasinya semua pokok dan bunga obligasi, Bank berjanji dan mengikatkan diri, tanpa persetujuan tertulis dari Wali Amanat tidak akan melakukan hal-hal sebagai berikut: (i) mengagunkan sebagian maupun seluruh pendapatan atau harta kekayaan Bank yang ada pada saat ini maupun di masa yang akan datang, di luar kegiatan usaha Bank; (ii) melaksanakan perubahan bidang usaha utama; (iii) mengurangi modal dasar dan modal disetor, kecuali jika pengurangan tersebut dilakukan atas dasar permintaan atau perintah dari Pemerintah Republik Indonesia dan/atau otoritas yang berwenang (termasuk tetapi tidak terbatas pada Bank Indonesia, Menteri Keuangan Negara Republik Indonesia dan/atau otoritas moneter maupun otoritas penyehatan di bidang perbankan sesuai dengan ketentuan yang berlaku); (iv) mengadakan penggabungan, konsolidasi, akuisisi dengan perusahaan lain yang menyebabkan bubarnya Bank.

Satu tahun setelah tanggal peninjauan, Bank dapat melakukan pembelian kembali (*buy back*) untuk sebagian atau seluruh obligasi sebelum tanggal pelunasan pokok obligasi. Bank mempunyai hak untuk memberlakukan pembelian kembali (*buy back*) tersebut untuk dipergunakan sebagai pelunasan obligasi atau untuk kemudian dijual kembali dengan harga pasar dengan memperhatikan ketentuan dalam Perjanjian Perwaliamanatan dan peraturan perundang-undangan yang berlaku.

Penerimaan dana dari penerbitan obligasi ini digunakan untuk meningkatkan aset produktif dalam rangka pengembangan usaha Bank, terutama untuk penyaluran kredit.

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22. SECURITIES ISSUED (continued)

b. Shelf Bonds Bank Maybank Indonesia (continued)

The bonds are not guaranteed with specific guarantee, but guaranteed with all assets of the Bank, whether present or future fixed or non-fixed assets in accordance with the provisions of Article 1131 and 1132 of the Civil Laws.

During the validity period of the bonds and prior to the redemption of all principal and interest of the bonds, the Bank represents and binds itself, without written approval from the Trustee shall not perform the following actions: (i) securing part or all of the income or asset of the Bank that exist in the present or in the future, other than for the Bank's business activity; (ii) changing the main business activity; (iii) reducing the authorized capital and paid up capital, unless such reduction is conducted based on request or instruction from the government of the Republic of Indonesia and/or competent authority (including but not limited to Bank Indonesia, Minister of Finance of the Republic of Indonesia and/or monetary authority or remedial authority in the banking sector in accordance with the prevailing regulation); (iv) conducting merger, consolidation, acquisition with other company which led to the dissolution of the Bank.

One year after the allotment date, the Bank may repurchase (*buy back*) the bonds partially or fully prior to due date of the bonds principal. The Bank has the right to treat the repurchase (*buy back*) to be used as the bonds redemption or to be subsequently sold at market price following the provisions of Trustee Agreements and prevailing regulation.

The fund received from the bonds issuance was used to increase earning assets to support business growth of the Bank, mainly to be channeled in loans (credit).

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22. SURAT BERHARGA YANG DITERBITKAN (lanjutan)
22. SECURITIES ISSUED (continued)
c. Obligasi Berkelanjutan WOM
c. Shelf Bonds WOM

	31 Desember/December 31		
	2025	2024	
Rupiah			Rupiah
Pihak ketiga			Third parties
Obligasi Berkelanjutan IV			Shelf Bonds IV
WOM Finance			WOM Finance
Tahap II Tahun 2022			Tranche II Year 2022
Seri B	-	435.000	Series B
Obligasi Berkelanjutan IV			Shelf Bonds IV
WOM Finance			WOM Finance
Tahap III Tahun 2023			Tranche III Year 2023
Seri B	779.000	685.000	Series B
Obligasi Berkelanjutan V			Shelf Bonds V
WOM Finance			WOM Finance
Tahap I Tahun 2024			Tranche I Year 2024
Seri A	-	880.445	Series A
Seri B	119.555	119.555	Series B
Obligasi Berkelanjutan V			Shelf Bonds V
WOM Finance			WOM Finance
Tahap II Tahun 2025			Tranche II Year 2025
Seri A	595.000	-	Series A
Seri B	885.000	-	Series B
Sub-jumlah nominal	2.378.555	2.120.000	Sub-total nominal amount
Dikurangi: Beban emisi obligasi yang belum diamortisasi	(3.314)	(3.881)	Less: Unamortized bonds' issuance cost
Jumlah nilai tercatat	2.375.241	2.116.119	Total carrying amount

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22. SURAT BERHARGA YANG DITERBITKAN (lanjutan)

c. Obligasi Berkelanjutan WOM (lanjutan)

Rincian nilai nominal surat berharga yang diterbitkan untuk tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024 menurut tahun jatuh temponya adalah sebagai berikut:

22. SECURITIES ISSUED (continued)

c. Shelf Bonds WOM (lanjutan)

The details of nominal value of securities issued as of December 31, 2025 and 2024, by year of maturity are as follows:

	Seri/ Series	Suku bunga per tahun/ Interest rate per annum	Nominal/ Nominal	Peringkat dan Perusahaan Pemeringkat/ Ratings and Rating Company	Tanggal Jatuh tempo/ Maturity date	Jangka waktu (bulan)/ Tenor (in months)	Jumlah/ Total	Keterangan/ Description
Obligasi Berkelanjutan IV WOM Finance Tahap II Tahun 2022/	Seri A/ Series A	4,25%	335.000	AA (idn)	18 April/ April 18, 2023	370 hari/ days	800.000	Telah dilunasi sesuai tanggal jatuh tempo/Has been fully paid at maturity date
Shelf Bonds IV WOM Finance Tranche II Year 2022	Seri B/ Series B	6,30%	465.000	Fitch Ratings	8 April/ April 8, 2025	36		Telah dilunasi sesuai tanggal jatuh tempo/Has been fully paid at maturity date
Obligasi Berkelanjutan IV WOM Finance Tahap III Tahun 2023/	Seri A/ Series A	5,95%	221.000	AAA (idn)	21 April/ April 21, 2024	370 hari/ days	1.000.000	Telah dilunasi sesuai tanggal jatuh tempo/Has been fully paid at maturity date
Shelf Bonds IV WOM Finance Tranche III Year 2023	Seri B/ Series B	7,00%	779.000	Fitch Ratings	11 April/ April 11, 2026	36		Belum jatuh tempo/ Not yet mature
Obligasi Berkelanjutan V WOM Finance Tahap I Tahun 2024/	Seri A/ Series A	6,75%	880.445	AAA (idn)	12 Juli/ July 12, 2025	370 hari/ days	1.000.000	Telah dilunasi sesuai tanggal jatuh tempo/Has been fully paid at maturity date
Shelf Bonds V WOM Finance Tranche I Year 2024	Seri B/ Series B	6,95%	119.555	Pefindo	2 Juli/ July 2, 2027	36		Belum jatuh tempo/ Not yet mature
Obligasi Berkelanjutan V WOM Finance Tahap II Tahun 2025/	Seri A/ Series A	6,45%	595.000	AAA (idn)	4 Juli/ July 4, 2026	370 hari/ days	1.500.000	Belum jatuh tempo/ Not yet mature
Shelf Bonds V WOM Finance Tranche II Year 2025	Seri B/ Series B	6,85%	905.000	Pefindo	24 Juni/ June 24, 2028	36		Belum jatuh tempo/ Not yet mature

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22. SURAT BERHARGA YANG DITERBITKAN (lanjutan)

c. Obligasi Berkelanjutan WOM (lanjutan)

Bunga Obligasi dibayarkan setiap triwulan (tiga bulan) sejak tanggal emisi dan jadwal pembayaran bunga untuk tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

Nama/ Name	Seri/ Series	Keterangan/ Description
Obligasi Berkelanjutan IV WOM Finance Tahap II Tahun 2022/ Shelf Bonds IV WOM Finance Tranche II Year 2022	A	8 Juli/July 8, 2022 18 April/April 18, 2023
	B	8 Juli/July 8, 2022 8 April/April 8, 2025
Obligasi Berkelanjutan IV WOM Finance Tahap III Tahun 2023/ Shelf Bonds IV WOM Finance Tranche III Year 2023	A	11 Juli/July 11, 2023 21 April/April 21, 2024
	B	11 Juli/July 11, 2023 11 April/April 11, 2026
Obligasi Berkelanjutan V WOM Finance Tahap I Tahun 2024/ Shelf Bonds V WOM Finance Tranche I Year 2024	A	2 Oktober/October 2, 2024 12 Juli/July 12, 2025
	B	2 Oktober/October 2, 2024 2 Juli/July 2, 2027
Obligasi Berkelanjutan V WOM Finance Tahap II Tahun 2025/ Shelf Bonds V WOM Finance Tranche II Year 2025	A	24 September/September 24, 2025 4 Juli/July 4, 2026
	B	24 September/September 24, 2025 24 Juni/June 24, 2028
Obligasi Berkelanjutan IV tahap II dan III ini dijamin secara fidusia dengan piutang entitas anak kepada pihak ketiga sehubungan dengan pembiayaan pembelian kendaraan bermotor dengan kategori lancar yang nilai seluruhnya tidak kurang dari 60,00% dari jumlah pokok yang terutang. Obligasi Berkelanjutan V tahap I dan II diterbitkan secara <i>clean basis</i>.		

22. SECURITIES ISSUED (continued)

b. Shelf Bonds WOM (continued)

The Bonds payable interest is paid on a quarterly basis (three-month) starting from the issuance date and the interest payment schedule for the Year Ended December 31, 2025 and 2024 are as follow:

These Shelf Bonds IV Tranche II and III are secured by the fiduciary transfers of the subsidiary's current receivables from third parties in connection with the financing of the purchases of motor vehicles with an aggregate amount of not less than 60.00% of the principal amount of bonds payable.

Shelf Bonds V tranche I and II are secured on a *clean basis*.

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c. Obligasi Berkelanjutan WOM (lanjutan)

Sebelum dilunasinya semua pokok dan bunga Obligasi WOM serta pengeluaran lain yang menjadi tanggung jawab entitas anak sehubungan dengan penerbitan Obligasi WOM, entitas anak tanpa persetujuan tertulis dari Wali Amanat tidak diperkenankan melakukan penggabungan atau peleburan usaha yang akan mempunyai akibat yang negatif terhadap entitas anak, melakukan peminjaman utang baru yang memiliki kedudukan lebih tinggi dari kedudukan utang yang timbul berdasarkan Obligasi WOM, kecuali pinjaman untuk pembiayaan usaha entitas anak, menyatakan atau membayar pembagian dividen selama entitas anak lalai dalam melakukan pembayaran jumlah terutang berdasarkan Perjanjian Perwaliamanatan, mengubah bidang usaha utama dan menjaminkan aset termasuk hak atas pendapatan entitas anak, baik yang ada sekarang maupun yang akan diperoleh di masa yang akan datang yang menjadi jaminan berdasarkan Perjanjian Perwaliamanatan dan Akta Pengakuan Utang. Entitas anak telah memenuhi batasan-batasan yang diwajibkan dalam perjanjian tersebut.

Satu tahun setelah tanggal penjatahan, entitas anak dapat melakukan pembelian kembali (*buy back*) untuk sebagian atau seluruh obligasi sebelum tanggal pelunasan pokok obligasi. Entitas anak mempunyai hak untuk memberlakukan pembelian kembali (*buy back*) tersebut untuk dipergunakan sebagai pelunasan obligasi atau untuk kemudian dijual kembali dengan harga pasar dengan memperhatikan ketentuan dalam Perjanjian Perwaliamanatan dan peraturan perundang-undangan yang berlaku.

Pada tanggal 31 Desember 2025 dan 2024, kredit yang diberikan dan piutang/pembiayaan syariah dan piutang pembiayaan konsumen yang digunakan sebagai jaminan atas Obligasi WOM adalah masing-masing sebesar Rp467.400 dan Rp746.401.

Penggunaan dana dari penerbitan obligasi WOM digunakan untuk meningkatkan dan mengembangkan usaha entitas anak.

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22. SECURITIES ISSUED (continued)

c. Shelf Bonds WOM (continued)

Prior to the redemption of the entire Bonds WOM principal and payments of the interest and other charges which are the responsibility of the subsidiary in connection with the issuance of the Bonds WOM, the subsidiary, without written consent of the Trustee shall not undertake, among others, merger or business combination, which will have a negative effect to the subsidiary, obtain new loans which have more priority position than those arising from the Bonds WOM, except loans obtained to finance the subsidiary's business, declare or pay dividends as long as the subsidiary failed in servicing the loans based on the Trusteeship Agreement, change the main business of the subsidiary and pledge any of the present or future assets including the rights on the subsidiary's revenues which became the collateral based on the Trusteeship Agreement and Indebtedness Agreement. The subsidiary has complied with the covenants in those agreements.

One year after the allotment date, the subsidiary may repurchase (*buy back*) the bonds partially or fully prior to due date of the bonds principal. The Subsidiary has the right to treat the repurchase (*buy back*) to be used as the bonds redemption or to be subsequently sold at market price following the provisions of Trusteeship Agreements and prevailing regulation.

As of December 31, 2025 and 2024, the loans and sharia receivables/financing and consumer financing receivables pledged as collateral on recourse basis to the Bonds WOM were amounted Rp467,400 and Rp746,401, respectively.

The funds received from the issuance of WOM's bonds were used to increase and develop the subsidiary's business.

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22. SURAT BERHARGA YANG DITERBITKAN (lanjutan)
22. SECURITIES ISSUED (continued)
d. Obligasi MIF
d. Bonds MIF

	31 Desember/December 31		
	2025	2024	
Rupiah			Rupiah
Pihak berelasi (Catatan 44)			Related parties (Note 44)
Obligasi Berkelanjutan III			Shelf Bonds III
Maybank Finance Tahap II			Maybank Finance Tranche II
Tahun 2022 dengan			Year 2022 with Fixed
Tingkat Bunga Tetap	-	48.000	Interest Rates
Dikurangi: Beban emisi			Less: Unamortized bonds'
obligasi yang belum diamortisasi	-	(9)	issuance cost
Sub-jumlah nilai tercatat - Pihak berelasi	-	47.991	Sub-total carrying amount - Related parties
Pihak ketiga			Third parties
Obligasi Berkelanjutan III			Shelf Bonds III
Maybank Finance Tahap II			Maybank Finance Tranche II
Tahun 2022 dengan			Year 2022 with Fixed
Tingkat Bunga Tetap	-	752.000	Interest Rates
Obligasi Berkelanjutan IV			Shelf Bonds IV
Maybank Finance Tahap I			Maybank Finance Tranche I
Tahun 2024 dengan			Year 2024 with Fixed
Tingkat Bunga Tetap	-	100.000	Interest Rates
Obligasi Berkelanjutan IV			Shelf Bonds IV
Maybank Finance Tahap II			Maybank Finance Tranche II
Tahun 2025 dengan			Year 2025 with Fixed
Tingkat Bunga Tetap			Interest Rates
Seri A	100.000	-	Series A
Seri B	850.000	-	Series B
Seri C	250.000	-	Series C
Sub-jumlah nominal - Pihak ketiga	1.200.000	852.000	Sub-total nominal amount - Third parties
Dikurangi: Beban emisi			Less: Unamortized bonds'
obligasi yang belum diamortisasi	(2.498)	(846)	issuance cost
Sub-jumlah nilai tercatat - Pihak ketiga	1.197.502	851.154	Sub-total carrying amount - Third parties
Jumlah nilai tercatat	1.197.502	899.145	Total carrying amount

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22. SURAT BERHARGA YANG DITERBITKAN (lanjutan)

d. Obligasi MIF (lanjutan)

Rincian nilai nominal surat berharga yang diterbitkan untuk tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024 menurut tahun jatuh temponya adalah sebagai berikut.

		Suku bunga per tahun/ Interest rate per annum	Nominal/ Nominal	Peringkat dan Perusahaan Pemeringkat/ Ratings and Rating Company	Tanggal Jatuh tempo/ Maturity date	Jangka waktu (bulan)/ Tenor (in months)	Jumlah/ Total	Keterangan/ Description
Obligasi Berkelanjutan III								
Maybank Finance								
Tahap II Tahun 2022/								
Shelf Bonds III								
Maybank Finance				AAA (idn)	30 Maret/			Telah dilunasi sesuai tanggal
Tranche II Year 2022		5,80%	800.000	Fitch Ratings	March 30, 2025	36	800.000	jatuh tempo/Has been fully
								paid at maturity date
Obligasi Berkelanjutan IV								
Maybank Finance								
Tahap I Tahun 2024/								
Shelf Bonds IV								
Maybank Finance				AAA (idn)	15 Juli/	370 hari/		Telah dilunasi sesuai tanggal
Tranche I Year 2024		6,70%	100.000	Fitch Ratings	July 15, 2025	days	100.000	jatuh tempo/Has been fully
								paid at maturity date
Obligasi Berkelanjutan IV								
Maybank Finance	Seri A/				6 Desember/	370 hari/		Belum jatuh tempo/
Tahap II Tahun 2025/	Series A	5,00%	100.000		December 6, 2026	days		Not yet mature
Shelf Bonds IV								
Maybank Finance	Seri B/			AAA (idn)	26 November/		1.250.000	Belum jatuh tempo/
Tranche II Year 2025	Series B	5,55%	900.000	Pefindo	November 26, 2028	36		Not yet mature
	Seri C/				26 November/			Belum jatuh tempo/
	Series C	5,85%	250.000		November 26, 2030	60		Not yet mature

22. SECURITIES ISSUED (continued)

d. Bonds MIF (continued)

The details of nominal value of securities issued as of December 31, 2025 and 2024, by year of maturity are as follows.

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22. SURAT BERHARGA YANG DITERBITKAN (lanjutan)

d. Obligasi MIF (lanjutan)

Bunga Obligasi dibayarkan setiap triwulan (tiga bulan) sejak tanggal emisi dan jadwal pembayaran bunga untuk tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

Nama/ Name	Keterangan/ Description
Obligasi Berkelanjutan III Maybank Finance Tahap II Tahun 2022/ Shelf Bonds III Maybank Finance Tranche II Year 2022	30 Juni/June 30, 2022 30 Maret/March 30, 2025
Obligasi Berkelanjutan IV Maybank Finance Tahap I Tahun 2024/ Shelf Bonds IV Maybank Finance Tranche I Year 2024	5 Oktober/October 5, 2024 15 Juli/July 15, 2025
	Seri A/ Series A
	27 Februari/February 27, 2026 6 Desember/December 6, 2026
	Seri B/ Series B
	27 Februari/February 27, 2026 26 November/November 26, 2028
	Seri C/ Series C
	27 Februari/February 27, 2026 26 November/November 26, 2030

Obligasi Berkelanjutan III Maybank Finance Tahap II ini dijamin dengan piutang berupa piutang pembiayaan konsumen atau sewa guna usaha dan/atau piutang lain yang timbul sehubungan dengan kegiatan usaha yang dilakukan entitas anak yang belum jatuh tempo atau tidak tertunggak pembayarannya melewati jangka waktu 90 (sembilan puluh) hari kalender setelah angsuran terakhir jatuh tempo. Nilai jaminan untuk Obligasi berkelanjutan III Maybank Finance Tahap II adalah sekurang-kurangnya 50,00% dari pokok obligasi.

Obligasi Berkelanjutan IV Maybank Finance Tahap I dan II diterbitkan secara *clean basis*.

22. SECURITIES ISSUED (continued)

d. Bonds MIF (continued)

The Bonds payable interest is paid on a quarterly basis (three-month) starting from the issuance date and the interest payment schedule for the Year Ended December 31, 2025 and 2024 are as follow:

Shelf Bonds III Maybank Finance Tranche II is secured by consumer financing receivables or leasing and/or other receivables related to business activities of the subsidiary which have not yet matured or do not have payment delinquency which are more than 90 (ninety) calendar days after the latest payment matured. Secured value Shelf Bonds III Maybank Finance Tranche II must be 50.00% of the principal amount of the Bonds at the minimum.

Shelf Bonds IV Maybank Finance Tranche I and II are secured on a clean basis.

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22. SURAT BERHARGA YANG DITERBITKAN (lanjutan)

d. Obligasi MIF (lanjutan)

Sebelum melunasi semua pokok dan bunga obligasi serta pengeluaran lain yang menjadi tanggung jawab entitas anak sehubungan dengan penerbitan obligasi, entitas anak, tanpa persetujuan tertulis dari Wali Amanat, tidak diperkenankan melakukan tindakan-tindakan, antara lain melakukan penggabungan atau peleburan usaha yang akan mempunyai akibat yang negatif terhadap entitas anak; melakukan pembayaran lain pada tahun buku selama entitas anak tidak melakukan pembayaran jumlah terutang; memberi pinjaman kepada pihak afiliasi lebih dari 30,00% ekuitas entitas anak; mengubah bidang usaha utama entitas anak; melakukan penurunan modal dasar dan/atau modal ditempatkan dan/atau modal disetor entitas anak; mengadakan segala bentuk kerjasama yang mengakibatkan entitas anak diatur oleh pihak lain; mengalihkan harta kekayaan entitas anak dengan nilai transaksi melebihi 40,00% dari ekuitas, kecuali pengalihan piutang dalam rangka menjalankan kegiatan usahanya sehari-hari; dan melakukan pengeluaran obligasi atau instrumen lain yang sejenis dengan jaminan preferen yang memiliki rasio jaminan lebih tinggi.

22. SECURITIES ISSUED (continued)

d. Bonds MIF (continued)

Prior to the redemption of entire principal and interest of bonds and other charges which are the responsibility of the subsidiary in connection with the issuance of the bonds, the subsidiary, without written consent of the Trustee, shall not undertake, among others mergers or business combinations which will have negative effect to the subsidiary; conduct other payment in the year when the subsidiary does not pay liable amount; provide loan to affiliation party more than 30.00% of the subsidiary's equity; change main business of the subsidiary; decrease authorized capital and/or issued capital and/or paid up capital of the subsidiary; enter into cooperation causing the subsidiary to be controlled by the other party; transfer the subsidiary's assets with transaction value more than 40.00% of equity, except any receivables transfer related to normal course of business; and perform issuance of bonds or other similar instruments with higher preference collateral ratio.

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22. SURAT BERHARGA YANG DITERBITKAN (lanjutan)

d. Obligasi MIF (lanjutan)

Pada tanggal 31 Desember 2025 dan 2024, piutang pembiayaan konsumen yang digunakan sebagai jaminan atas Obligasi MIF adalah masing-masing sebesar RpNihil dan Rp397.557.

Penggunaan dana yang diperoleh dari hasil penawaran umum ini, setelah dikurangi dengan biaya-biaya emisi, akan dipergunakan sepenuhnya oleh entitas anak, sebagai modal kerja pembiayaan sebagaimana yang ditentukan oleh izin yang dimiliki entitas anak berdasarkan ketentuan dan perundang-undangan yang berlaku.

e. Lain-lain

Selama tahun 2025 dan 2024, Bank dan entitas anak telah memenuhi ketentuan tentang pembatasan-pembatasan dan kewajiban-kewajiban sebagaimana disepakati dalam Perjanjian Perwaliamanatan dalam Catatan 22b, 22c dan 22d.

Bank dan entitas anak, telah melunasi pokok dan bunga obligasi secara tepat waktu.

Obligasi-obligasi ini dicatat di Bursa Efek Indonesia.

Informasi mengenai jatuh tempo diungkapkan pada Catatan 53.

22. SECURITIES ISSUED (continued)

d. Bonds MIF (continued)

As of December 31, 2025 and 2024 the consumer financing receivables pledged as collateral on recourse basis to the Bonds MIF amounted to RpNil and Rp397,557, respectively.

The fund acquired from the public offering, after deducting issuance cost, will be used by the subsidiary as working capital for financing in accordance with the subsidiary's license under the prevailing provisions and regulations.

e. Others

During the year 2025 and 2024, the Bank and subsidiaries have fulfilled the clauses related to covenants and obligations according to the Bonds Trustee Agreements in Notes 22b, 22c and 22d.

Bank and the subsidiaries have paid the principal and interest of the bonds on time.

The bonds are listed on the Indonesia Stock Exchange.

Information on maturities is disclosed in Note 53.

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23. PINJAMAN DITERIMA

23. BORROWINGS

	31 Desember/December 31		
	2025	2024	
Pihak ketiga			Third parties
Rupiah			Rupiah
Fasilitas Pembiayaan Pemilikan			Motor Vehicle Ownership
Kendaraan Bermotor	5.420.573	5.149.494	Financing Facilities
Pinjaman antar bank	3.734.207	1.000.000	Interbank borrowing
Pinjaman dari Sarana			Loans received from Sarana
Multigriya Finansial (Persero)	600.000	600.000	Multigriya Finansial (Persero)
Sertifikat Pengelolaan Dana			Certificate of Interbank
Syariah Antarbank	201.502	-	Syariah fund
Sub-jumlah - Rupiah	9.956.282	6.749.494	Sub-total - Rupiah
Mata uang asing			Foreign currencies
Pinjaman antar bank	4.085.375	7.677.315	Interbank borrowing
	14.041.657	14.426.809	

Informasi mengenai jatuh tempo diungkapkan pada Catatan 53.

Information on maturities are disclosed in Note 53.

a. Fasilitas Pembiayaan Pemilikan Kendaraan Bermotor Entitas Anak

a. Subsidiaries' Motor Vehicle Ownership Financing Facilities

Entitas anak (WOM)

Subsidiary (WOM)

	Suku bunga per tahun/ Interest rate per annum		Jumlah pinjaman/ Loan amount		Pembayaran angsuran/ Payment of installment	
	31 Desember/December 31		31 Desember/December 31		31 Desember/December 31	
	2025	2024	2025	2024	2025	2024
Pinjaman bank/Bank loans						
Pihak ketiga/Third parties						
PT Bank Pan Indonesia Tbk	6,75% - 7,25%	6,75% - 7,40%	770.586	630.497	659.477	515.980
PT Bank Danamon Indonesia Tbk	6,00%	-	488.447	-	10.417	-
PT Bank Digital BCA	6,83% - 7,25%	6,85% - 7,25%	303.718	299.556	245.833	166.667
PT Bank Mandiri (Persero) Tbk	6,30% - 7,35%	7,00% - 7,35%	215.698	365.386	250.000	480.465
PT Bank DBS Indonesia	6,80% - 7,00%	7,00%	178.882	116.449	87.500	33.333
PT Bank QNB Indonesia	6,85% - 7,15%	6,85% - 7,15%	173.407	162.117	88.889	12.500
PT Bank IBK Indonesia Tbk	6,75% - 7,00%	7,00%	164.255	99.265	84.920	46.825
PT Bank KEB Hana Indonesia	7,00% - 7,25%	6,00% - 7,25%	28.970	206.510	177.773	210.463
PT Bank Maspion Indonesia Tbk	7,00%	7,00%	70.925	169.054	98.333	98.333
PT Bank DKI	7,25%	6,00% - 7,25%	24.990	99.893	75.000	83.333
PT Bank Shinhan Indonesia	-	6,00%	-	29.152	29.167	50.000
PT Bank DKI Unit Usaha Syariah	-	6,00%	-	9.810	9.810	13.569
PT Bank Permata Tbk	-	6,50%	-	2.778	2.778	50.000
PT Bank HSBC Indonesia	-	6,30%	-	-	-	200.000
PT Bank HIBank Indonesia	-	6,25%	-	-	-	100.000
Jumlah/Total			2.419.878	2.190.467	1.819.897	2.061.468

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23. PINJAMAN DITERIMA (lanjutan)

a. Fasilitas Pembiayaan Pemilikan Kendaraan Bermotor Entitas Anak (lanjutan)

Entitas anak (WOM) (lanjutan)

31 Desember/December 31, 2025						
Nama bank/ Bank name	Jenis pinjaman/ Loan type	Nomor perjanjian/ Agreement number	Tanggal perjanjian/ Agreement date	Jumlah fasilitas/ Facility amount	Jumlah fasilitas yang belum ditarik/ Undrawn facility	Jatuh tempo fasilitas/ Maturity date facility
Pihak ketiga/Third parties						
PT Bank Pan Indonesia Tbk	Pasar Uang/ Money Market	002/IBD-MM/LEG/19/Per.X	27 Mei/ May 27, 2025	200.000	200.000	28 Mei/May 28, 2026
PT Bank Pan Indonesia Tbk	Rekening Koran/ Overdraft	002/IBD-PRK/LEG/19/Per.X	27 Mei/ May 27, 2025	50.000	50.000	28 Mei/May 28, 2026
PT Bank Pan Indonesia Tbk	Pinjaman Tetap/ Fixed Loan	23	4 Desember/ December 4, 2025	800.000	800.000	4 September/September 4, 2029
PT Bank Mandiri (Persero) Tbk	Kredit Jangka Pendek/ Short Term Loan	WCO.KP/302/KJP/2022	12 Juni/ June 12, 2025	100.000	100.000	15 Juni/June 15, 2026
PT Bank KEB Hana Indonesia	Kredit Modal Kerja/ Working Capital Installment	209	28 Maret/ March 28, 2025	250.000	250.000	28 Maret/March 28, 2028
PT Bank HSBC Indonesia	Pasar Uang/ Money Market	CDT/2020/03/0420	16 Mei/ May 16, 2019	200.000	200.000	Masih berlaku sampai informasi lebih lanjut/Still valid
PT Bank Shinhan Indonesia	Pinjaman Korporasi/ Corporate Loan	06	20 Agustus/ August 20, 2025	200.000	200.000	20 Agustus/August 20, 2028
PT Bank Maspion Indonesia Tbk	Pinjaman Tetap/ Fixed Loan	83	30 Oktober/ October 30, 2025	200.000	200.000	30 Oktober/October 30, 2028
PT Bank INA Perdana Tbk	Kredit Modal Kerja/ Working Capital Installment	37	18 Desember/ December 18, 2025	200.000	200.000	18 Desember/December 18, 2028
PT Bank Central Asia Tbk	Kredit Lokal (Rekening Koran)/ Local Credit (Current Account)	40059/GBK/2026	14 Januari/ January 14, 2026	25.000	25.000	20 April/April 20, 2026

31 Desember/December 31, 2024						
Nama bank/ Bank name	Jenis pinjaman/ Loan type	Nomor perjanjian/ Agreement number	Tanggal perjanjian/ Agreement date	Jumlah fasilitas/ Facility amount	Jumlah fasilitas yang belum ditarik/ Undrawn facility	Jatuh tempo fasilitas/ Maturity date facility
Pihak ketiga/Third parties						
PT Bank Pan Indonesia Tbk	Pasar Uang/ Money Market	002/IBD-MM/LEG/19/Per.IX	12 Agustus/ August 12, 2024	200.000	200.000	28 Mei/May 28, 2025
PT Bank Pan Indonesia Tbk	Rekening Koran/ Overdraft	002/IBD-PRK/LEG/19/Per.IX	12 Agustus/ August 12, 2024	50.000	50.000	28 Mei/May 28, 2025
PT Bank Pan Indonesia Tbk	Pinjaman Tetap/ Term Loan	08	13 November/ November 13, 2024	800.000	800.000	13 Mei/May 13, 2028
PT Bank Mandiri (Persero) Tbk	Kredit Jangka Pendek/ Short Term Loan	WCO.KP/302/KJP/2022	13 Juni/ June 13, 2024	100.000	100.000	15 Juni/June 15, 2025
PT Bank Mandiri (Persero) Tbk	Kredit Modal Kerja/ Working Capital Loan	185	25 September/ September 25, 2024	500.000	500.000	25 September/September 25, 2029
PT DBS Indonesia	Pinjaman Berjangka/ Term Loan	22	30 September/ September 30, 2024	150.000	150.000	30 Maret/March 30, 2028
PT Bank QNB Indonesia Tbk	Pinjaman Berjangka/ Term Loan	54	25 Maret/ March 25, 2024	275.000	100.000	17 Desember/December 17, 2027
PT Bank Permata Tbk	Pasar Uang/ Money Market	1516/MM/ADD/VI/2024/CG6	11 Juni/ June 11, 2024	200.000	200.000	30 April/April 30, 2025
PT Bank HIBank Indonesia	Pinjaman Berjangka/ Term Loan	20	13 Maret/ March 13, 2024	100.000	100.000	13 Maret/March 13, 2025
PT Bank Central Asia Tbk	Kredit Lokal (Rekening Koran)/ Local Credit (Current Account)	038/Add-KCK/2024	29 Januari/ January 29, 2024	25.000	25.000	20 April/April 20, 2025
PT Bank HSBC Indonesia	Pasar Uang/ Money Market	CDT/2020/03/0420	16 Mei/ May 16, 2019	200.000	200.000	Masih berlaku sampai informasi lebih lanjut/Still valid
PT Bank Digital BCA	Fasilitas Pinjaman/ Installment Loan	09	2 Oktober/ October 2, 2024	300.000	250.000	22 Desember/December 22, 2027
PT Bank IBK Indonesia Tbk	Kredit Modal Kerja/ Working Capital Loan	117	9 Oktober/ October 9, 2024	150.000	150.000	22 Desember/December 22, 2027

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23. PINJAMAN DITERIMA (lanjutan)

a. Fasilitas Pembiayaan Pemilikan Kendaraan Bermotor Entitas Anak (lanjutan)

Entitas anak (WOM) (lanjutan)

Selama tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024, entitas anak telah melakukan pembayaran cicilan pokok dan bunga sesuai jadwal yang ditetapkan.

Pinjaman-pinjaman ini dijamin dengan piutang pembiayaan multiguna masing-masing sebesar Rp1.297.220 dan Rp1.874.246 pada tanggal 31 Desember 2025 dan 2024, piutang pembiayaan modal kerja masing-masing sebesar Rp294.222 dan Rp56.434 pada tanggal 31 Desember 2025 dan 2024, dan piutang pembiayaan investasi masing-masing sebesar Rp766.994 dan Rp241.000 pada tanggal 31 Desember 2025 dan 2024.

Perjanjian-perjanjian dengan bank-bank di atas, mensyaratkan Entitas anak untuk tidak melakukan hal-hal berikut ini, sebelum memperoleh persetujuan dari bank-bank tersebut, yang antara lain, melakukan konsolidasi, merger, akuisisi atau penyertaan saham; penjualan aset Entitas anak; melakukan investasi baru; perubahan Anggaran Dasar berupa penurunan modal; pembiayaan kepada entitas anak berelasi maupun entitas anak lainnya di luar transaksi usaha sehari-hari; mengikatkan diri sebagai penanggung kepada pihak lain atau menjaminkan aset Entitas anak kepada pihak lain; pelunasan pinjaman kepada seluruh pemegang saham; penawaran umum atas saham Entitas anak atau pembelian kembali saham Entitas anak; perubahan bentuk usaha Entitas anak; menjaminkan kembali BPKB kepada pihak lain dan memperoleh pinjaman atau kredit dari lembaga keuangan lain kecuali untuk kegiatan usaha yang normal.

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23. BORROWINGS (continued)

a. Subsidiaries' Motor Vehicle Ownership Financing Facilities (continued)

Subsidiary (WOM) (continued)

During the year then ended December 31, 2025 and 2024, subsidiary has paid the loan principal and interest installments on schedule.

These loans are secured by multi-purpose financing receivables amounting to Rp1,297,220 and Rp1,874,246 as of December 31, 2025 and 2024, respectively, working capital financing receivables amounting to Rp294,222 and Rp56,434 as of December 31, 2025 and 2024, respectively, and investment financing receivables amounting to Rp766,994 and Rp241,000 as of December 31, 2025 and 2024, respectively.

Under the above agreements with banks mentioned above, without prior approval from those banks, is not allowed to, among others, enter into consolidation, merger, acquisitions or investments in shares of stock; sell the subsidiary's assets; enter into new investments; change the Articles of Association relating to capital reduction; provide financing to other related parties and unrelated parties other than in the normal course of business; act as a guarantor of or collateralize the Subsidiary's assets to obligation of other parties; repay the loans obtained from all stockholders; float the Subsidiary's shares to the public or buy back the Subsidiary's shares; alter the Subsidiary's nature of business; pledge the same BPKB as collateral to other parties and obtain loans or credits from other financial institutions except in the normal course of business.

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23. PINJAMAN DITERIMA (lanjutan)

a. Fasilitas Pembiayaan Pemilikan Kendaraan Bermotor Entitas Anak (lanjutan)

Entitas anak (WOM) (lanjutan)

Dalam perjanjian pinjaman tersebut, Entitas anak juga diwajibkan untuk memenuhi persyaratan keuangan seperti *gearing ratio* dan *Non Performing Loan ratio*. Pada tanggal 31 Desember 2025 dan 2024, Entitas anak telah memenuhi persyaratan dan kondisi yang tertuang di dalam perjanjian pinjaman bank seperti berikut ini:

<u>Ratio/Ratio</u>
<i>Gearing Ratio</i>
<i>Non Performing Loan – gross</i>
<i>Non Performing Loan – net</i>
Fasilitas-fasilitas pinjaman ini dipergunakan untuk modal kerja kegiatan usaha Entitas anak.
Seluruh utang bank adalah dengan pihak ketiga.
Pada tanggal 31 Desember 2025 dan 2024, Entitas anak telah mematuhi seluruh persyaratan penting termasuk mempertahankan rasio-rasio keuangan sehubungan dengan perjanjian dengan bank-bank tersebut di atas.

23. BORROWINGS (continued)

a. Subsidiaries' Motor Vehicle Ownership Financing Facilities (continued)

Subsidiary (WOM) (continued)

Under the loan agreements, the Subsidiary is also obliged to comply with financial covenants such as *gearing ratio* and *Non Performing Loan ratio*. As of December 31, 2025 and 2024, the Subsidiary has complied with the terms and conditions set forth in the bank loan agreement as follows:

<u>Ratio maksimal/Maximum ratio</u>
Bervariasi antara 10:1 dan 8:1/ <i>Varied from 10:1 and 8:1</i>
Di atas 90 (sembilan puluh) hari maksimal 4,00%-5,00%/ <i>Above 90 (ninety) days maximum of 4.00%-5.00%</i>
Bervariasi dari diatas 60 (enam puluh) hari dan 90 (sembilan puluh) hari maksimal 3,00%-5,00%/ <i>Varied from above 60 (sixty) days and 90 (ninety) days maximum of 3.00% - 5.00%</i>
The loan facilities are used for the Subsidiary's working capital.
All the bank loans are to third parties.
As of December 31, 2025 and 2024, the Subsidiary has complied with all significant loan covenants include maintaining financial ratios as required in the agreement with the aforementioned banks.

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a. Fasilitas Pembiayaan Pemilikan Kendaraan Bermotor Entitas Anak (lanjutan)

Entitas anak (MIF)

	Suku bunga per tahun/ Interest rate per annum		Jumlah pinjaman/ Loan amount		Pembayaran angsuran/ Payment of installment	
	31 Desember/December 31		31 Desember/December 31		31 Desember/December 31	
	2025	2024	2025	2024	2025	2024
Pinjaman bank/Bank loans						
Pihak ketiga/Third parties						
PT Bank DBS Indonesia	-	-	-	-	-	100.000
PT Bank Pan Indonesia Tbk	5,75%	-	1.458.333	-	41.667	-
PT Bank Pan Indonesia Tbk	6,75%	6,75%	489.583	739.583	187.500	295.139
PT Bank Negara Indonesia (Persero) Tbk	6,50%	-	791.668	-	208.333	-
PT Bank Negara Indonesia (Persero) Tbk	6,00%	6,00%	161.111	394.444	258.333	227.777
PT Bank Victoria International Tbk	-	6,30%	-	500.000	-	-
PT Bank UOB Indonesia	-	6,25%	-	150.000	-	-
PT Bank HSBC Indonesia	4,25%	6,36%	100.000	575.000	-	1.050.000
PT Bank OCBC NISP Tbk	-	-	-	-	-	100.000
PT Bank Mandiri (Persero) Tbk	-	-	-	-	-	350.000
MUFG Bank Cabang Jakarta	-	5,95%	-	200.000	-	-
PT Bank Hibank Indonesia	-	6,25%	-	200.000	-	300.000
PT Bank Mizuho Indonesia	-	5,95%	-	200.000	-	-
PT Bank Ina Perdana Tbk	-	-	-	-	187.500	-
Jumlah/Total			3.000.695	2.959.027	883.333	2.422.916

31 Desember/December 31, 2025

Nama bank/ Bank name	Jenis pinjaman/ Loan type	Nomor perjanjian/ Agreement number	Tanggal perjanjian/ Agreement date	Jumlah fasilitas/ Facility amount	Jumlah fasilitas yang belum ditarik/ Undrawn facility	Jatuh tempo fasilitas/ Maturity date facility
Pihak ketiga/Third parties						
PT Bank Pan Indonesia Tbk	Pinjaman Berjangka/ Term Loan	No. 290/BD/EXT/23	24 Oktober/ October 24, 2023	1.000.000	-	26 Januari/January 26, 2028
PT Bank Pan Indonesia Tbk	Pinjaman Berjangka/ Term Loan	No. 280/BD/EXT/25	3 November/ November 3, 2025	1.500.000	-	3 Februari/February 3, 2029
PT Bank Negara Indonesia (Persero) Tbk	Pinjaman Berjangka/ Term Loan	No. INT/07/0329/R	18 Agustus/ August 18, 2023	700.000	-	29 Agustus/August 29, 2026
PT Bank Negara Indonesia (Persero) Tbk	Pinjaman Berjangka/ Term Loan	No. 05	7 Juli/ July 7, 2025	1.000.000	-	6 Juli/July 6, 2029
PT Bank Victoria International Tbk	Pasar Uang/ Money Market	No. 044/SKM-KPP/VIC/IV/2025	11 April/ April 11, 2025	500.000	500.000	25 Maret/March 25, 2026
PT Bank UOB Indonesia	Pasar Uang/ Money Market	No. 12	18 September/ September 18, 2025	250.000	250.000	18 September/September 18, 2026
PT Bank HSBC Indonesia	Pasar Uang/ Money Market	Letter from HSBC No. CDT/2024/01/5112	3 Januari/ January 3, 2024	1.000.000	900.000	3 Januari/January 3, 2025
PT Bank OCBC NISP Tbk	Pasar Uang/ Money Market	No. 402/ILS-JKT/PK/IX/2025	27 Agustus/ August 27, 2025	300.000	300.000	27 Agustus/August 27, 2026
PT Bank SMBC Indonesia Tbk (d/h BTPN)	Pasar Uang/ Money Market	No. PKS.013/DIR/FNTE/II/2019	31 Januari/ January 31, 2019	100.000	100.000	31 Januari/January 31, 2024*
PT Bank Danamon Indonesia Tbk	Pasar Uang/ Money Market	No. B.515/ARO/EB/0825	31 Agustus/ August 31, 2025	100.000	100.000	31 Agustus/August 31, 2026
MUFG Bank Cabang Jakarta	Pasar Uang/ Money Market	No. 2024-0055963	16 Januari/ January 16, 2025	200.000	200.000	16 Januari/January 16, 2026
PT Bank Hibank Indonesia	Pasar Uang/ Money Market	No. 011.02/OL/KV/VIII/2025	28 Agustus/ August 28, 2025	200.000	200.000	28 Agustus/August 28, 2026
PT Bank Mizuho Indonesia	Pasar Uang/ Money Market	No. 065/AMD/MZH/0125	31 Januari/ January 31, 2025	200.000	200.000	31 Januari/January 31, 2026
PT Bank INA Perdana Tbk	Pasar Uang/ Money Market	Akta No. 1.065	11 September/ September 11, 2025	200.000	200.000	11 September/September 11, 2026

*) Perjanjian utang bank masih dalam proses perpanjangan

*) The extension of bank loan agreement still in the process

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a. Fasilitas Pembiayaan Pemilikan Kendaraan Bermotor Entitas Anak (lanjutan)
Entitas anak (MIF) (lanjutan)

31 Desember/December 31, 2024						
Nama bank/ Bank name	Jenis pinjaman/ Loan type	Nomor perjanjian/ Agreement number	Tanggal perjanjian/ Agreement date	Jumlah fasilitas/ Facility amount	Jumlah fasilitas yang belum ditarik/ Undrawn facility	Jatuh tempo fasilitas/ Maturity date facility
Pihak ketiga/Third parties						
PT Bank DBS Indonesia	Pinjaman Berjangka/ Term Loan	No. 136/PFPA-DBSI/XI/-2/2021	12 November / November 12, 2021	300.000	-	12 Mei / May 12, 2025
PT Bank Pan Indonesia Tbk	Pinjaman Berjangka/ Term Loan	No. 290/IBD/EXT/23	24 Oktober / October 24, 2023	1.000.000	-	26 Januari / January 26, 2028
PT Bank Negara Indonesia (Persero) Tbk	Pinjaman Berjangka/ Term Loan	No. INT/07/0329/R	18 Agustus / August 18, 2023	700.000	-	29 Agustus / August 29, 2026
PT Bank Victoria International Tbk	Pasar Uang/ Money Market	No. 043/SKM-KPP/VIC/III/2024	19 Maret / March 19, 2024	500.000	-	25 Maret / March 25, 2025
PT Bank UOB Indonesia	Pasar Uang/ Money Market	No. 1121/08/2024	27 Agustus / August 27, 2024	150.000	-	27 Agustus / August 27, 2025
PT Bank HSBC Indonesia	Pasar Uang/ Money Market	No. CDT/2024/01/5112	3 Januari / January 3, 2024	1.000.000	425.000	31 Januari / January 31, 2025
PT Bank OCBC NISP Tbk	Pasar Uang/ Money Market	No. 406/ILS-JKT/PK/VIII/2024	27 Agustus / August 27, 2024	300.000	300.000	27 Agustus / August 27, 2025
PT Bank BTPN Tbk	Pasar Uang/ Money Market	No. PKS.013/DIR/FINTF/I/2019	31 Januari / January 31, 2019	100.000	100.000	31 Januari / January 31, 2025
PT Bank Mandiri (Persero) Tbk	Pasar Uang/ Money Market	No. CRO.KP/482/KJP/2018 Akta Nomor 63	14 Desember / December 14, 2023	600.000	600.000	18 Desember / December 18, 2024
PT Bank Danamon Indonesia Tbk	Pasar Uang/ Money Market	No. B.544/ARO/EB/0824	27 Agustus / August 27, 2024	100.000	100.000	31 Agustus / August 31, 2025
MUFG Bank Cabang Jakarta	Pasar Uang/ Money Market	No. 2023-0058190	16 Januari / January 16, 2024	200.000	-	16 Januari / January 16, 2025
PT Bank Hibank Indonesia	Pasar Uang/ Money Market	No. 035/OL/KY/VIII/2024	28 Agustus / August 28, 2024	200.000	-	28 Agustus / August 28, 2025
PT Bank Mizuho Indonesia	Pasar Uang/ Money Market	No. 038/AMD/MZH/0124	31 Januari / January 31, 2024	200.000	-	31 Agustus / August 31, 2025

Selama tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024, entitas anak telah melakukan pembayaran cicilan pokok dan bunga sesuai jadwal yang ditetapkan.

23. BORROWINGS (continued)
a. Subsidiaries' Motor Vehicle Ownership Financing Facilities (continued)
Subsidiary (MIF) (continued)

During the year then ended December 31, 2025 and 2024, subsidiary has paid the loan principal and interest installments on schedule.

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23. PINJAMAN DITERIMA (lanjutan)

a. Fasilitas Pembiayaan Pemilikan Kendaraan Bermotor Entitas Anak (lanjutan)

Entitas anak (MIF) (lanjutan)

Pinjaman-pinjaman ini dijamin dengan piutang sewa pembiayaan masing-masing sebesar RpNihil dan Rp4.832 pada tanggal 31 Desember 2025 dan 2024 dan piutang pembiayaan konsumen masing-masing sebesar Rp526.776 dan Rp753.093 pada tanggal 31 Desember 2025 dan 2024.

Perjanjian-perjanjian dengan bank-bank di atas, mensyaratkan Entitas anak untuk tidak melakukan hal-hal berikut ini, sebelum memperoleh persetujuan dari bank-bank tersebut, yang antara lain, melakukan konsolidasi, merger, akuisisi atau penyertaan saham; penjualan aset Entitas anak; melakukan investasi baru; perubahan Anggaran Dasar berupa penurunan modal; pembiayaan kepada entitas anak berelasi maupun entitas anak lainnya di luar transaksi usaha sehari-hari; mengikatkan diri sebagai penanggung kepada pihak lain atau menjaminkan aset Entitas anak kepada pihak lain; pelunasan pinjaman kepada seluruh pemegang saham; penawaran umum atas saham Entitas anak atau pembelian kembali saham Entitas anak; perubahan bentuk usaha Entitas anak; menjaminkan kembali BPKB kepada pihak lain dan memperoleh pinjaman atau kredit dari lembaga keuangan lain kecuali untuk kegiatan usaha yang normal.

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23. BORROWINGS (continued)

a. Subsidiaries' Motor Vehicle Ownership Financing Facilities (continued)

Subsidiary (MIF) (continued)

These loans are secured by finance lease receivables amounting to RpNil and Rp4,832 as of December 31, 2025 and 2024, respectively and consumer financing receivables amounting to Rp526,776 and Rp753,093 as of December 31, 2025 and 2024, respectively.

above, without prior approval from those banks, is not allowed to, among others, enter into consolidation, merger, acquisitions or investments in shares of stock; sell the Subsidiary's assets; enter into new investments; change the Articles of Association relating to capital reduction; provide financing to other related parties and unrelated parties other than in the normal course of business; act as a guarantor of or collateralize the Subsidiary's assets to obligation of other parties; repay the loans obtained from all stockholders; float the Subsidiary's shares to the public or buy back the Subsidiary's shares; alter the Subsidiary's nature of business; pledge the same BPKB as collateral to other parties and obtain loans or credits from other financial institutions except in the normal course of business.

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23. PINJAMAN DITERIMA (lanjutan)

a. Fasilitas Pembiayaan Pemilikan Kendaraan Bermotor Entitas Anak (lanjutan)

Entitas anak (MIF) (lanjutan)

Dalam perjanjian pinjaman tersebut, Entitas anak juga diwajibkan untuk memenuhi persyaratan keuangan seperti rasio jumlah utang terhadap ekuitas dan Non Performing Loan ratio. Pada tanggal 31 Desember 2025 dan 2024, Entitas anak telah memenuhi persyaratan dan kondisi yang tertuang di dalam perjanjian pinjaman bank seperti berikut ini:

Rasio/Ratio

Rasio jumlah utang terhadap ekuitas/*Debt to Equity Ratio*

Non Performing Loan - gross

Non Performing Loan - net

Fasilitas-fasilitas pinjaman ini dipergunakan untuk modal kerja kegiatan usaha Entitas anak.

Pada tanggal 31 Desember 2025 dan 2024, Entitas anak telah mematuhi seluruh persyaratan penting termasuk mempertahankan rasio-rasio keuangan sehubungan dengan perjanjian dengan bank-bank tersebut di atas.

b. Pinjaman dari Sarana Multigriya Finansial (Persero)

Akun ini merupakan fasilitas pinjaman dari Sarana Multigriya Finansial (Persero).

Pinjaman ini merupakan *Uncommitted Facility Line* dengan plafond maksimal Rp2.000.000. Fasilitas ini bersifat *Non-Revolving* dan hanya dapat ditarik selama *availability period* selama 1 (satu) tahun sejak tanggal penandatanganan perjanjian kredit dengan tingkat suku bunga yang akan ditetapkan setiap ada penarikan kredit.

23. BORROWINGS (continued)

a. *Subsidiaries' Motor Vehicle Ownership Financing Facilities (continued)*

Subsidiary (MIF) (continued)

Under the loan agreements, the Subsidiary is also obliged to comply with financial covenants such as gearing ratio and Non Performing Loan ratio. As of December 31, 2025 and 2024, the Subsidiary has complied with the terms and conditions set forth in the bank loan agreement as follows:

Ratio maksimal/Maximum ratio

Bervariasi antara 10:1 dan 8:1 maksimal 10 kali/*Varied from 10:1 and 8:1 maximum 10 times*

Di atas 90 (sembilan puluh) hari maksimal 5,00%/*Above 90 (ninety) days maximum of 5.00%*

Bervariasi dari di atas 90 (sembilan puluh) hari maksimal 3,00% - 5,00%/*Varied from above 90 (ninety) days maximum of 3.00% - 5.00%*

The loan facilities are used for the Subsidiary's working capital.

As of December 31, 2025 and 2024, the Subsidiary has complied with all significant loan covenants include maintaining financial ratios as required in the agreement with the aforementioned banks.

b. *Loans received from Sarana Multigriya Finansial (Persero)*

This account represents credit facilities from Sarana Multigriya Finansial (Persero).

This loan is term loan facility with plafond of Rp2,000,000. This facility is Non-Revolving and can only withdrawn during an availability period of 1 (one) year from the date signing the credit. The interest rate will be determined at the time of the loan withdrawal.

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23. PINJAMAN DITERIMA (lanjutan)

23. BORROWINGS (continued)

c. Pinjaman antar Bank

c. Interbank Borrowing

31 Desember/December 31, 2025					
Pihak Ketiga Rupiah	Tanggal dimulai/ Starting date	Tanggal jatuh tempo/ Maturity date	Suku bunga per tahun/ Interest rate per annum	Jumlah/ Total	Third Parties Rupiah
	12 Desember/ December 12, 2025	12 Januari/ January 12, 2026	4,69%	1.000.000	PT Bank Rakyat Indonesia (Persero) Tbk
	18 Desember/ December 18, 2025	19 Januari/ January 19, 2026	4,69%	500.000	PT Bank Rakyat Indonesia (Persero) Tbk
	24 Desember/ December 24, 2025	23 Desember/ December 23, 2026	5,00%	500.000	PT Bank ICBC Indonesia
	29 Desember/ December 29, 2025	2 Februari/ February 2, 2026	4,71%	500.000	MUFG Bank Jakarta Branch
	30 Desember/ December 30, 2025	2 Februari/ February 2, 2026	4,80%	1.000.000	MUFG Bank Jakarta Branch
	25 November/ November 25, 2025	25 November/ November 25, 2026	5,10%	49.640	PT Bank Nano Syariah
	4 Desember/ December 4, 2025	4 Desember/ December 4, 2026	5,10%	73.640	PT Bank Nano Syariah
	10 Desember/ December 10, 2025	10 Desember/ December 10, 2026	5,10%	60.927	PT Bank Nano Syariah
	29 Desember/ December 29, 2025	29 Desember/ December 29, 2026	5,25%	50.000	PT Bank Nano Syariah
Sub-jumlah - Rupiah				3.734.207	Sub-total - Rupiah
Mata uang asing					Foreign currencies
	9 Agustus/ August 9, 2024	9 Agustus/ August 9, 2027	4,85%	583.625	MUFG Bank Cabang Jakarta
	30 September/ September 30, 2024	30 September/ September 30, 2027	4,70%	1.083.875	MUFG Bank Cabang Jakarta
	30 Juni/ June 30, 2025	30 Juni/ June 30, 2026	4,24%	750.375	Citibank N.A.
	22 Agustus/ August 22, 2025	22 Agustus/ August 22, 2028	4,82%	1.667.500	MUFG Bank Jakarta Branch
Sub-jumlah - Mata uang asing				4.085.375	Sub-total - Foreign currencies
Jumlah				7.819.582	Total

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23. PINJAMAN DITERIMA (lanjutan)
c. Pinjaman antar Bank (lanjutan)

	31 Desember/December 31, 2024				
	Tanggal dimulai/ Starting date	Tanggal jatuh tempo/ Maturity date	Suku bunga per tahun/ Interest rate per annum	Jumlah/ Total	
Pihak Ketiga					Third Parties
Rupiah					Rupiah
	20 Desember/ December 20, 2024	20 Januari/ January 20, 2025	6,25%	500.000	MUFG Bank Jakarta Branch
MUFG Bank Cabang Jakarta	27 Desember/ December 27, 2024	24 Desember/ December 24, 2025	6,63%	500.000	PT Bank ICBC Indonesia
PT Bank ICBC Indonesia					
Sub-jumlah - Rupiah				1.000.000	Sub-total - Rupiah
Mata uang asing					Foreign currencies
	25 Juni/ June 25, 2024	25 Juni/ June 25, 2025	4,93%	724.275	Citibank N.A.
Citibank N.A.	9 Agustus/ August 9, 2024	9 Agustus/ August 9, 2027	5,75%	563.325	MUFG Bank Jakarta Branch
MUFG Bank Cabang Jakarta	22 Agustus/ August 22, 2024	22 Agustus/ August 22, 2025	5,43%	1.609.500	MUFG Bank Jakarta Branch
MUFG Bank Cabang Jakarta	30 September/ September 30, 2024	30 September/ September 30, 2027	5,34%	1.046.175	MUFG Bank Jakarta Branch
MUFG Bank Cabang Jakarta	8 November/ November 8, 2024	7 November/ November 7, 2025	4,65%	402.375	Citibank N.A.
Citibank N.A.	18 November/ November 18, 2024	18 Februari/ February 18, 2025	4,81%	482.850	PT Bank Rakyat Indonesia (Persero) Tbk
PT Bank Rakyat Indonesia (Persero) Tbk	20 November/ November 20, 2024	20 Februari/ February 20, 2025	4,84%	869.130	PT Bank Rakyat Indonesia (Persero) Tbk
PT Bank Rakyat Indonesia (Persero) Tbk	29 November/ November 29, 2024	28 Februari/ February 28, 2025	4,82%	346.043	Standard Chartered Bank
Bank Standard Chartered	2 Desember/ December 2, 2024	2 Juni/ June 2, 2025	4,81%	321.900	PT Bank Rakyat Indonesia (Persero) Tbk
PT Bank Rakyat Indonesia (Persero) Tbk	3 Desember/ December 3, 2024	3 Maret/ March 3, 2025	4,79%	877.177	Standard Chartered Bank
Bank Standard Chartered	5 Desember/ December 5, 2024	5 Juni/ June 5, 2025	4,78%	193.140	PT Bank Rakyat Indonesia (Persero) Tbk
PT Bank Rakyat Indonesia (Persero) Tbk	11 Desember/ December 11, 2024	10 Januari/ January 10, 2025	4,65%	241.425	MUFG Bank Jakarta Branch
MUFG Bank Cabang Jakarta					
Sub-jumlah - Mata uang asing				7.677.315	Sub-total - Foreign currencies
Jumlah				8.677.315	Total

Tidak ada jaminan yang diberikan oleh Bank atas pinjaman antar bank yang diterima per 31 Desember 2025 dan 2024.

As of December 31, 2025 and 2024, there is no collateral provided by the Bank for interbank borrowing received.

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23. PINJAMAN DITERIMA (lanjutan)

d. Sertifikat Pengelolaan Dana Berdasarkan Prinsip Syariah Antarbank

Tujuan dari Sertifikat Pengelolaan Dana Berdasarkan Prinsip Syariah Antarbank adalah untuk mendukung pendanaan dan pertambahan kredit diberikan Bank.

31 Desember/December 31, 2025					
Rupiah Pihak ketiga	Jatuh tempo/ Maturity	Jangka waktu (hari)/ Tenor (in days)	Suku bunga per tahun/ Interest rate per annum	Jumlah/ Total	Rupiah Third parties
	2 Januari/ January 2, 2026	2	4,18%	100.751	PT Bank Muamalat Indonesia Tbk
	7 Januari/ January 7, 2026	7	4,80%	70.336	PT Bank Jabar Banten Syariah
	7 Januari/ January 7, 2026	7	4,75%	30.415	PT Bank Pembangunan Daerah Kalimantan Barat
Jumlah nilai tercatat				201.502	Total carrying amount

e. Lainnya

Per 31 Desember 2025 dan 2024, Bank dan entitas anak telah mematuhi seluruh persyaratan perjanjian yang sudah disepakati oleh Bank dan entitas anak dengan pemberi pinjaman tersebut.

23. BORROWINGS (continued)

d. Sharia-based Interbank Fund Management Certificate

The purpose of Sharia-based Interbank Fund Management Certificate is to support the Bank's financing and loan growth.

e. Other

As of December 31, 2025 and 2024, the Bank and the subsidiaries have complied with all loan covenants, agreed between the Banks and subsidiaries with the lenders.

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24. PAJAK PENGHASILAN
a. Utang pajak

Utang pajak terdiri dari:

	31 Desember/December 31	
	2025	2024
Bank		
Pajak penghasilan:		
- Pasal 21	46.542	37.846
- Pasal 23/26	12.904	10.117
- Pasal 4(2)	55.621	127.650
- Lainnya	126.968	58.752
Pajak pertambahan nilai	10.413	5.337
	252.448	239.702
Entitas anak		
Pajak penghasilan badan dan		
Pajak penghasilan pasal 25	55.592	60.380
Pajak penghasilan (pasal 21, 23/26, 4(2) dan lainnya)	1.116	11.540
Pajak pertambahan nilai	4.509	4.686
	61.217	76.606
Konsolidasian		
Pajak penghasilan badan dan		
Pajak penghasilan pasal 25	55.592	60.380
Pajak penghasilan (pasal 21, 23/26, 4(2) dan lainnya)	243.151	245.905
Pajak pertambahan nilai	14.922	10.023
	313.665	316.308

b. Beban pajak penghasilan

Beban pajak penghasilan Bank dan entitas anak terdiri dari:

24. INCOME TAX
a. Taxes payable

Taxes payable consist of:

Bank
Income tax:
Article 21 -
Article 23/26 -
Article 4(2) -
Others -
Value added tax

Subsidiaries
Corporate income tax and
Income tax article 25
Other income tax (article 21,
23/26, 4(2) and others)
Value added tax

Consolidated
Corporate income tax and
Income tax article 25
Other income tax (article 21,
23/26, 4(2) and others)
Value added tax

b. Income tax expense

Income tax expenses of the Bank and subsidiaries consisted of the following:

	Tahun yang Berakhir pada Tanggal 31 Desember/ Year Ended December 31	
	2025	2024
Bank		
Kini	275.468	89.834
Tangguhan	82.219	117.057
	357.687	206.891
Entitas anak		
Kini	177.831	202.919
Tangguhan	(14.920)	(8.140)
	162.911	194.779
Konsolidasian		
Kini	453.299	292.753
Tangguhan	67.299	108.917
	520.598	401.670

Bank
Current
Deferred

Subsidiaries
Current
Deferred

Consolidated
Current
Deferred

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24. PAJAK PENGHASILAN (lanjutan)

b. Beban pajak penghasilan (lanjutan)

Rekonsiliasi antara laba sebelum beban pajak Bank, seperti yang disajikan dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian dan penghasilan kena pajak untuk tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

	Tahun yang Berakhir pada Tanggal 31 Desember/ Year Ended December 31	
	2025	2024
Laba sebelum beban pajak dan kepentingan non-pengendali - konsolidasian	2.222.793	1.600.313
Dikurangi: Penghasilan sebelum pajak - Entitas anak	555.583	683.855
Laba sebelum beban pajak - Bank	1.667.210	916.458
Laba cabang luar negeri	(22.677)	(26.583)
Pendapatan yang dikenakan pajak final	(273)	(319)
Laba Bank disesuaikan sebelum pajak penghasilan	1.644.260	889.556
Perbedaan waktu		
Perbedaan antara komersial dan fiskal atas:		
- Penyisihan imbalan kerja karyawan	11.601	202.059
- Penyisihan bonus karyawan	(13.151)	(4.888)
- Penyisihan kerugian aset produktif dan non-produktif	(153.290)	(627.662)
- Lain-lain	(218.884)	(101.583)
	(373.724)	(532.074)
Perbedaan tetap		
Perbedaan antara komersial dan fiskal atas:		
- Dividen dari anak perusahaan	(212.331)	(225.981)
- (kenaikan)/penurunan nilai efek-efek yang diperdagangkan	(3.950)	8.597
- Lain-lain	143.521	46.347
	(72.760)	(171.037)
Penghasilan kena pajak	1.197.776	186.445
Beban pajak penghasilan kini - Bank	263.511	41.017
Surat ketetapan pajak - Bank	11.957	48.817
Beban pajak penghasilan kini - Entitas anak	177.831	202.919
	453.299	292.753
Dikurangi:		
Pajak dibayar dimuka pasal 25 - Bank	(315.024)	(145.986)
Surat ketetapan pajak - Bank	(11.957)	(48.817)
Pajak dibayar dimuka - Entitas anak	(122.239)	(142.539)
Utang pajak penghasilan/ (Pajak penghasilan dibayar dimuka)		
Pajak penghasilan dibayar dimuka - Bank	(51.513)	(104.969)
Utang pajak penghasilan - Konsolidasian	55.592	60.380

24. INCOME TAX (continued)

b. Income tax expense (continued)

A reconciliation between the Bank's income before tax expense as shown in the consolidated statements of profit or loss and other comprehensive income and taxable income for the year ended December 31, 2025 and 2024, are as follows:

Income before tax expense and non-controlling interest - consolidated
Less: Income before tax expense - Subsidiaries
Income before tax expense - Bank
Gain from overseas branch
Income subject to final tax
Adjusted income before tax of the Bank
Temporary differences
Differences between commercial and tax amounts on:
Provision for employee benefits -
Provision for employee bonuses -
Provision for possible losses on - earning and non-earning assets
Others -
Permanent differences
Differences between commercial and tax amounts on:
Dividend from subsidiary - (Increase)/decrease in values - of trading securities
Others -
Taxable income
Corporate income tax expenses - Bank
Tax assessment letter - Bank
Corporate income tax expenses - Subsidiaries
Less:
Prepaid tax article 25 - Bank
Tax assessment letter - Bank
Prepaid tax - Subsidiaries
Corporate income tax payable/ (Prepaid income tax)
Prepaid corporate income tax - Bank
Corporate income tax - Consolidated

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24. PAJAK PENGHASILAN (lanjutan)
b. Beban pajak penghasilan (lanjutan)

Rekonsiliasi atas beban pajak penghasilan Bank dengan perkalian laba akuntansi Bank sebelum beban pajak penghasilan dan tarif pajak yang berlaku adalah sebagai berikut:

	Tahun yang Berakhir pada Tanggal 31 Desember/ Year Ended December 31	
	2025	2024
Laba sebelum beban pajak dan kepentingan non-pengendali - konsolidasian	2.222.793	1.600.313
Dikurangi: Laba sebelum beban pajak - entitas anak	555.583	683.855
Laba sebelum beban pajak - Bank	1.667.210	916.458
Dikurangi:		
Laba cabang luar negeri	(22.677)	(26.583)
Pendapatan yang dikenakan pajak final	(273)	(319)
	1.644.260	889.556
Beban pajak penghasilan yang dihitung dengan tarif pajak yang berlaku	361.737	195.703
Surat ketetapan pajak	11.957	48.816
Pengaruh pajak atas beda tetap pada tarif pajak yang berlaku	(16.007)	(37.628)
Beban pajak penghasilan - Bank	357.687	206.891
Beban pajak penghasilan - entitas anak	162.911	194.779
	520.598	401.670

Tarif Pajak Penghasilan

Berdasarkan Undang-undang No. 7 Tahun 2021 tentang Harmonisasi Peraturan Perpajakan (UU HPP) pada tanggal 29 Oktober 2021, penghitungan pajak tangguhan telah menggunakan tarif 22%.

24. INCOME TAX (continued)
b. Income tax expense (continued)

The reconciliation between the Bank's income tax expense and the accounting income before tax expense and prevailing tax rate are as follow:

Income before tax expense and non-controlling interest - consolidated
Less: Income before tax expense - subsidiaries
Income before tax expense - Bank
Less:
Gain from overseas branch
Income subject to final tax
Corporate income tax based on the prevailing tax rate
Tax assessment letter
Effect of tax on permanent differences with prevailing tax rate
Income tax expense - Bank
Income tax expense - subsidiaries

Corporate Tax Rate

As stipulated by the Law No. 7 Year 2021 on the Harmonization of Tax Regulations (UU HPP) on October 29, 2021, the calculation of deferred tax has used a rate of 22%.

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24. PAJAK PENGHASILAN (lanjutan)

b. Beban pajak penghasilan (lanjutan)

**Dampak Penerapan Pilar Dua Organization
for Economic Co-operation and Development
("OECD")**

Grup Malayan Banking Berhad (selanjutnya disebut "Grup"), termasuk PT Bank Maybank Indonesia Tbk., berada dalam lingkup aturan model Pilar Dua OECD. Pada tanggal laporan, Indonesia telah memberlakukan PMK No. 136 Tahun 2024 untuk implementasi Pilar Dua yang berlaku mulai 1 Januari 2025.

Pada tahun ini, penilaian dilakukan berdasarkan informasi keuangan 2025 untuk entitas konstituen di Indonesia dengan mengadopsi ketentuan transisi *Safe Harbour*. Oleh karena itu, pajak tambahan dianggap nihil. Pengadopsian ini tidak berdampak pada jumlah yang dilaporkan dalam laporan keuangan ini. Perusahaan juga telah menerapkan pengecualian untuk mengungkapkan informasi tentang pajak tangguhan yang berkaitan dengan pajak penghasilan Pilar Dua.

Bank

24. INCOME TAX (continued)

b. Income tax expense (continued)

**The Impact of Pillar Two of Organization for
Economic Co-operation and Development
("OECD")**

Malayan Banking Berhad Group (the "Group") including PT Bank Maybank Indonesia Tbk., is within the scope of the OECD Pillar Two model rules. As at the reporting date, Indonesia has enacted PMK No. 136 Year 2024 for its Pillar Two implementation effective from January 1, 2025.

In the current year, an assessment was conducted based on the 2025 financial information for the constituent entities in Indonesia by adopting the Transitional *Safe Harbour* rules. Accordingly, the top-up tax is deemed to be nil. The adoption did not have any impact on the amount reported in these financial statements. The Company has also applied the exception to disclosing any information about deferred tax relating to Pillar Two income taxes.

Bank

Tahun Pajak/ Fiscal Year	Jenis Pajak/ Tax Type	Status/Status
2021	Seluruh Jenis Pajak/All Taxes	Surat Perintah Pemeriksaan Pajak dikeluarkan pada Desember 2024 untuk seluruh jenis pajak. SKPKB PPh Badan, PPh Pasal 21, 23 dan PPN diterbitkan pada 5 November 2025, dengan total kurang bayar pajak (termasuk denda dan bunga) sebesar Rp149.087. Jumlah SKPKB yang disetujui adalah Rp36 dan dibayar pada 4 Desember 2025. Pembayaran jumlah SKPKB yang tidak disetujui sebesar Rp149.051 sudah dilakukan pada 3 Februari 2026. Surat Keberatan atas SKPKB yang tidak disetujui diajukan pada tanggal 4 Februari 2026, dengan nilai sengketa PPh Badan sebesar Rp137.166 dan PPN sebesar Rp11.849, namun atas sengketa PPh 21 sebesar Rp36 tidak diajukan Keberatan. Hingga tanggal penyelesaian laporan keuangan Bank belum menerima hasil Keberatan dari Kantor Pajak. Manajemen berpendapat bahwa permohonan Keberatan Bank akan diterima Kantor Pajak. Tax Audit Notification Letter issued on December 2024 for all types of taxes. P The Tax Assessment Letter (SKPKB) for Corporate Income Tax, Article 21, 23 and VAT issued on November 5, 2025, with a tax underpayment (including fines and interest) of Rp149,087. The agreed SKPKB amount was Rp36 and already paid on December 4, 2025. Payment of the SKPKB amounting to Rp149,051 is scheduled to be made no later than February 4, 2026 and recorded as Other Receivables (Note 17).

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24. PAJAK PENGHASILAN (lanjutan)
b. Beban pajak penghasilan (lanjutan)
Bank

Tahun Pajak/ Fiscal Year	Jenis Pajak/ Tax Type	Status/Status
2021 (lanjutan/ continued)	Seluruh Jenis Pajak/All Taxes	Objection Letter against the disputed SKPKB was submitted on February 4, 2026, with a disputed amount of Rp137,166 for Corporate Income Tax and Rp11,849 for VAT, while no objection was submitted for the withholding tax under Article 21 amounting to Rp36. As of the completion date of the financial statements, the Bank has not received the decision on the Objection from the Tax Office. The Management believes that the Tax Office will approve the objection submitted by the bank.
2020	Seluruh Jenis Pajak/All Taxes	Surat Perintah Pemeriksaan Pajak dikeluarkan pada July 2024, untuk seluruh jenis pajak. Surat Ketetapan Pajak Kurang Bayar (SKPKB) PPh Badan, PPh Pasal 21 dan PPN diterima pada 11 September 2024, dengan total kurang bayar pajak (termasuk denda dan bunga) sebesar Rp215.891. Bank tidak menyetujui jumlah SKPKB tersebut. Pembayaran SKPKB sebesar Rp215.231 dilakukan pada 4 Desember 2025, sementara STP sebesar Rp660 sudah terbayar melalui kompensasi dari proses pengembalian atas SKPKB PPh Badan 2016. Pembayaran SKPKB dan STP dicatat sebagai bagian dari Tagihan Lainnya (Catatan 17). Surat Keberatan atas SKPKB yang tidak disetujui tersebut diajukan pada tanggal 09 Desember 2025, dengan nilai sengketa PPh Badan sebesar Rp205.735, PPh Pasal 21 sebesar Rp106 dan PPN sebesar Rp9.390. Hingga tanggal penyelesaian laporan keuangan Bank belum menerima hasil Keberatan dari Kantor Pajak. Manajemen berpendapat bahwa permohonan Keberatan Bank akan diterima Kantor Pajak. Tax Audit Notification Letter issued on July 2024 for all types of taxes. The Tax Assessment Letter (SKPKB) for Corporate Income Tax, Article 21 Income Tax and VAT was received on September 11, 2025, with a tax underpayment (including penalties and interest) of Rp215,891. The Bank did not agree with the SKPKB amount. Payment of the SKPKB was made on December 4, 2025 amounted Rp215,231. Meanwhile, the STP of Rp660 has been settled through compensation from the refund of the 2016 Corporate Income Tax - SKPKB. Both the SKPKB and STP are recorded as part of Other Receivables (Note 17). Objection Letter against the disputed SKPKB was submitted on December 4, 2025, with a disputed amount of Rp205,735 for Corporate Income Tax, Rp106 for Article 21 Income Tax and Rp9,390 for VAT. As of the completion date of the financial statements, the Bank has not received the decision on the Objection from the Tax Office. The Management believes that the Tax Office will approve the objection submitted by the bank.

24. INCOME TAX (continued)
b. Income tax expense (continued)
Bank

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24. PAJAK PENGHASILAN (lanjutan)

24. INCOME TAX (continued)

b. Beban pajak penghasilan (lanjutan)

b. Income tax expense (continued)

Bank

Bank

Tahun Pajak/ Fiscal Year	Jenis Pajak/ Tax Type	Status/Status
2019	PPH Badan / CIT PPN/VAT	Surat Perintah Pemeriksaan Pajak dikeluarkan pada Oktober 2023 untuk seluruh jenis pajak. Surat Ketetapan Pajak Kurang Bayar (SKPKB) PPh Badan dan PPN diterima pada 3 Mei 2024, dengan total kurang bayar pajak (termasuk denda dan bunga) sebesar Rp202.904. Bank tidak menyetujui jumlah SKPKB tersebut. Pembayaran SKPKB dilakukan pada 31 Juli 2024 dan dicatat sebagai bagian dari Tagihan Lainnya (Catatan 17). Surat Keberatan atas SKPKB yang tidak disetujui tersebut diajukan pada tanggal 1 Agustus 2024, dengan nilai sengketa PPh Badan sebesar Rp193.660 dan PPN sebesar Rp9.244. Keputusan Keberatan PPh Badan dan PPN diterima pada 28 April 2025, dengan hasil menolak seluruh permohonan Bank. Surat Banding atas putusan Keberatan PPh Badan dan PPN diajukan Bank pada 11 Juli 2025. Saat ini proses persidangan di Pengadilan Pajak masih berlangsung. Manajemen berpendapat bahwa Pengadilan Pajak akan mengabulkan Banding yang diajukan Bank. <i>Tax Audit Notification Letter issued on October 2023 for all types of taxes.</i> <i>The Tax Assessment Letter (SKPKB) for Corporate Income Tax and VAT was received on May 3, 2024, with a tax underpayment (including penalties and interest) of Rp202,904. The Bank did not agree with the SKPKB amount. Payment of the SKPKB was made on July 31, 2024, and recorded as part of Other Receivables (Note 17).</i> <i>Objection Letter against the disputed SKPKB was submitted on August 1, 2024, with a disputed amount of Rp193,660 for Corporate Income Tax and Rp9,244 for VAT. The Objection Decision for Corporate Income Tax and VAT was received on April 28, 2025, rejecting the Bank's entire request.</i> <i>The Bank submitted an Appeal Letter against the Objection Decision on Corporate Income Tax and VAT on July 11, 2025. The appeal process is currently ongoing at the Tax Court. The management believes that the Tax Court will approve the appeal submitted by the Bank.</i>

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b. Beban pajak penghasilan (lanjutan)
Bank (lanjutan)

Tahun Pajak/ Fiscal Year	Jenis Pajak/ Tax Type	Status/Status
2018	PPH Badan / CIT PPN/VAT	Surat Perintah Pemeriksaan Pajak dikeluarkan pada April 2021, untuk seluruh jenis pajak. SKPKB PPh Pasal 21, 23, PPh Badan & PPN diterbitkan pada 20 Februari 2023, dengan total kurang bayar pajak (termasuk denda dan bunga) sebesar Rp169.894. Jumlah SKPKB yang disetujui adalah Rp70 dan dibayar pada 16 Maret 2023. Jumlah SKPKB yang tidak disetujui adalah Rp169.824, dibayar pada 17 Mei 2023 dan dicatat sebagai Tagihan Lainnya (Catatan 17). Surat Keberatan atas SKPKB yang tidak disetujui diajukan pada 19 Mei 2023, dengan nilai sengketa untuk PPh Badan sebesar Rp154.778 dan PPN sebesar Rp15.046. Keputusan Keberatan PPh Badan dan PPN diterima Pada 05 April 2024, dengan hasil menolak seluruh permohonan Bank. Surat Banding atas putusan Keberatan PPh Badan dan PPN diajukan Bank pada 28 Juni 2024. Sidang terakhir dilaksanakan pada tanggal 19 Maret 2025, dan saat ini Bank sedang menunggu putusan Pengadilan Pajak. Manajemen berpendapat bahwa Pengadilan Pajak akan mengabulkan Banding yang diajukan Bank. <i>Tax Audit Notification Letter issued on April 2021 for all types of taxes. The Tax Assessment Letter (SKPKB) for Article 21, 23 Corporate Income Tax, and VAT issued on February 20, 2023, with a tax underpayment (including fines and interest) of Rp169,894. The agreed SKPKB amount was Rp70 and was paid on March 16, 2023. The disputed SKPKB amount was Rp169,824, which was paid on May 17, 2023, and recorded as Other Receivables (Note 17).</i> <i>An Objection Letter against the disputed SKPKB was submitted on May 19, 2023, with a disputed amount of Rp154,778 for Corporate Income Tax and Rp15,046 for VAT. The Objection Decision for Corporate Income Tax and VAT was received on April 5, 2024, rejecting the Bank's entire request.</i> <i>The Bank submitted an Appeal Letter against the Objection Decision on Corporate Income Tax and VAT on June 28, 2024. The final hearing was held on March 19, 2025 and the Bank is currently awaiting the Tax Court's edition. The management believes that the Tax Court will approve the appeal submitted by the Bank.</i>

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24. PAJAK PENGHASILAN (lanjutan)

b. Beban pajak penghasilan (lanjutan)

Bank (lanjutan)

24. INCOME TAX (continued)

b. Income tax expense (continued)

Bank (continued)

Tahun Pajak/ Fiscal Year	Jenis Pajak/ Tax Type	Status/Status
2017	PPH Badan / CIT PPN/VAT	Surat Perintah Pemeriksaan Pajak dikeluarkan pada 24 November 2020 untuk seluruh jenis pajak. SKPKB PPh Pasal 21, 23, 26, 4 ayat (2) Final, PPh Badan & PPN diterbitkan pada 2 September 2022 dengan total kurang bayar pajak (termasuk denda dan bunga) sebesar total Rp127.029. Jumlah SKPKB yang disetujui adalah Rp66 dan dibayar pada 29 September 2022; sedangkan jumlah yang tidak disetujui adalah Rp126.963, dibayar pada 24 November 2022 dan dicatat sebagai bagian dari Tagihan Lainnya (catatan 17). Surat Keberatan atas SKPKB yang tidak disetujui diajukan pada 30 November 2022, dengan nilai sengketa sebesar Rp118.106 untuk PPh Badan dan Rp8.857 untuk PPN. Keputusan Keberatan PPh Badan dan PPN diterima bank Pada 20 Oktober 2023, dengan hasil untuk PPh Badan diterima sebagian sehingga nilai sengketa menjadi Rp118.374; sedangkan untuk PPN ditolak seluruhnya. Surat Banding atas Keputusan Keberatan PPh Badan dan PPN diajukan Bank pada 8 Januari 2024. Proses sidang telah selesai dan sedang menunggu Putusan Pengadilan Pajak. Manajemen berpendapat bahwa Pengadilan Pajak akan mengabulkan Banding yang diajukan Bank. <i>Tax Audit Notification Letter issued on November 24, 2020, for all types of taxes. The Tax Assessment Letter (SKPKB) for Article 21, 23, 26, and Final Article 4(2) Income Taxes, Corporate Income Tax, and VAT was issued on September 2, 2022, with a total underpaid tax amount (including penalties and interest) of Rp127,029.</i> <i>The agreed SKPKB amount was Rp66 and was paid on September 29, 2022, while the disputed amount of Rp126,963 was paid on November 24, 2022, and recorded as part of Other Receivables (Note 17).</i> <i>Objection Letter against the disputed SKPKB was submitted on November 30, 2022, with a disputed amount of Rp118,106 for Corporate Income Tax and Rp8,857 for VAT.</i> <i>The Objection Decision for Corporate Income Tax and VAT was received by the Bank on October 20, 2023, with a partial approval for Corporate Income Tax, reducing the disputed amount to Rp118,374, while the VAT objection was fully rejected.</i> <i>The Bank submitted an Appeal Letter against the Objection Decision on Corporate Income Tax and VAT on January 8, 2024. The hearing process has been completed, and the Bank is awaiting for the Tax Court Decision. The management believes that the Tax Court will approve the appeal submitted by the Bank.</i>

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24. PAJAK PENGHASILAN (lanjutan)
b. Beban pajak penghasilan (lanjutan)
Bank (lanjutan)

Tahun Pajak/ Fiscal Year	Jenis Pajak/ Tax Type	Status/Status
2016	PPh Badan/ CIT PPh 21/ Income Tax Article 21 PPh 21 Final/ Income Tax Article 21 Final PPN/VAT	Surat Perintah Pemeriksaan Pajak dikeluarkan pada November 2019 untuk seluruh jenis pajak. SKPKB untuk PPh Pasal 21, 23, 26, 4(2) Final, PPh Badan & PPN diterbitkan pada 30 November 2020, dengan total kurang bayar pajak (termasuk denda dan bunga) sebesar total Rp279.818. Jumlah SKPKB yang disetujui adalah Rp1.502 dan dibayar pada 29 Desember 2020; sedangkan jumlah yang tidak disetujui adalah Rp278.317, dibayar pada 25 Februari 2021 dan dicatat sebagai bagian dari Tagihan Lainnya (catatan 17). Surat Keberatan atas SKPKB yang tidak disetujui diajukan pada tanggal 25 Februari 2021, dengan nilai sengketa: Rp249.950 untuk PPh Badan, Rp1.383 untuk PPh 21, Rp1.005 untuk PPh 21 Final dan Rp25.979 untuk PPN. Pada Desember 2021 dan Januari 2022, Bank menerima putusan keberatan, di mana Kantor Pajak menerima keberatan PPh Badan sejumlah Rp12.295, PPh 21 Final Rp532 dan menolak sisanya sebesar Rp265.490. Surat Banding atas Keputusan Keberatan PPh 21, PPh Badan dan PPN diajukan Bank pada 24 Maret 2022. Pada Desember 2023, Bank telah menerima putusan Pengadilan Pajak dengan mengabulkan seluruhnya untuk PPh 21, mengabulkan sejumlah Rp22.090 dan menolak sejumlah Rp794 untuk PPN. Pada September 2025 Bank telah menerima putusan Pengadilan Pajak untuk PPh Badan dengan mengabulkan sejumlah Rp230.621 dan mempertahankan sejumlah Rp7.033 terkait koreksi imbalan natura dan biaya promosi. Saat ini Bank masih menunggu proses pengembalian pajak dari Kantor Pajak. Atas Putusan Banding untuk PPh 21 dan PPN yang telah dikabulkan Pengadilan Pajak, Kantor Pajak telah mengajukan permohonan Peninjauan Kembali pada tanggal 8 Maret 2024 dan Bank telah menyampaikan Kontra Memori PK untuk PPh 21 dan PPN tersebut pada 18 April 2024. Manajemen berpendapat bahwa Mahkamah Agung akan menolak permohonan Peninjauan Kembali yang diajukan Kantor Pajak. Pada September 2025, Bank telah menerima putusan Pengadilan Pajak untuk PPh Badan dengan jumlah disetujui sebesar Rp229.961 dan jumlah yang tidak disetujui sebesar Rp7.033. Atas putusan Pengadilan yang tidak disetujui, Bank telah mengajukan permohonan memori Peninjauan Kembali pada tanggal 25 November 2025. Manajemen berpendapat bahwa Mahkamah Agung akan menerima permohonan Peninjauan Kembali yang diajukan Kantor Pajak.

24. INCOME TAX (continued)
b. Income tax expense (continued)
Bank (continued)

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24. PAJAK PENGHASILAN (lanjutan)

24. INCOME TAX (continued)

b. Beban pajak penghasilan (lanjutan)

b. Income tax expense (continued)

Bank (lanjutan)

Bank (continued)

Tahun Pajak/ Fiscal Year	Jenis Pajak/ Tax Type	Status/Status
2016 (lanjutan/ continued)	PPh Badan/ CIT PPh 21/ Income Tax Article 21 PPh 21 Final/ Income Tax Article 21 Final PPN/VAT	Atas Putusan Banding untuk PPh Badan yang telah dikabulkan Pengadilan Pajak, Kantor Pajak telah mengajukan permohonan Peninjauan Kembali pada tanggal 28 November 2025, dan Bank telah menyampaikan Kontra Memori PK untuk PPh Badan tersebut pada 24 Desember 2025. Manajemen berpendapat bahwa Mahkamah Agung akan menolak permohonan Peninjauan Kembali yang diajukan Kantor Pajak. Tax Audit Notification Letter issued on November 2019 for all types of taxes. The Tax Assessment Letters (SKPKB) for Article 21, 23, 26, and Final Article 4(2) Income Taxes, Corporate Income Tax, and VAT were issued on November 30, 2020, with a total underpaid tax amount (including penalties and interest) of Rp279,818. The agreed SKPKB amount was Rp1,502 and was paid on December 29, 2020, while the disputed amount of Rp278,317 was paid on February 25, 2021, and recorded as part of Other Receivables (Note 17). The Tax Objection Letter for the disputed SKPKB was submitted on February 25, 2021, with the following disputed amounts: Rp249,950 for Corporate Income Tax, Rp1,383 for Article 21 Income Tax, Rp1,005 for Final Article 21 Income Tax, and Rp25,979 for VAT. On December 2021 and January 2022, the Bank received the tax objection decision, whereby tax office agreed on Rp12,295 of corporate income tax, Rp532 of Art.21 Final and rejected the other Rp265,490. On March 24, 2022, the Bank submitted appeal letters on the rejected corporate income tax, Article 21 and VAT objection decision. In December 2023, the bank received the decision whereby tax court accepted all the Income Tax Article 21 appeal, accepted Rp22,090 and rejected Rp794 of the VAT appeal. On September, 2025, the Bank received the Tax Court decision on the Corporate Income Tax case, accepted Rp230,621 and rejected Rp7,033 related to fiscal correction on benefits in kind and promotion expenses. The Bank is still awaiting the tax refund process from the Tax Office. Upon the agreed Tax Court's decision on the Income Tax Article 21 and VAT Appeal, the Tax Office filed a Judicial Review on March 8, 2024 and the Bank already responded by submitting letters for Income Tax Article 21 and VAT on April 18, 2024. The management believes that the Supreme Court will reject the request for Judicial Review filed by the Tax Office.

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24. PAJAK PENGHASILAN (lanjutan)
b. Beban pajak penghasilan (lanjutan)
Bank (lanjutan)

Tahun Pajak/ Fiscal Year	Jenis Pajak/ Tax Type	Status/Status
2016 (lanjutan/ continued)	PPh Badan/ CIT PPh 21/ Income Tax Article 21 PPh 21 Final/ Income Tax Article 21 Final PPN/VAT	In September 2025, the bank received Tax Court's decision for Corporate Income Tax which accepted an amount of Rp229,961 and rejected Rp7,033. Regarding the portion of the Tax Court's decision that was rejected, the Bank submitted a Judicial Review request for Corporate Income Tax amounting to IDR7,033 on November 25, 2025. The management believes that the Supreme Court will approve the request for Judicial Review filed by the Tax Office. Upon the agreed Tax Court's decision on Corporate Income Tax, the Tax Office filed a Judicial Review on November 28, 2025 and the Bank already responded by submitting a counter-memorandum on December 24, 2025. The management believes that the Supreme Court will reject the request for Judicial Review filed by the Tax Office.
2015	PPh Badan/ CIT PPN/VAT PPh 4 (2)/ Income Tax article 4 (2) PPh 23/ Income Tax Article 23 PPh 26/ Income Tax Article 26	Surat Perintah Pemeriksaan Pajak dikeluarkan pada Agustus 2016, untuk seluruh jenis pajak. SKPKB PPh Pasal 21, 23, 26, 4 ayat (2) Final, PPh Badan & PPN diterbitkan pada 27 dan 28 April 2017 dengan total kurang bayar pajak sebesar total Rp209.719 (termasuk denda dan bunga). Jumlah SKPKB yang disetujui adalah Rp47.458 dan dibayar pada 23 Mei 2017; sedangkan yang tidak disetujui adalah Rp162.261, dibayar pada 23 Mei 2017 dan dicatat sebagai bagian dari Tagihan Lainnya (catatan 17). Surat Keberatan (sebanyak 5 surat) diajukan pada tanggal 26 Juli 2017, dengan total nilai sengketa: Rp162.261. Keputusan Keberatan atas PPh Pasal 23, 26, PPh Final Pasal 4(2), PPN dan PPh Badan diterima Bank pada Juni dan Juli 2018, dengan hasil Kantor Pajak menolak Surat Keberatan tersebut. Surat Banding atas Keputusan Keberatan diajukan pada September dan Oktober 2018. Putusan Pengadilan Pajak untuk PPh Pasal 23, 26, PPh Final Pasal 4 (2), dan PPN diterima pada November 2021 dengan hasil menerima sebagian besar permohonan Banding Bank. Putusan Pengadilan Pajak untuk PPh Badan diterima pada Desember 2021, dengan hasil menerima sebagian besar permohonan Banding dan jumlah lebih bayar menjadi Rp117.006. Atas putusan Pengadilan Pajak yang belum disetujui, Bank telah mengajukan Peninjauan Kembali untuk PPh Badan sejumlah Rp69.719 pada 21 Maret 2022. Pada Desember 2024 Bank telah menerima putusan Mahkamah Agung atas Peninjauan Kembali yang diajukan Bank untuk PPh Badan dengan hasil menolak seluruhnya.

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24. PAJAK PENGHASILAN (lanjutan)

24. INCOME TAX (continued)

b. Beban pajak penghasilan (lanjutan)

b. Income tax expense (continued)

Bank (lanjutan)

Bank (continued)

Tahun Pajak/ Fiscal Year	Jenis Pajak/ Tax Type	Status/Status
2015 (lanjutan/ continued)	PPh Badan/ CIT PPN/VAT PPh 4 (2)/ Income Tax article 4 (2) PPh 23/ Income Tax Article 23 PPh 26/ Income Tax Article 26	Atas putusan Pengadilan Pajak yang disetujui, Dirjen Pajak telah mengajukan permohonan Peninjauan Kembali dan Bank sudah menyampaikan Kontra Memori PK untuk putusan PPh Final Pasal 4 (2) dan PPN pada 6 April 2022, serta PPh Badan pada 27 April 2022. Pada November 2022 Bank telah menerima putusan Mahkamah Agung atas Peninjauan Kembali yang diajukan Dirjen Pajak untuk PPN dengan hasil menolak seluruhnya. Pada Januari 2023 Bank telah menerima putusan Mahkamah Agung atas Peninjauan Kembali yang diajukan Dirjen Pajak untuk PPh Final Pasal 4 (2) dengan hasil menolak seluruhnya. Pada Desember 2024 Bank telah menerima putusan Mahkamah Agung atas Peninjauan Kembali yang diajukan Dirjen Pajak untuk PPh Badan dengan hasil menolak seluruhnya. Keputusan Mahkamah Agung atas PPN, PPh Final Pasal 4 (2) dan PPh Badan ini merupakan keputusan akhir dan mengikat. Sebagai tindak lanjut atas keputusan tersebut, pada 26 November 2025, Bank menerima pengembalian STP PPN sejumlah Rp3.886. <i>Tax Audit Notification Letter issued in August 2016 for all types of taxes. SKPKB for Article 21, 23, 26 Income Tax, Final Article 4(2) Income Tax, Corporate Income Tax, and VAT were issued on April 27 and 28, 2017, with a total underpaid tax amount of Rp209,719 (including penalties and interest).</i> <i>The approved SKPKB amount was Rp47,458, which was paid on May 23, 2017, while the disputed amount was Rp162,261, which was also paid on May 23, 2017, and recorded as part of Other Receivables (Note 17).</i> <i>Five Objection Letters were submitted on July 26, 2017, with a total disputed amount of Rp162,261. The Bank received the Objection Decisions for Article 23, 26 Income Tax, Final Article 4(2) Income Tax, VAT, and Corporate Income Tax in June and July 2018, with the Tax Office rejecting the objections.</i> <i>Appeal Letters against the Objection Decisions were submitted in September and October 2018. The Tax Court's decision for Article 23, 26 Income Tax, Final Article 4(2) Income Tax, and VAT was received in November 2021, with the court granting most of the Bank's appeal.</i> <i>The Tax Court's decision for Corporate Income Tax was received in December 2021, with the court granting most of the Bank's appeal, resulting in an overpayment of Rp117,006.</i> <i>Regarding the portion of the Tax Court's decision that was not granted, the Bank submitted a Judicial Review request for Corporate Income Tax amounting to Rp69,719 on March 21, 2022. In December 2024, the Bank received the Supreme Court's decision on the Judicial Review request for Corporate Income Tax, which was entirely rejected.</i>

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b. Beban pajak penghasilan (lanjutan)
Bank (lanjutan)

Tahun Pajak/ Fiscal Year	Jenis Pajak/ Tax Type	Status/Status
2015 (lanjutan/ continued)	PPH Badan/ CIT PPN/VAT PPH 4 (2)/ Income Tax article 4 (2) PPH 23/ Income Tax Article 23 PPH 26/ Income Tax Article 26	Regarding the Tax Court's decision that was granted, the Directorate General of Taxes submitted a Judicial Review request, and the Bank already responded by submitting letters for the Final Article 4(2) Income Tax and VAT decisions on April 6, 2022, and for Corporate Income Tax on April 27, 2022. In November 2022, the Bank received the Supreme Court's decision on the Judicial Review request submitted by the Directorate General of Taxes for VAT, which was entirely rejected. In January 2023, the Bank received the Supreme Court's decision on the Judicial Review request submitted by the Directorate General of Taxes for Final Tax Article 4(2), which was entirely rejected. In December 2024, the Bank received the Supreme Court's decision on the Judicial Review request submitted by the Directorate General of Taxes for Corporate Income Tax, which was entirely rejected. The Supreme Court's decision regarding this VAT, Final Tax Article 4 (2) and Corporate Income Tax is final and binding. As of follow up to the above decision, on November 26, 2025, the Bank received refund of VAT STP amounting to Rp3,886.
2014	PPH Badan/ CIT PPN/VAT	Kantor Pajak telah mengeluarkan Surat Perintah Pemeriksaan Pajak kepada Bank untuk tahun pajak 2014 (semua jenis pajak) dan Bank telah menerima Surat Ketetapan Pajak ("SKPKB") atas PPh Badan, PPh Pasal 21, 23, 23/26, PPh Pasal 4(2) Final dan PPN di bulan Juli 2018 sebesar Rp84.285 (termasuk denda dan bunga). Bank telah melakukan pembayaran atas seluruh nilai SKPKB tersebut dan mencatat pembayaran tersebut sebagai bagian dari tagihan lainnya (Catatan 17) setelah dikurangi dengan bagian pajak telah disetujui oleh Bank sebesar Rp10.183. Bank telah menyampaikan keberatan atas temuan yang tidak disetujui sebesar Rp74.102 untuk PPN dan PPh Badan pada tanggal 24 dan 26 Oktober 2018. Bank telah menerima putusan atas pengajuan keberatan PPh Badan pada tanggal 26 Agustus 2019, di mana kantor pajak menolak seluruh keberatan tersebut. Di bulan September 2019, Bank telah menerima putusan atas pengajuan keberatan PPN di mana Kantor Pajak mengabulkan sebagian surat keberatan PPN tersebut. Bank telah mengajukan surat banding ke Pengadilan Pajak untuk PPh Badan pada Agustus 2019; dan untuk PPN pada Desember 2019. Pada Maret 2023 Bank menerima putusan Pengadilan Pajak atas PPN dengan hasil dikabulkan seluruhnya. Pada Desember 2023, Bank menerima putusan Pengadilan Pajak atas PPh Badan dengan hasil dikabulkan sebagian.

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24. PAJAK PENGHASILAN (lanjutan)

24. INCOME TAX (continued)

b. Beban pajak penghasilan (lanjutan)

b. Income tax expense (continued)

Bank (lanjutan)

Bank (continued)

Tahun Pajak/ Fiscal Year	Jenis Pajak/ Tax Type	Status/Status
2014 (lanjutan/ continued)	PPh Badan/ CIT PPN/VAT	Atas putusan Pengadilan Pajak yang tidak disetujui, Bank telah mengajukan Peninjauan Kembali untuk PPh Badan sejumlah Rp23.845 pada 26 Januari 2024. Pada Januari 2025 Bank telah menerima putusan Mahkamah Agung atas Peninjauan Kembali yang diajukan Bank untuk PPh Badan dengan hasil menolak seluruhnya. Atas putusan Pengadilan Pajak yang disetujui, Dirjen Pajak mengajukan Peninjauan Kembali, dan Bank sudah menyampaikan Kontra Memori PK untuk PPN pada tanggal 12 Juli 2023. Pada 8 Maret 2024 Bank telah menerima putusan Mahkamah Agung atas Peninjauan Kembali yang diajukan Dirjen Pajak untuk PPN dengan hasil menolak seluruhnya. Keputusan Mahkamah Agung atas PPN ini merupakan keputusan akhir dan mengikat. Sebagai tindak lanjut atas keputusan tersebut, pada 26 November 2025, Bank menerima pengembalian STP PPN sejumlah Rp3.450. Pada 19 Februari 2024, Dirjen Pajak mengajukan Peninjauan Kembali atas putusan PPh Badan yang disetujui Pengadilan Pajak, dan Bank sudah menyampaikan Kontra Memori PK untuk PPh Badan tersebut pada tanggal 21 Maret 2024. Pada 3 November 2025 Bank telah menerima putusan Mahkamah Agung atas Peninjauan Kembali yang diajukan Dirjen Pajak untuk PPh Badan dengan hasil menolak seluruhnya. <i>Tax Office had issued Tax Audit Notification Letter to the Bank for the 2014 fiscal year (all types of taxes). The Bank has received Tax Assessment Letter ("SKPKB") on Corporate Income Tax, Income Tax Articles 21, 23, 23/26, Final Income Tax Article 4(2) and VAT in July 2018 amounting to Rp84,285 (including penalties and interests). Bank has already paid the underpayment and had recorded that payment as part of other receivables (Note 17) after deducted with part which already agreed by Bank amounting to Rp10,183.</i> <i>The Bank has filed objection letters upon disputed amounting to Rp74,102 on VAT and Corporate Income Tax dated October 24 and 26, 2018. Bank already received the tax objection decision on Corporate Income Tax on August 26, 2019, whereby Tax Office rejected the objection letters.</i> <i>In September 2019, the Bank already received the tax objection decision on VAT, whereby Tax Office partially granted the objection letters.</i>

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b. Beban pajak penghasilan (lanjutan)
Bank (lanjutan)

Tahun Pajak/ Fiscal Year	Jenis Pajak/ Tax Type	Status/Status
2014 (lanjutan/ continued)	PPh Badan/ CIT PPN/VAT	Bank already submitted appeal letters to Tax Court for Corporate Income Tax in August 30, 2019, and for VAT in December 2019. In March 2023, the Bank received the Tax Court decision for VAT with the results fully accepted. In December 2023, the Bank received the Tax Court decision for Corporate Income Tax with the results partially accepted. Regarding the Tax Court decision that was not accepted, the Bank submitted a Judicial Review request for Corporate Income Tax amounting to Rp23,845 on January 26, 2024. In January 2025, the Bank has received the Supreme Court's decision which fully rejected the Judicial Review submitted by the Bank for Corporate Income Tax. Regarding the Tax Court decision that was accepted, the Directorate General of Taxes filed a Judicial Review, and the Bank already responded by submitting letters for VAT on July 12, 2023. In March 8, 2024, the Bank received the Supreme Court's decision on the Judicial Review filed by the Directorate General of Taxes for VAT, with the request entirely rejected. The Supreme Court's decision regarding this VAT is final and binding. As a follow up to the above decision, on November 26, 2025, the Bank received a refund of VAT STP amounting to Rp3,450. In February 19, 2024, the Directorate General of Taxes filed a Judicial Review for the Tax Court's decision on Corporate Income Tax, and the Bank already responded by submitting letters for Corporate Income Tax on March 21, 2024. In November 3, 2025, the Bank received the Supreme Court's decision on the Judicial Review filed by the Directorate General of Taxes for Corporate Income Tax, with the request entirely rejected.
2013	PPh Badan/ CIT PPN/VAT	Kantor Pajak telah mengeluarkan Surat Perintah Pemeriksaan Pajak kepada Bank untuk tahun pajak 2013 (semua jenis pajak) dan Bank telah menerima Surat Ketetapan Pajak Kurang Bayar ("SKPKB") atas Pajak Penghasilan ("PPh") Badan, dan Pajak Pertambahan Nilai ("PPN") tertanggal 27 Desember 2017 sebesar Rp70.951 (termasuk denda dan bunga). Bank telah melakukan pembayaran atas seluruh nilai SKPKB tersebut dan mencatat pembayaran tersebut sebagai bagian dari tagihan lainnya (Catatan 17) setelah dikurangi dengan bagian pajak telah diakui oleh Bank sebesar Rp15.668. Bank telah menyampaikan Surat Keberatan untuk temuan PPh Badan dan PPN yang tidak disetujui pada tanggal 21 Maret 2018. Pada Maret 2019, Bank telah menerima putusan keberatan yang menolak seluruh pengajuan keberatan Bank. Bank telah mengajukan banding atas putusan keberatan PPh Badan dan PPN pada 31 Mei 2019. Pada Oktober 2021, Bank menerima putusan Pengadilan Pajak atas PPh Badan dan PPN dengan hasil sebagian diterima dan sebagian ditolak. Bank tidak menyetujui putusan ini.

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24. PAJAK PENGHASILAN (lanjutan)

24. INCOME TAX (continued)

b. Beban pajak penghasilan (lanjutan)

b. Income tax expense (continued)

Bank (lanjutan)

Bank (continued)

Tahun Pajak/ Fiscal Year	Jenis Pajak/ Tax Type	Status/Status
2013 (lanjutan/ continued)	PPh Badan/ CIT PPN/VAT	Pada 27 Desember 2021 telah mengajukan Peninjauan Kembali ke Mahkamah Agung untuk putusan yang ditolak, yaitu sebesar Rp6.288 untuk PPh Badan dan Rp5.935 untuk PPN. Pada Januari 2023 Bank telah menerima putusan Mahkamah Agung atas Peninjauan Kembali yang diajukan Bank untuk PPh Badan dengan hasil menolak seluruhnya. Pada Maret 2023 Bank telah menerima putusan Mahkamah Agung atas Peninjauan Kembali yang diajukan Bank untuk PPN dengan hasil menolak seluruhnya. Atas putusan Pengadilan Pajak yang disetujui, Dirjen Pajak mengajukan Peninjauan Kembali, dan Bank sudah menyampaikan Kontra Memori PK untuk PPh Badan dan PPN pada tanggal 16 Februari 2022. Bank telah menerima putusan Mahkamah Agung atas Peninjauan Kembali yang diajukan Dirjen Pajak untuk PPh Badan dan PPN dengan hasil menolak seluruhnya. Keputusan Mahkamah Agung atas PPN dan PPh Badan ini merupakan keputusan akhir dan mengikat. Sebagai tindak lanjut atas keputusan tersebut, pada 26 November 2025, Bank menerima pengembalian STP PPN sejumlah Rp1.605. <i>The Tax Office issued a Tax Audit Notification Letter to the Bank for the 2013 fiscal year (all types of taxes). The Bank has received an Underpayment Tax Assessment Letter ("SKPKB") for Corporate Income Tax and Value Added Tax ("VAT") dated December 27, 2017, amounting to Rp70,951 (including penalties and interest). The Bank has already paid the SKPKB and recorded that payment as part of other receivables (Note 17) after deducted with part which already recognized by Bank amounting to Rp15,668.</i> <i>The Bank submitted an Objection Letter for the disputed Corporate Income Tax and VAT findings on March 21, 2018. In March 2019, the Bank received the Objection Decision, which rejected the Bank's entire objection submission.</i> <i>The Bank filed an appeal against the Objection Decision for Corporate Income Tax and VAT on May 31, 2019. In October 2021, the Bank received the Tax Court's decision on Corporate Income Tax and VAT, with the result being partially accepted and partially rejected. The Bank did not agree with this decision.</i> <i>In December 27, 2021, the Bank submitted a Judicial Review request to the Supreme Court for the rejected amounts: Rp6,288 for Corporate Income Tax and Rp5,935 for VAT. In January 2023, the Bank received the Supreme Court's decision on the Judicial Review for Corporate Income Tax, with the request entirely rejected. In March 2023, the Bank received the Supreme Court's decision on the Judicial Review for VAT, with the request entirely rejected.</i>

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24. PAJAK PENGHASILAN (lanjutan)
b. Beban pajak penghasilan (lanjutan)
Bank (lanjutan)

Tahun Pajak/ Fiscal Year	Jenis Pajak/ Tax Type	Status/Status
2013 (lanjutan/ continued)	PPh Badan/ CIT PPN/VAT	Regarding the Tax Court's decision that was accepted, the Directorate General of Taxes filed a Judicial Review, and the Bank already responded by submitting letters for Corporate Income Tax and VAT on February 16, 2022. The Bank received the Supreme Court's decision on the Judicial Review filed by the Directorate General of Taxes for Corporate Income Tax and VAT, with the request entirely rejected. The Supreme Court's decision regarding this VAT and Corporate Income Tax is final and binding. As a follow up to the above decision, on November 26, 2025, the Bank received a refund of VAT STP amounting to Rp1,605.
2010	PPh Badan/ CIT PPN/VAT PPh 26/ Income Tax Article 26 PPh 4 (2)/ Income Tax article 4(2) PPh 21/ Income Tax Article 21	Kantor Pajak telah melakukan pemeriksaan untuk tahun 2008, 2009 dan 2010 dan menerbitkan Surat Ketetapan Pajak Kurang Bayar ("SKPKB") atas Pajak Penghasilan ("PPh") Badan, PPh Pasal 21, 23 dan 26, PPh Final Pasal 4(2) dan Pajak Pertambahan Nilai ("PPN") tertanggal 30 Juli 2013 dan 31 Juli 2013 sebesar Rp371.094 untuk 2008, 16 Agustus 2013 dan 19 Agustus 2013 sebesar Rp274.398 untuk tahun 2009 dan 1 Agustus 2013 sebesar Rp264.538 untuk tahun 2010 (termasuk denda dan bunga). Bank telah melakukan pembayaran atas seluruh nilai SKPKB tersebut (Catatan 17).
2009		Bank tidak menyetujui sebagian besar hasil keputusan di dalam SKPKB tersebut dan telah menyampaikan 40 (empat puluh) Surat Keberatan sebesar Rp768.234 pada tanggal 28 Oktober 2013 dan 29 Oktober 2013 dan telah menerima kembali seluruh Surat Keputusan atas Keberatan dari Kantor Pajak terkait dengan Surat Keberatan Bank tersebut di mana Kantor Pajak menyetujui keberatan Bank sebesar Rp27.490.
2008		Bank telah menyampaikan 37 (tiga puluh tujuh) Surat Banding pada tanggal 20 November 2014 dan 17 Desember 2014 untuk Surat Keputusan atas Keberatan tersebut. Pada tahun 2020 Bank telah menerima seluruh Putusan Pengadilan Pajak untuk PPh Badan, PPh Pasal 26 dan PPN untuk 3 Tahun pajak ini.

24. INCOME TAX (continued)
b. Income tax expense (continued)
Bank (continued)

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24. PAJAK PENGHASILAN (lanjutan)

24. INCOME TAX (continued)

b. Beban pajak penghasilan (lanjutan)

b. Income tax expense (continued)

Bank (lanjutan)

Bank (continued)

Tahun Pajak/ Fiscal Year	Jenis Pajak/ Tax Type	Status/Status
2010 (lanjutan/ continued)	PPh Badan/ CIT PPN/VAT PPh 26/ Income Tax Article 26 PPh 4 (2)/ Income Tax article 4(2) PPh 21/ Income Tax Article 21	Untuk poin yang belum dikabulkan Pengadilan Pajak atas PPh Badan Tahun 2008, 2009, 2010 serta PPN 2008 dan 2009, Bank telah mengirimkan Permohonan Peninjauan Kembali ke Mahkamah Agung. Bank telah menerima putusan Mahkamah Agung untuk PPh Badan, yaitu menerima untuk tahun 2009 dan 2010 serta menolak untuk tahun 2008. Sementara pengajuan PK PPN ditolak oleh Mahkamah Agung. Sampai dengan tanggal laporan keuangan konsolidasian, Bank telah menerima sebagian pengembalian atas kelebihan pajak yang sudah dibayar yaitu sebesar Rp613.783 pada tahun 2020. Atas sengketa PPh Pasal 26 yang telah dikabulkan seluruhnya oleh Pengadilan Pajak, Kantor Pajak telah menyampaikan Kontra Memori Peninjauan Kembali kepada Mahkamah Agung. Bank telah menerima putusan Mahkamah Agung atas Peninjauan Kembali yang diajukan Dirjen Pajak untuk PPh Pasal 26 dengan hasil menolak seluruhnya. Keputusan Mahkamah Agung atas ini merupakan keputusan akhir dan mengikat.
2009 (lanjutan/ continued)		Atas Putusan Banding untuk PPh Pasal 26 masa Septemberr 2008 yang telah dikabulkan Pengadilan Pajak, Kantor Pajak telah mengajukan permohonan Peninjauan Kembali pada tanggal 24 Desember 2025, dan Bank telah menyampaikan Kontra Memori PK untuk PPh Pasal 26 tersebut pada 23 Desember 2025. Manajemen berpendapat bahwa Mahkamah Agung akan menolak permohonan Peninjauan Kembali yang diajukan Kantor Pajak.
2008 (lanjutan/ continued)		<i>The Tax Office conducted audits for the 2008, 2009, and 2010 fiscal years and issued Underpayment Tax Assessment Letters ("SKPKB") for Corporate Income Tax ("PPh Badan"), Article 21, 23, and 26 Income Tax, Final Income Tax under Article 4(2), and Value Added Tax ("PPN") on July 30, 2013, and July 31, 2013, amounting to Rp371,094 for 2008; August 16, 2013, and August 19, 2013, amounting to Rp274,398 for 2009; and August 1, 2013, amounting to Rp264,538 for 2010 (including penalties and interest). The Bank has fully paid the SKPKB amounts (Note 17).</i> <i>The Bank disagreed with most of the SKPKB decisions and submitted 40 (forty) Objection Letters amounting to Rp768,234 on October 28, 2013, and October 29, 2013. The Bank received all Objection Decisions from the Tax Office, which approved only Rp27,490 of the objections.</i>

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24. PAJAK PENGHASILAN (lanjutan)
b. Beban pajak penghasilan (lanjutan)
Bank (lanjutan)

Tahun Pajak/ Fiscal Year	Jenis Pajak/ Tax Type	Status/Status
2010 (lanjutan/ continued)	PPH Badan/ CIT PPN/VAT PPH 26/ Income Tax Article 26 PPH 4 (2)/ Income Tax article 4(2) PPH 21/ Income Tax Article 21	The Bank submitted 37 (thirtyseven) Appeal Letters on November 20, 2014, and December 17, 2014, against the Objection Decisions. In 2020, the Bank received all Tax Court decisions for Corporate Income Tax, Article 26 Income Tax, and VAT for the three fiscal years.
2009 (lanjutan/ continued)		For the points not granted by the Tax Court regarding Corporate Income Tax for 2008, 2009, and 2010, as well as VAT for 2008 and 2009, the Bank submitted a Judicial Review request to the Supreme Court. The Supreme Court ruled in favor of the Bank for Corporate Income Tax in 2009 and 2010 but rejected the request for 2008. Meanwhile, the Judicial Review request for VAT was entirely rejected. As of the date of the consolidated financial statements, the Bank has received a partial tax refund of Rp613,783 in 2020.
2008 (lanjutan/ continued)		Regarding the Article 26 Income Tax dispute, which was fully granted by the Tax Court, the Tax Office submitted a CounterMemorandum for Judicial Review to the Supreme Court. The Bank has received the Supreme Court's decision on the Judicial Review filed by the Director General of Taxes for Article 26 Income Tax, which was entirely rejected. The Supreme Court's decision is final and binding. Upon the agreed Tax Court's decision on Article 26 Income Tax, the Tax Office filed a Judicial Review on November 24, 2025 and the Bank already responded by submitting a counter-memorandum on December 23, 2025. The management believes that the Supreme Court will reject the request for Judicial Review filed by the Tax Office.

24. INCOME TAX (continued)
b. Income tax expense (continued)
Bank (continued)

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24. PAJAK PENGHASILAN (lanjutan)

24. INCOME TAX (continued)

b. Beban pajak penghasilan (lanjutan)

b. Income tax expense (continued)

WOM

WOM

Tahun Pajak/ Fiscal Year	Jenis Pajak/ Tax Type	Status/Status
2023	PPh Badan/CIT PPN/VAT	Pada tanggal 6 Januari 2026, entitas anak menerima Surat Pemberitahuan Pemeriksaan Lapangan nomor PRIN-14/RIKSIS/KPP.1901/2026 tentang pemeriksaan lapangan untuk semua jenis pajak tahun pajak 2023. Sampai dengan tanggal laporan keuangan diterbitkan, entitas anak belum menerima putusan dari Kantor Pajak. <i>On January 6, 2026, the subsidiary received Field Examination Notification Letter number PRIN-14/RIKSIS/KPP.1901/2026 regarding field examination for all taxes for fiscal year 2023.</i> <i>Up to the issuance date of the financial statements, the subsidiary has not received decision from the Tax Office.</i>
2018	PPh Badan/CIT PPN/VAT	Pada tanggal 17 April 2020, entitas anak (WOM) menerima Surat Ketetapan Pajak ("SKP") atas pemeriksaan pajak tahun 2018 untuk Pajak Penghasilan ("PPh") Badan, Pajak Penghasilan Pasal 21 ("PPh Pasal 21"), Pajak Penghasilan Pasal 23 ("PPh Pasal 23"), Pajak Penghasilan Pasal 4.2 ("PPh Pasal 4.2"), dan Pajak Pertambahan Nilai ("PPN"). Berdasarkan SKP tersebut, kantor pajak menetapkan kurang bayar pajak dengan jumlah keseluruhan sebesar Rp17.672 dan telah dibayarkan seluruhnya oleh entitas anak. Atas ketetapan kurang bayar PPN sebesar Rp5.364 dan PPh Badan sebesar Rp5.936, entitas anak mengajukan keberatan dengan hasil kantor pajak menolak seluruhnya keberatan PPN sebesar Rp5.364 dan menerima sebagian PPh Badan sebesar Rp1.401. Atas hasil keberatan pajak yang ditolak atas PPN sebesar Rp5.364 dan PPh Badan sebesar Rp4.514, entitas anak mengajukan banding. Pada tanggal 11 Oktober 2023, entitas anak menerima Surat Keputusan Pengadilan Pajak atas ketetapan kurang bayar PPN masa Desember 2018 dan PPh Badan yang isinya mengabulkan seluruhnya permohonan banding entitas anak. Entitas anak telah menerima Surat Keputusan Peninjauan Kembali Mahkamah Agung atas Surat Ketetapan Kurang Bayar PPh Badan tahun 2018 dan Surat Ketetapan Kurang Bayar PPN masa Desember 2018 tanggal 18 September 2024 dan 16 Oktober 2024 yang isinya menolak seluruhnya permohonan peninjauan kembali yang diajukan oleh DJP. Entitas anak telah mengajukan permohonan pengembalian STP atas Surat Ketetapan Kurang Bayar PPN masa Desember 2018 sebesar Rp691 dan masih menunggu pengembalian dari kantor pajak. Permohonan pengembalian pajak tersebut telah dicatat sebagai taksiran tagihan pajak pada aset lain-lain. Keputusan Mahkamah Agung ini merupakan keputusan yang akhir dan mengikat.

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24. PAJAK PENGHASILAN (lanjutan)
b. Beban pajak penghasilan (lanjutan)
WOM (lanjutan)
24. INCOME TAX (continued)
b. Income tax expense (continued)
WOM (continued)

Tahun Pajak/ Fiscal Year	Jenis Pajak/ Tax Type	Status/Status
2018 (lanjutan/ continued)	PPH Badan/CIT PPN/VAT	On April 17, 2020, the subsidiary (WOM) received Tax Assessment Letters for fiscal year 2018 for Corporate Income Tax ("CIT"), Income Tax Article 21, Income Tax Article 23, Income Tax Article 4.2, and Value Added Tax ("VAT"). Based on the Assessment Letters, the tax office confirmed the underpayment of tax with aggregating amount to Rp17,672 and has been fully paid by subsidiary. For the underpayment assessment of VAT amounting to Rp5,364 and the CIT amounting to Rp5,936, the subsidiary submitted tax objection with the result that the tax office rejected the VAT objection amounting to Rp5,364 and partially agreed on CIT objection amounting to Rp1,401. On the rejected result for VAT amounting to Rp5,364 dan CIT amounting to Rp4,514, the subsidiary filed an appeal. On October 11, 2023, the subsidiary received Tax Court Decision Letter on VAT Underpayment Assessment Letter period December 2018 and CIT which is fully granting the subsidiary's appeal. The subsidiary has received The Supreme Court Judicial Review Decision Letter on CIT Underpayment Assessment Letter year 2018 and VAT Underpayment Assessment Letter period December 2018 dated September 18, 2024 and October 16, 2024 which is fully rejected the judicial review filed by the DJP. The subsidiary has filed refund of STP on VAT Underpayment Assessment Letter period December 2018 amounted to Rp691 and still awaiting refund from the tax office. Those tax refund request is recorded as claim for tax refund in other assets. This Supreme Court decision is final and binding.

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24. PAJAK PENGHASILAN (lanjutan)

24. INCOME TAX (continued)

b. Beban pajak penghasilan (lanjutan)

b. Income tax expense (continued)

WOM (lanjutan)

WOM (continued)

Tahun Pajak/ Fiscal Year	Jenis Pajak/ Tax Type	Status/Status
2017	PPH Badan/CIT	Pada tanggal 11 Januari 2022, entitas anak menerima Surat Ketetapan Pajak ("SKP") atas pemeriksaan pajak tahun 2017 untuk Pajak Penghasilan ("PPH") Badan, Pajak Penghasilan Pasal 21 ("PPH Pasal 21"), Pajak Penghasilan Pasal 23 ("PPH Pasal 23"), Pajak Penghasilan Pasal 4.2 ("PPH Pasal 4.2"), dan Pajak Pertambahan Nilai ("PPN"). Berdasarkan SKP tersebut, kantor pajak menetapkan kurang bayar pajak dengan jumlah keseluruhan sebesar Rp45.914 dan telah dibayarkan seluruhnya oleh entitas anak. Atas ketetapan kurang bayar PPH Badan sebesar Rp39.326, entitas anak mengajukan keberatan dengan hasil kantor pajak hanya menyetujui keberatan pajak tersebut sebesar Rp2.980. Atas hasil keberatan pajak yang ditolak sebesar Rp36.346, entitas anak mengajukan banding. Pembayaran SKP atas PPH badan tersebut telah dicatat sebagai taksiran tagihan pajak pada aset lain-lain. Sampai dengan tanggal laporan keuangan diterbitkan, entitas anak belum menerima putusan dari Pengadilan Pajak. <i>On January 11, 2022, the subsidiary received Tax Assessment Letters for fiscal year 2017 for Corporate Income Tax ("CIT"), Income Tax Article 21, Income Tax Article 23, Income Tax Article 4.2, and Value Added Tax ("VAT"). Based on the Assessment Letters, the tax office confirmed the underpayment of tax with aggregating amount to Rp45,914 and has been fully paid by subsidiary.</i> <i>For the CIT underpayment assessment amounting to Rp39,326, the subsidiary submitted tax objection with the result that the tax office only partially agreed the objection amounting to Rp2,980. On the rejected result amounted Rp36,346, the subsidiary filed an appeal. Those CIT underpayment is recorded as claim for tax refund in other assets.</i> <i>Up to the issuance date of the financial statements, the subsidiary has not received decision from the Tax Court.</i>
2016	PPN/VAT	Pada tanggal 18 Desember 2019, entitas anak menerima Surat Ketetapan Pajak ("SKP") atas pemeriksaan pajak tahun 2016 untuk Pajak Penghasilan ("PPH") Badan, Pajak Penghasilan Pasal 21 ("PPH Pasal 21"), Pajak Penghasilan Pasal 23 ("PPH Pasal 23"), Pajak Penghasilan Pasal 4.2 ("PPH Pasal 4.2") dan Pajak Pertambahan Nilai ("PPN"). Berdasarkan SKP tersebut, kantor pajak menetapkan kurang bayar pajak dengan jumlah keseluruhan sebesar Rp26.671 dan telah dibayarkan seluruhnya oleh entitas anak pada tanggal 20 Desember 2019.

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WOM (lanjutan)
24. INCOME TAX (continued)
b. Income tax expense (continued)
WOM (continued)

Tahun Pajak/ Fiscal Year	Jenis Pajak/ Tax Type	Status/Status
2016 (lanjutan/ continued)	PPN/VAT	Atas ketetapan kurang bayar PPN sebesar Rp5.224, entitas anak mengajukan keberatan dengan hasil kantor pajak menolak seluruhnya keberatan PPN yang diajukan entitas anak. Atas hasil keberatan pajak yang ditolak, entitas anak mengajukan banding. Pada tanggal 11 Oktober 2023, entitas anak menerima Surat Keputusan Pengadilan Pajak atas Surat Ketetapan Kurang Bayar PPN masa Desember 2016 yang isinya mengabulkan seluruhnya permohonan banding entitas anak. Entitas anak telah menerima Surat Keputusan Peninjauan Kembali tanggal 16 Oktober 2024 yang isinya menolak seluruhnya permohonan peninjauan kembali yang diajukan DJP. Keputusan Mahkamah Agung ini merupakan keputusan yang akhir dan mengikat. Berdasarkan Keputusan Peninjauan Kembali tersebut Perusahaan telah mengajukan permohonan pengembalian Surat Tagihan Pajak ("STP") atas Surat Ketetapan Kurang Bayar PPN masa Desember 2016 sebesar Rp622 dan masih menunggu pengembalian dari kantor pajak. Permohonan pengembalian pajak tersebut telah dicatat sebagai taksiran tagihan pajak pada aset lain-lain. <i>On December 18, 2019, the subsidiary received Tax Assessment Letters for fiscal year 2016 for Corporate Income Tax ("CIT"), Income Tax Article 21, Income Tax Article 23, Income Tax Article 4.2, and Value Added Tax ("VAT"). Based on the Assessment Letters, the tax office confirmed the underpayment of tax with aggregating amount to Rp26,671 and has been fully paid by the subsidiary On December 20, 2019.</i> <i>For the VAT underpayment assessment of Rp5,224, the subsidiary submitted tax objection with the result that the tax office rejected the subsidiary's objection. On the rejected result, the subsidiary filed an appeal.</i> <i>On October 11, 2023, the subsidiary received Tax Court Decision Letter on VAT Underpayment Assessment Letter period December 2016 which is fully granting the subsidiary's appeal.</i> <i>The subsidiary has received a Judicial Review Decision Letter dated October 16, 2024 which is fully rejected the judicial review filed by the DJP. This Supreme Court decision is final and binding. Based on Judicial Review Decision Letter the Company has filled refund of Tax Collection Letter ("STP") on VAT Underpayment Assessment Letter period December 2016 amounted to Rp622 and still awaiting refund from the tax office. Those tax refund request is recorded as claim for tax refund in other assets.</i>

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24. PAJAK PENGHASILAN (lanjutan)

c. Aset dan liabilitas pajak tangguhan

Pada tanggal 31 Desember 2025 dan 2024, rincian aset dan liabilitas pajak tangguhan Bank dan entitas anaknya sebagai berikut:

31 Desember/December 31, 2025				
	1 Januari/ January 1	Dikreditkan/ (dibebankan) ke laporan laba rugi konsolidasian/ Credited/ (charged) to consolidated statements of income	Dibebankan ke ekuitas konsolidasian/ Charged to consolidated statements of changes in equity	31 Desember/ December 31
Aset pajak tangguhan:				
Bank				
Keuntungan/(kerugian) yang belum direalisasi atas perubahan nilai wajar investasi keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain - neto	102.658	-	(192.233)	(89.575)
Cadangan kerugian atas aset produktif dan non-produktif	50.466	(33.724)	-	16.742
Penyisihan imbalan kerja karyawan	334.235	2.552	(20.723)	316.064
Cadangan bonus karyawan	67.058	(2.893)	-	64.165
Penyusutan aset tetap	(65.465)	(14.787)	-	(80.252)
Lain-lain	83.592	(33.367)	-	50.225
	572.544	(82.219)	(212.956)	277.369
Entitas anak				
Penyisihan imbalan kerja karyawan	28.701	5.018	(8.242)	25.477
Cadangan kerugian penurunan nilai	(3)	-	-	(3)
Cadangan bonus karyawan	9.211	(428)	-	8.783
Penyusutan aset tetap	(5.229)	1.318	-	(3.911)
Lain-lain	7.852	9.012	-	16.864
	40.532	14.920	(8.242)	47.210
Jumlah aset pajak tangguhan	613.076	(67.299)	(221.198)	324.579

24. INCOME TAX (continued)

c. Deferred tax assets and liabilities

As of December 31, 2025 and 2024, the details of deferred tax assets and liabilities of the Bank and subsidiaries are as follows:

Deferred tax assets:	
Bank	
Unrealized gains/(losses) on changes in fair value of financial investments measured at fair value through other comprehensive income - net	
Allowance for possible losses on earning and non-earning assets	
Allowance for employee benefits	
Allowance for employee bonuses	
Fixed assets depreciation	
Others	
Subsidiaries	
Allowance for employee benefits	
Allowance for impairment losses	
Allowance for employee bonuses	
Fixed assets depreciation	
Others	
Total deferred tax assets	

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24. PAJAK PENGHASILAN (lanjutan)

c. Aset dan liabilitas pajak tangguhan (lanjutan)

Pada tanggal 31 Desember 2025 dan 2024, rincian aset dan liabilitas pajak tangguhan Bank dan entitas anaknya sebagai berikut: (lanjutan)

	31 Desember/December 31, 2024			
	1 Januari/ January	Dikreditkan/ (dibebankan) ke laporan laba rugi konsolidasian/ Credited/ (charged) to consolidated statements of income	Dikreditkan/ (dibebankan) ke ekuitas konsolidasian/ Credited/ (charged) to consolidated statements of changes in equity	31 Desember/ December 31
Aset pajak tangguhan:				
Bank				
Keuntungan yang belum direalisasi atas perubahan nilai wajar investasi keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain - neto	50.557	-	52.101	102.658
Cadangan kerugian atas aset produktif dan non-produktif	188.552	(138.086)	-	50.466
Penyisihan imbalan kerja karyawan	309.027	44.453	(19.245)	334.235
Cadangan bonus karyawan	68.133	(1.075)	-	67.058
Penyusutan aset tetap	(42.622)	(22.843)	-	(65.465)
Lain-lain	83.098	494	-	83.592
	656.745	(117.057)	32.856	572.544
Entitas anak				
Penyisihan imbalan kerja karyawan	25.779	4.342	(1.420)	28.701
Cadangan bonus karyawan				
Penyisihan kerugian penurunan nilai	5.132	(5.135)	-	(3)
Penyusutan aset tetap	7.227	1.984	-	9.211
Lain-lain	(5.290)	61	-	(5.229)
	964	6.888	-	7.852
	33.812	8.140	(1.420)	40.532
Jumlah aset pajak tangguhan	690.557	(108.917)	31.436	613.076

Manajemen berkeyakinan bahwa aset pajak tangguhan yang timbul dari perbedaan temporer dapat direalisasikan pada periode mendatang.

24. INCOME TAX (continued)

c. Deferred tax assets and liabilities (continued)

As of December 31, 2025 and 2024, the details of deferred tax assets and liabilities of the Bank and subsidiaries are as follows: (continued)

Deferred tax assets:
Bank
Unrealized gains on changes in fair value of financial investments measured at fair value through other comprehensive income - net
Allowance for possible losses on earning and non-earning assets
Allowance for employee benefits
Allowance for employee bonuses
Fixed assets depreciation
Others
Subsidiaries
Allowance for employee benefits
Allowance for employee bonuses
Allowance for impairment losses
Fixed assets depreciation
Others
Total deferred tax assets

The management believes that the deferred tax assets that resulted from the temporary differences are realizable in future periods.

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24. PAJAK PENGHASILAN (lanjutan)

d. Administrasi (lanjutan)

Berdasarkan Undang-undang Perpajakan yang berlaku di Indonesia, Bank dan entitas anak menghitung, menetapkan dan membayar sendiri besarnya jumlah pajak yang terutang. Direktur Jenderal Pajak ("DJP") dapat menetapkan atau mengubah liabilitas pajak dalam batas waktu lima tahun sejak saat terutangnya pajak untuk tahun pajak 2008 dan tahun-tahun selanjutnya.

Perhitungan pajak penghasilan untuk tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024 yang menggunakan penghasilan kena pajak hasil rekonsiliasi sebagaimana diungkapkan dalam Catatan 24b akan dan telah menjadi dasar dalam pengisian Surat Pemberitahuan Tahunan (SPT) Pajak Penghasilan Badan.

24. INCOME TAX (continued)

d. Administration (continued)

Under the prevailing Taxation Laws of Indonesia, the Bank and subsidiaries calculates, determines and pays tax payable based on self-assessment. The Directorate General of Taxes ("DGT") may assess or amend taxes within five years from the time the tax becomes due for the fiscal year 2008 and subsequent years.

The income tax calculation for the years ended December 31, 2025 and 2024 which uses taxable income from the reconciliation result as disclosed in Note 24b will be and has been the basis in filing Annual Corporate Income Tax Return.

25. BEBAN YANG MASIH HARUS DIBAYAR DAN LIABILITAS LAIN-LAIN

	31 Desember/December 31	
	2025	2024
Rupiah		
Penyisihan imbalan kerja (Catatan 47b)	1.552.453	1.649.703
Beban yang masih harus dibayar	754.928	661.329
Liabilitas sewa	443.553	453.390
Bunga yang masih harus dibayar	147.010	192.973
Cadangan atas kerugian kredit komitmen dan kontijensi (Catatan 32)	92.276	125.454
Pendapatan diterima di muka	23.991	35.587
Setoran jaminan	21.551	16.397
Lain-lain	300.734	425.287
Sub-jumlah - Rupiah	3.336.496	3.560.120
Mata uang asing		
Bunga yang masih harus dibayar	43.374	82.956
Cadangan atas kerugian kredit komitmen dan kontijensi (Catatan 32)	20.618	15.284
Setoran jaminan	19.941	21.902
Beban yang masih harus dibayar	18.440	21.357
Pendapatan diterima di muka	2.933	1.555
Lain-lain	6.164	41.447
Sub-jumlah - Mata uang asing	111.470	184.501
Jumlah	3.447.966	3.744.621

25. ACCRUED EXPENSES AND OTHER LIABILITIES

Rupiah
Provision for employee benefits (Note 47b)
Accrued expenses
Lease liabilities
Accrued interests
Expected credit loss allowance on commitments and contingencies (Note 32)
Deferred income
Margin deposits
Others
Sub-total - Rupiah
Foreign currencies
Accrued interests
Expected credit loss allowance on commitments and contingencies (Note 32)
Margin deposits
Accrued expenses
Deferred income
Others
Sub-total - Foreign currencies
Total

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**25. BEBAN YANG MASIH HARUS DIBAYAR DAN
LIABILITAS LAIN-LAIN (lanjutan)**

Pada tanggal 31 Desember 2025 dan 2024, beban yang masih harus dibayar dan liabilitas lain-lain dengan pihak berelasi masing-masing sebesar Rp2.672 dan Rp6.047 (Catatan 44).

Informasi mengenai jatuh tempo diungkapkan pada Catatan 53.

Pada tanggal 31 Desember 2025 dan 2024, liabilitas lain-lain termasuk penyisihan liabilitas kontinjensi adalah sebesar Rp127.781 dan Rp255.107.

Mutasi jumlah tercatat liabilitas sewa:

	31 Desember/December 31	
	2025	2024
Saldo awal	453.390	528.247
Penambahan selama tahun berjalan	119.163	64.455
Penambahan bunga (Catatan 15b)	40.086	41.475
Pembayaran	(169.086)	(180.787)
Sub-jumlah	443.553	453.390
Dikurangi: Bagian yang jatuh tempo dalam waktu satu tahun	1.561	29.574
Bagian jangka panjang	441.992	423.816

Informasi mengenai jatuh tempo terkait liabilitas sewa adalah sebagai berikut:

	31 Desember/December 31	
Rupiah	2025	2024
≤ 1 bulan	-	54
> 1 bulan - 3 bulan	-	40
> 3 bulan - 6 bulan	-	1.243
> 6 bulan - 12 bulan	1.561	28.237
> 12 bulan	441.992	423.816
	443.553	453.390

**25. ACCRUED EXPENSES AND OTHER LIABILITIES
(continued)**

As of December 31, 2025 and 2024, accrued expenses and other liabilities with related parties amounted to Rp2,672 and Rp6,047, respectively (Note 44).

Information on maturities is disclosed in Note 53.

As of December 31, 2025 and 2024, other liabilities included a provision for contingent liabilities amounting to Rp127,781 and Rp255,107, respectively.

Movement of lease liabilities:

	31 Desember/December 31	
	2025	2024
Beginning balance	453.390	528.247
Additions for the year	119.163	64.455
Accretion of interest (Note 15b)	40.086	41.475
Payments	(169.086)	(180.787)
Sub-total	443.553	453.390
Less: Portion that will be due within one year	1.561	29.574
Long term portion	441.992	423.816

Information on lease liabilities maturities is as follows:

	31 Desember/December 31	
Rupiah	2025	2024
≤ 1 month	-	54
> 1 month - 3 months	-	40
> 3 months - 6 months	-	1.243
> 6 months - 12 months	1.561	28.237
> 12 months	441.992	423.816
	443.553	453.390

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26. PINJAMAN SUBORDINASI

26. SUBORDINATED LOAN

31 Desember/December 31, 2025							
	Wali amanat/ Trustee	Jatuh tempo/ Maturity	Jangka waktu (bulan)/ Tenor (in months)	Suku bunga per tahun/ Interest rate per annum	Jumlah/ Total		Rupiah
Rupiah							Related parties (Note 44)
Pihak berelasi (Catatan 44)							Subordinated Long Term Notes
Long Term Notes Subordinasi							Conducted Without Going Through
Yang Dilakukan Tanpa Melalui							Public Offering PT Bank Maybank
Penawaran Umum PT Bank	PT Maybank Sekuritas	23 Agustus/ August 23, 2023	120	7,90%	100.000		Indonesia Tbk Year 2023
Maybank Indonesia Tbk Tahun 2023	Indonesia						
Dikurangi: Beban emisi							Less: Unamortized bonds'
obligasi yang belum							issuance cost
diamortisasi					(479)		
Jumlah nilai tercatat					99.521		Total carrying amount
31 Desember/December 31, 2024							
	Wali amanat/ Trustee	Jatuh tempo/ Maturity	Jangka waktu (bulan)/ Tenor (in months)	Suku bunga per tahun/ Interest rate per annum	Jumlah/ Total		Rupiah
Rupiah							Related parties (Note 44)
Pihak berelasi (Catatan 44)							Subordinated Long Term Notes
Long Term Notes Subordinasi							Conducted Without Going Through
Yang Dilakukan Tanpa Melalui							Public Offering PT Bank Maybank
Penawaran Umum PT Bank	PT Maybank Sekuritas	23 Agustus/ August 23, 2023	120	7,90%	100.000		Indonesia Tbk Year 2023
Maybank Indonesia Tbk Tahun 2023	Indonesia						
Dikurangi: Beban emisi							Less: Unamortized bonds'
obligasi yang belum							issuance cost
diamortisasi					(516)		
Jumlah nilai tercatat					99.484		Total carrying amount

Long Term Notes Subordinasi yang Dilakukan Tanpa Melalui Penawaran Umum PT Bank Maybank Indonesia Tbk Tahun 2023 ("LTN Subordinasi")

Pada tanggal 23 Agustus 2023, Bank menerbitkan LTN Subordinasi sebesar Rp100.000 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 dengan tingkat bunga tetap sebesar 7,90% per tahun, berjangka waktu 10 (sepuluh) tahun sejak Tanggal Emisi.

Subordinated Long Term Notes Conducted Without Going Through Public Offering PT Bank Maybank Indonesia Tbk Year 2023 ("Subordinated LTN")

On August 23, 2023, the Bank issued Subordinated LTN amounting to Rp100,000 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 with bearing fixed interest rate at 7.90% per annum, with 10 (ten) years tenor since Issuance Date.

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26. PINJAMAN SUBORDINASI (lanjutan)

**Long Term Notes Subordinasi yang Dilakukan
Tanpa Melalui Penawaran Umum PT Bank
Maybank Indonesia Tbk Tahun 2023 ("LTN
Subordinasi) (lanjutan)**

Bunga LTN Subordinasi dibayarkan setiap 3 (tiga) bulan sesuai dengan tanggal pembayaran bunga LTN Subordinasi. Pembayaran bunga LTN Subordinasi pertama telah dilakukan pada tanggal 23 November 2023, sedangkan pembayaran bunga LTN Subordinasi terakhir sekaligus jatuh tempo pokok LTN Subordinasi akan dilakukan pada tanggal 23 Agustus 2033.

Pada saat penerbitan LTN Subordinasi dengan mengacu kepada ketentuan peraturan Otoritas Jasa Keuangan ("POJK") No.11/POJK.03/2016 Pasal 19 (1) c tanggal 29 Januari 2016 sebagaimana terakhir diubah melalui POJK No.27 tahun 2022 tanggal 28 Desember 2022, tentang Kewajiban Penyediaan Modal Minimum ("KPM") Bank Umum, maka LTN Subordinasi diterbitkan dengan memiliki fitur mekanisme write down. Sehubungan dengan adanya fitur mekanisme write down tersebut, maka dalam hal telah terjadi Peristiwa Terganggu Kelangsungan Usaha sebagaimana ditetapkan oleh OJK, Bank secara tidak dapat ditarik kembali, tanpa memerlukan persetujuan dari pemegang LTN subordinasi atau tanpa memanggil Rapat Umum Pemegang LTN Subordinasi ("RUPLTN"), akan melakukan write down.

Walaupun Bank akan senantiasa menjaga kelangsungan usahanya, namun di masa yang akan datang Bank dapat dinyatakan terganggu kelangsungan usahanya oleh OJK, di mana kondisi ini akan mengharuskan Bank untuk melakukan write down atas LTN subordinasi yang telah diterbitkan.

Untuk keperluan perhitungan rasio Kewajiban Penyediaan Modal Minimum ("KPM"), LTN subordinasi di atas diperhitungkan sebagai modal pelengkap setelah Bank menerima surat persetujuan dari OJK No.S-100/PB.32/2023 tanggal 6 Oktober 2023.

26. SUBORDINATED LOAN (continued)

**Subordinated Long Term Notes Conducted
Without Going Through Public Offering PT Bank
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LTN") (continued)**

The interest rate of the Subordinated LTN will be paid on quarterly basis based on interest payment date of the Subordinated LTN has been made on November 23, 2023, while the last interest payment of the Subordinated LTN and due date will be made on August 23, 2033.

At the issuance of Subordinated LTN with reference to POJK No.11/POJK.03/2016 Article 19 (1) c dated January 29, 2016 as last amended through POJK No.27 of 2022 on December 28, 2022 regarding Minimum Capital Adequacy for Commercial Bank, then Subordinated LTN was issued with write down mechanism feature. In relation to that write down mechanism feature, if there is any Non Viability Event as stipulated by FSA, the Bank irrevocably, without approval from the Subordinated LTN holders or calling Subordinated LTN Holders General Meeting ("RUPLTN"), will conduct write down.

Although the Bank will always maintain its viability, in the future the Bank may be stated as non viable by FSA, in which the Bank has to conduct write down of Subordinated LTN.

For the purpose of Capital Adequacy Ratio ("CAR") calculation, the Subordinated LTN is included as supplementary capital after the Bank received approval letter from FSA No.S-100/PB.32/2023 dated October 6, 2023.

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26. PINJAMAN SUBORDINASI (lanjutan)

**Long Term Notes Subordinasi yang Dilakukan
Tanpa Melalui Penawaran Umum PT Bank
Maybank Indonesia Tbk Tahun 2023 ("LTN
Subordinasi) (lanjutan)**

LTN Subordinasi ini tidak dijamin dengan jaminan khusus dan tidak dijamin oleh pihak ketiga, termasuk tidak dijamin oleh Negara Republik Indonesia dan tidak dimasukkan dalam program penjaminan bank yang dilaksanakan oleh Lembaga Penjaminan Simpanan (LPS) atau lembaga penjaminan lainnya sesuai dengan peraturan perundang-undangan yang berlaku dan merupakan kewajiban penerbit yang disubordinasi.

LTN Subordinasi ini tidak memiliki opsi untuk pembelian kembali sampai dengan jatuh tempo LTN Subordinasi. Dalam kondisi tertentu sebagaimana dimaksud Pasal 5 Peraturan OJK Nomor 30/POJK.04/2019, Penerbit wajib melakukan pembelian kembali LTN Subordinasi walau belum mencapai 1 (satu) tahun dari Tanggal Penerbitan dan wajib memperoleh persetujuan terlebih dahulu dari RUPLTN.

Bank menerbitkan LTN subordinasi sebagai Modal Pelengkap ("Tier 2 Capital") sebagaimana ditentukan dalam peraturan yang berlaku dan akan digunakan untuk penyaluran kredit serta untuk memperkuat struktur pendanaan jangka panjang.

26. SUBORDINATED LOAN (continued)

**Subordinated Long Term Notes Conducted
Without Going Through Public Offering PT Bank
Maybank Indonesia Tbk Year 2023 ("Subordinated
LTN") (continued)**

Subordinated LTN is not guaranteed by any special guarantee and is not guaranteed by a third party, including not guaranteed by the Republic of Indonesia and is not included in the bank guarantee program implemented by the Lembaga Penjaminan Simpanan (LPS) or other guarantee institutions are in accordance with applicable laws and regulations and are a subordinated obligation of the issuer.

Subordinated LTN does not have a buy back option until the Subordinated LTN matures. Under certain conditions as intended in Article 5 of OJK Regulation Number 30/POJK.04/2019, the Issuer is obliged to buy back the Subordinated LTN even though it has not reached 1 (one) year from the Issuance Date and must obtain prior approval from the RUPLTN.

The Bank issues Subordinated LTN as Complementary Capital ("Tier 2 Capital") as specified in applicable regulations and will be used for credit distribution and to strengthen the long-term funding structure.

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27. MODAL SAHAM
a. Modal saham

Modal ditempatkan dan disetor penuh Bank pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

31 Desember/December 31, 2025 dan/and 31 Desember/December 31, 2024				
Jenis saham	Jumlah saham/ Number of shares	Nilai nominal (nilai penuh)/ Nominal amount (full amount)	Rp	Types of shares
Saham Seri A	388.146.231	900,00	349.332	Series A Shares
Saham Seri B	8.891.200.000	225,00	2.000.520	Series B Shares
Saham Seri D	66.935.849.590	22,50	1.506.056	Series D Shares
Jumlah	76.215.195.821		3.855.908	Total

Susunan pemegang saham Bank pada tanggal 31 Desember 2025 dan 2024, berdasarkan laporan dari Biro Administrasi Efek (BAE) - PT Sinartama Gunita adalah sebagai berikut:

The Bank's shareholders as of December 31, 2025 and 2024, based on the statement of PT Sinartama Gunita, the shares registration bureau (Biro Administrasi Efek (BAE)) are as follows:

31 Desember/December 31, 2025 dan/and 31 Desember/December 31, 2024			
Pemegang saham	%	Jumlah saham/ Number of shares	Name of shareholder
Sorak Financial Holdings Pte. Ltd.	45,02	34.312.479.550	Sorak Financial Holdings Pte. Ltd.
Maybank Offshore Corporate Services (Labuan) Sdn Bhd	33,96	25.882.393.996	Maybank Offshore Corporate Services (Labuan) Sdn Bhd
Vital Solution Fund	8,73	6.653.168.749	Vital Solution Fund
Masyarakat	12,29	9.367.153.526	Public
	100,00	76.215.195.821	

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27. MODAL SAHAM (lanjutan)

a. Modal saham (lanjutan)

Semua saham yang diterbitkan oleh Bank, seperti Seri A, Seri B, Seri C dan Seri D adalah saham biasa, kecuali untuk saham Seri C yang memiliki hak tambahan. Di antara hak tambahan tersebut ialah hak untuk menerima sisa likuidasi Bank lebih dahulu.

Sejak tahun 2001, saham Bank telah diperdagangkan dengan mekanisme "scriptless".

Saham Seri C hanya dapat dimiliki oleh Negara Republik Indonesia atau badan hukum yang seluruh sahamnya dimiliki oleh Negara Republik Indonesia atau badan hukum publik. Jika saham Seri C dijual atau dialihkan ke pihak lain yang bukan merupakan badan hukum Pemerintah, saham tersebut akan berubah dengan sendirinya menjadi saham Seri B.

Sejak tahun 2002, Pemerintah Republik Indonesia telah mencadangkan sejumlah tertentu saham Seri C yang dimilikinya untuk dialihkan kepada pemegang Sertifikat Bukti Hak-SBH berdasarkan pengumuman Badan Penyehatan Perbankan Nasional tanggal 21 Desember 2002. SBH ini diberikan oleh Pemerintah Republik Indonesia kepada pihak yang telah mengambil bagian dalam pembelian saham Seri B sehubungan dengan proses rekapitalisasi Bank di tahun 1999, di mana pemegang SBH berhak untuk menerima pembayaran pinjaman yang diklasifikasikan sebagai "macet", yang sebelumnya telah dialihkan ke Badan Penyehatan Perbankan Nasional.

Berdasarkan hasil pelaksanaan penawaran umum terbatas V dengan Hak Memesan Efek Terlebih Dahulu ("HMETD"), Bank telah menambah 6.253.554.529 lembar saham dengan nilai nominal seluruhnya sebesar Rp140.705 pada tanggal 26 April 2010 dan dengan demikian jumlah seluruh saham ditempatkan dan disetor Bank meningkat menjadi 56.281.990.760 lembar saham.

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27. SHARE CAPITAL (continued)

a. Share capital (continued)

All shares issued by the Bank, i.e. Series A, Series B, Series C and Series D are common shares, except for Series C, which have additional rights. Among those additional rights is that of preferential treatment if the Bank is liquidated.

Since 2001, the Bank's shares have been traded on a scriptless mechanism.

Series C shares may only be owned by the Government of the Republic of Indonesia, companies wholly-owned by the Government of the Republic of Indonesia or public legal entity. If any Series C shares are sold or transferred to another party that is a non-Government entity then such Series C shares will be converted automatically into Series B shares.

Since 2002, the Government of the Republic of Indonesia has provided certain of its Series C shares owned to be transferred to the holders of Right Certificate (Sertifikat Bukti Hak - SBH) based on an announcement by the Indonesian Bank Restructuring Agency on December 21, 2002. The SBH were provided by the Government of the Republic of Indonesia to parties that took a part of the purchase of Series B shares related to the Bank's recapitalization process in 1999, wherein the holders of SBH have a right to receive the proceeds from loans classified as "loss", which were transferred to the Indonesian Bank Restructuring Agency.

Based on the results of Limited Public Offering V with pre-emptive rights to the Bank's shareholders, The Bank has added 6,253,554,529 shares with nominal value totaling Rp140,705 on April 26, 2010 and thus the total share capital issued and paid up increased to become 56,281,990,760 shares.

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27. MODAL SAHAM (lanjutan)

a. Modal saham (lanjutan)

Dengan dilaksanakannya PUT V dimaksud maka susunan permodalan dan pemegang saham Bank per tanggal 21 April 2010 sebagaimana termuat dalam Akta Pernyataan Keputusan Rapat No. 42 tanggal 14 Mei 2010 yang dibuat dihadapan Poerbaningsih Adi Warsito, S.H., Notaris di Jakarta dan telah diberitahukan kepada Menteri Hukum dan Hak Asasi Manusia Republik Indonesia, serta telah diterima dan dicatat dibawah bukti penerimaan dan pemberitahuan No.AHU-AH.01.10-30430 tanggal 26 November 2010 dan telah didaftarkan dalam Daftar Perseroan No.AHU-0085986.AH.01.09. Tahun 2010, tanggal 26 November 2010. Struktur modal ditempatkan dan disetor Bank mengalami perubahan menjadi sebesar Rp3.407.411 yang terdiri dari 56.281.990.760 saham.

Pada tanggal 23 Mei 2011 sampai dengan 26 Mei 2011, Maybank Offshore Corporate Services (Labuan) Sdn Bhd selaku pemegang saham pengendali, melakukan penjualan saham sejumlah 695.500 saham atau sebesar 0,00127% dan sejumlah 5.239.500 saham atau sebesar 0,0093% pada tanggal 7 Juni 2011 sampai dengan 8 Juni 2011 dan sejumlah 500 saham pada tanggal 3 Mei 2012, dalam rangka memenuhi peraturan Badan Pengawas Pasar Modal dan Lembaga Keuangan ("BAPEPAM-LK") No.IX.H.1 tentang Pengambilalihan Perusahaan Terbuka, Lampiran Keputusan Ketua BAPEPAM-LK No.Kep-259/BL/2008.

Berdasarkan hasil pelaksanaan penawaran umum terbatas VI dengan Hak Memesan Efek Terlebih Dahulu ("HMETD"), Bank telah menambah 4.690.165.897 lembar saham dengan nilai nominal seluruhnya sebesar Rp105.529 pada tanggal 23 Juli 2013 dalam rangka ekspansi kredit dan dengan demikian jumlah seluruh saham ditempatkan dan disetor Bank meningkat menjadi 60.972.156.657 lembar saham.

27. SHARE CAPITAL (continued)

a. Share capital (continued)

With the implementation of PUT V the capital structure and composition of shareholders have been changed as of April 21, 2010 as stated in Minutes of Meeting Notarial Deed No. 42 dated May 14, 2010, notarized by Notary Poerbaningsih Adi Warsito, S.H., in Jakarta and notified to Minister of Justice and Human Rights of the Republic of Indonesia and has been acknowledged and registered under approval and acknowledgement notice No.AHU-AH.01.10-30430 dated November 26, 2010 and has been recorded in Company List Record No.AHU-0085986.AH.01.09. Tahun 2010 dated November 26, 2010. Bank's issued and fully paid capital structure changed to Rp3,407,411 which consists of 56,281,990,760 shares.

On May 23, 2011 up to May 26, 2011, Maybank Offshore Corporate Services (Labuan) Sdn Bhd as a controlling shareholder, sold 695,500 shares or 0.00127% and 5,239,500 shares or 0.0093% on June 7, 2011 up to June 8, 2011, and 500 shares on May 3, 2012 in order to fulfill Capital Market and Financial Institutions Supervisory Agency ("BAPEPAM-LK") rule No. IX.H.1 on Takeover of Public Company, Attachment of Decision Letter BAPEPAM-LK Head No.Kep-259/BL/2008.

Based on the results of Limited Public Offering VI with pre-emptive rights to the Bank's shareholders, The Bank has added 4,690,165,897 shares with nominal value totaling Rp105,529 on July 23, 2013 in order to expand the loan and thus the total share capital issued and paid up increased to become 60,972,156,657 shares.

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27. MODAL SAHAM (lanjutan)

a. Modal saham (lanjutan)

Dengan dilaksanakannya PUT VI dimaksud maka susunan permodalan dan pemegang saham Bank telah berubah per tanggal 23 Juli 2013 sebagaimana termuat dalam Akta Pernyataan Keputusan Rapat No. 34 tanggal 27 Agustus 2013 yang dibuat di hadapan Ir. Nanette Cahyanie Handari Adi Warsito, S.H., Notaris di Jakarta dan telah diberitahukan kepada Menteri Hukum dan Hak Asasi Manusia Republik Indonesia, serta telah diterima dan dicatat di bawah bukti penerimaan dan pemberitahuan No.AHU-AH.01.10-44438 tanggal 28 Oktober 2013 dan telah didaftarkan dalam Daftar Perseroan No.AHU-0098911.AH.01.09.Tahun 2013, tanggal 28 Oktober 2013. Struktur modal ditempatkan dan disetor Bank mengalami perubahan menjadi sebesar Rp3.512.940 yang terdiri dari 60.972.156.657 saham.

Pada tanggal 22 November 2013, Sorak Financial Holdings Pte. Ltd. selaku pemegang saham pengendali, melakukan penjualan saham sejumlah 5.675.040.000 saham atau sebesar 9,31%, dalam rangka memenuhi peraturan Badan Pengawas Pasar Modal dan Lembaga Keuangan ("BAPEPAM-LK") No. IX.H.1 tentang Pengambilalihan Perusahaan Terbuka, Lampiran Keputusan Ketua BAPEPAM-LK No.Kep-259/BL/2008.

Berdasarkan hasil pelaksanaan penawaran umum terbatas VII dengan Hak Memesan Efek Terlebih Dahulu ("HMETD"), Bank telah menambah 6.774.684.073 lembar saham dengan nilai nominal seluruhnya sebesar Rp152.430 pada tanggal 24 Desember 2014 dalam rangka ekspansi kredit dan dengan demikian jumlah seluruh saham ditempatkan dan disetor Bank meningkat menjadi 67.746.840.730 lembar saham.

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27. SHARE CAPITAL (continued)

a. Share capital (continued)

With the implementation of PUT VI the capital structure and composition of shareholders have been changed as of July 23, 2013 as stated in Minutes of Meeting Notarial Deed No. 34 dated August 27, 2013 notarized by Notary Ir. Nanette Cahyanie Handari Adi Warsito, S.H., in Jakarta and notified to Minister of Justice and Human Rights of the Republic of Indonesia and has been acknowledged and registered under approval and acknowledgement notice No.AHU-AH.01.10-44438 dated October 28, 2013 and has been recorded in Company List Record No.AHU-0098911.AH.01.09.Tahun 2013 dated October 28, 2013. The Bank's issued and fully paid capital structure changed to Rp3,512,940 which consists of 60,972,156,657 shares.

On November 22, 2013, Sorak Financial Holdings Pte. Ltd. as a controlling shareholder, sold 5,675,040,000 shares or 9.31% in order to fulfill Capital Market and Financial Institutions Supervisory Agency ("BAPEPAM-LK") rule No. IX.H.1 on Takeover of Public Company, Attachment of Decision Letter BAPEPAM-LK Head No.Kep-259/BL/2008.

Based on the results of Limited Public Offering VII with pre-emptive rights to the Bank's shareholders, the Bank has added 6,774,684,073 shares with nominal value totaling Rp152,430 on December 24, 2014 in order to expand the loan and thus the total share capital issued and paid up increased to become 67,746,840,730 shares.

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27. MODAL SAHAM (lanjutan)

a. Modal saham (lanjutan)

Dengan dilaksanakannya PUT VII dimaksud maka susunan permodalan dan pemegang saham Bank telah berubah per tanggal 24 Desember 2014 sebagaimana termuat dalam Akta Pernyataan Keputusan Rapat No. 4 tanggal 5 Februari 2015 yang dibuat di hadapan Aryanti Artisari, S.H., M.Kn., Notaris di Jakarta dan telah diberitahukan kepada Menteri Hukum dan Hak Asasi Manusia Republik Indonesia, serta telah diterima dan dicatat di bawah bukti penerimaan dan pemberitahuan No. AHU-AH.01.03-0008501 tanggal 9 Februari 2015 dan telah didaftarkan dalam Daftar Perseroan No. AHU-0016899.AH.01.11.Tahun 2015, tanggal 9 Februari 2015. Struktur modal ditempatkan dan disetor Bank mengalami perubahan menjadi sebesar Rp3.665.370 yang terdiri dari 67.746.840.730 saham.

Berdasarkan hasil pelaksanaan Penawaran Umum Terbatas VIII dengan Hak Memesan Efek Terlebih Dahulu ("HMETD"), Bank telah menambah 8.468.355.091 lembar saham dengan nilai nominal seluruhnya sebesar Rp190.538 pada tanggal 28 Juni 2018 sehingga jumlah seluruh saham ditempatkan dan disetor Bank meningkat menjadi 76.215.195.821 lembar saham.

Dana hasil Penawaran Umum Terbatas VIII setelah dikurangi biaya-biaya penerbitan saham akan dipergunakan untuk memperkuat struktur permodalan dan seluruhnya akan digunakan untuk ekspansi kredit dalam rangka pengembangan usaha Perseroan dan akan berdampak pada peningkatan modal inti Perseroan.

27. SHARE CAPITAL (continued)

a. Share capital (continued)

With the implementation of PUT VII the capital structure and composition of shareholders have been changed as of December 24, 2014 as stated in Minutes of Meeting Notarial Deed No. 4 dated February 5, 2015 notarized by Notary Aryanti Artisari, S.H., M.Kn., in Jakarta and notified to Minister of Justice and Human Rights of the Republic of Indonesia and has been acknowledged and registered under approval and acknowledgement notice No. AHU-AH.01.03-0008501 dated February 9, 2015 and has been recorded in Company List Record No. AHU-0016899.AH.01.11.Tahun 2015 dated February 9, 2015. The Bank's issued and fully paid capital structure changed to Rp3,665,370 which consists of 67,746,840,730 shares.

Based on the results of Limited Public Offering VIII with pre-emptive rights to the Bank's shareholders, the Bank has added 8,468,355,091 shares with nominal value totaling Rp190,538 on June 28, 2018 hence, the total share capital issued and paid up increased to become 76,215,195,821 shares.

The proceeds from the Limited Public Offering VIII after deducted by the issuance costs of the shares will be used to strengthen the capital structure and will be used for credit expansion to support Bank's business growth and will impact to the increase in Bank's core capital.

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27. MODAL SAHAM (lanjutan)

a. Modal saham (lanjutan)

Dengan dilaksanakannya PUT VIII dimaksud maka susunan permodalan dan pemegang saham Bank telah berubah per tanggal 29 Juni 2018 sebagaimana termuat dalam Akta Pernyataan Keputusan Rapat No. 33 tanggal 24 Juli 2018 yang dibuat di hadapan Notaris Aulia Taufani, SH., Notaris di Jakarta dan telah diberitahukan kepada Menteri Hukum dan Hak Asasi Manusia Republik Indonesia, serta telah diterima dan dicatat di bawah bukti penerimaan dan pemberitahuan No.AHU-AH.01.03-0234513 tanggal 21 Agustus 2018 dan telah didaftarkan dalam Daftar Perseroan No.AHU-0109514.AH.01.11.Tahun 2018, tanggal 21 Agustus 2018. Struktur modal ditempatkan dan disetor Bank mengalami perubahan menjadi sebesar Rp3.855.908 yang terdiri dari 76.215.195.821 saham.

Pada tanggal 8 Desember 2023, UBS AG London, melakukan penjualan saham sejumlah 13.953.168.749 saham atau sebesar 18,31% kepada Vital Solution Fund sejumlah 6.653.168.749 saham atau sebesar 8,73% dan sisanya kepada masyarakat.

Dengan adanya transaksi tersebut, maka PT Bank Maybank Indonesia, Tbk. telah memenuhi 7,50% porsi saham Free-Float, sebagaimana yang diatur dalam Peraturan PT Bursa Efek Indonesia Nomor I-A perihal "Pencatatan Saham dan Efek bersifat Ekuitas Selain Saham yang Diterbitkan oleh Perusahaan Tercatat". Perihal terjadinya transaksi tersebut, Bank telah menyampaikannya kepada Otoritas Jasa Keuangan (OJK) Pengawas Pasar Modal dan PT Bursa Efek Indonesia melalui Surat No. S.2023.206/MBI/DIR COMPLIANCE tertanggal 12 Desember 2023 perihal Penyampaian Laporan Keterbukaan Informasi PT Bank Maybank Indonesia, Tbk. dan Surat No. S.2023.210/MBI/DIR COMPLIANCE tertanggal 15 Desember 2023 perihal Penyampaian Laporan Kepemilikan/Setiap Perubahan Kepemilikan Saham PT Bank Maybank Indonesia, Tbk. sesuai dengan Peraturan Otoritas Jasa Keuangan Nomor 11/POJK.04/2017.

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27. SHARE CAPITAL (continued)

a. Share capital (continued)

With the realization of PUT VIII, the capital structure and composition of shareholders have been changed as of June 29, 2018 as stated in Minutes of Meeting Notarial Deed No. 33 dated July 24, 2018 notarized by Notary Aulia Taufani, SH., Notary in Jakarta and notified to Minister of Justice and Human Rights of the Republic of Indonesia and has been acknowledged and registered under approval and acknowledgement notice No.AHU-AH.01.03-0234513 dated August 21, 2018 and has been recorded in Company List Record No. AHU-0109514.AH.01.11.Tahun 2018 dated August 21, 2018. The Bank's issued and fully paid capital structure changed to Rp3,855,908 which consists of 76,215,195,821 shares.

On December 8, 2023, UBS AG London sold 13,953,168,749 shares or 18.31% to Vital Solution Fund amounted to 6,653,168,749 shares or 8.73% and the rest to public.

After the completion of this transaction, PT Bank Maybank Indonesia, Tbk. has fulfilled the 7.50% Free-Float share portion, as regulated in PT Bursa Efek Indonesia Regulation Number I-A "Registration of Shares and Equity Securities Other than Shares Issued by Listed Companies". The Bank has reported this transaction to the Financial Services Authority (OJK) Capital Market Supervisory and the Indonesian Stock Exchange through Letter No. S.2023.206/MBI/DIR COMPLIANCE dated December 12, 2023 regarding Submission of Information Disclosure Reports for PT Bank Maybank Indonesia, Tbk. and Letter No. S.2023.210/MBI/DIR COMPLIANCE dated December 15, 2023 regarding Submission of Ownership Reports/Any Changes in Share Ownership of PT Bank Maybank Indonesia, Tbk. in accordance with Financial Services Authority Regulation Number 11/POJK.04/2017.

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27. MODAL SAHAM (lanjutan)

b. Saldo Laba

Berdasarkan keputusan Rapat Umum Pemegang Saham Tahunan yang dibuat di hadapan Notaris Aulia Taufani, S.H. tanggal 11 April 2025, para pemegang saham menyetujui dan mengesahkan laporan tahunan 2024 dan laporan keuangan konsolidasian tanggal 31 Desember 2024.

Berdasarkan keputusan Rapat Umum Pemegang Saham Tahunan yang dibuat di hadapan Notaris Aulia Taufani, S.H. tanggal 1 April 2024, para pemegang saham menyetujui dan mengesahkan laporan tahunan 2023 dan laporan keuangan konsolidasian tanggal 31 Desember 2023.

28. TAMBAHAN MODAL DISETOR

Tambahan modal disetor terdiri dari:

	31 Desember/December 31	
	2025	2024
Agio saham	6.383.961	6.383.961
Biaya emisi efek ekuitas	(26.585)	(26.585)
	6.357.376	6.357.376

Tambahan modal disetor pada tanggal 31 Desember 2025 dan 2024 sebesar Rp6.383.961 berasal dari Penawaran Umum Terbatas (PUT) sebelum dikurangi dengan biaya-biaya yang terkait PUT sebesar Rp26.585.

27. SHARE CAPITAL (continued)

b. Retained Earning

Based on the decision of The Annual General Meeting of Shareholder which was notarized by Aulia Taufani, S.H. dated April 11, 2025, the shareholders approved and ratified the 2024 annual report and the consolidated financial statements as of December 31, 2024.

Based on the decision of The Annual General Meeting of Shareholder which was notarized by Aulia Taufani, S.H. dated April 1, 2024, the shareholders approved and ratified the 2023 annual report and the consolidated financial statements as of December 31, 2023.

28. ADDITIONAL PAID-IN CAPITAL

Additional paid-in capital consist of:

	31 Desember/December 31
	2025
Agio saham	6.383.961
Biaya emisi efek ekuitas	(26.585)
	6.357.376

Additional paid in capital as of December 31, 2025 and 2024 amounted to Rp6,383,961 resulted from Rights Issue (PUT) before deducted by share issuance cost related to PUT amounting to Rp26,585.

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29. PENGGUNAAN LABA NETO

Pada tanggal 11 April 2025, Bank mengadakan Rapat Umum Pemegang Saham Tahunan di mana pemegang saham menyetujui pembayaran dividen tunai sebesar Rp446.385 yang berasal dari laba neto yang dapat diatribusikan kepada pemilik entitas induk tahun 2024 sebesar Rp1.115.963. Dividen tunai telah dibayarkan pada tanggal 9 Mei 2025.

Pada tanggal 1 April 2024, Bank mengadakan Rapat Umum Pemegang Saham Tahunan di mana pemegang saham menyetujui pembayaran dividen tunai sebesar Rp784.533 yang berasal dari laba neto yang dapat diatribusikan kepada pemilik entitas induk tahun 2023 sebesar Rp1.743.406. Dividen tunai telah dibayarkan pada tanggal 30 April 2024.

30. CADANGAN UMUM

Bank telah membentuk penyisihan cadangan umum dengan jumlah masing-masing sebesar Rp771.182 per 31 Desember 2025 dan 2024, sesuai dengan Undang-undang No. 40 tahun 2007 mengenai Perseroan Terbatas, yang mengharuskan perusahaan-perusahaan untuk membuat penyisihan cadangan umum sebesar sekurang-kurangnya 20,00% dari jumlah modal yang ditempatkan dan disetor penuh. Undang-undang tersebut tidak mengatur jangka waktu untuk pembentukan penyisihan tersebut.

31. SELISIH KURS KARENA PENJABARAN LAPORAN KEUANGAN DALAM MATA UANG ASING

Selisih kurs karena penjabaran laporan keuangan cabang Bank di luar negeri

31 Desember/December 31	
2025	2024
40.951	40.793

29. APPROPRIATION OF NET INCOME

On April 11, 2025, the Bank held an Annual Shareholders' General Meeting. Annual Shareholders' General Meeting whereby the Shareholders approved the payment of cash dividends of Rp446,385 from the 2024 net income attributable to equity holders of the parent company of Rp1,115,963. The cash dividends have been paid on May 9, 2025.

On April 1, 2024, the Bank held an Annual Shareholders' General Meeting. Annual Shareholders' General Meeting whereby the Shareholders approved the payment of cash dividends of Rp784,533 from the 2023 net income attributable to equity holders of the parent company of Rp1,743,406. The cash dividends have been paid on April 30, 2024.

30. GENERAL RESERVE

The Bank has set-up a general reserve totalling Rp771,182 as of December 31, 2025 and 2024, respectively, in accordance with the Indonesian Limited Company Law No. 40, year 2007 which requires companies to set up a general reserve amounting to at least 20.00% of the issued and fully paid share capital. The law does not set period of time over which this amount should be provided.

31. DIFFERENCES ARISING FROM THE TRANSLATION OF FOREIGN CURRENCY FINANCIAL STATEMENTS

Differences arising from the translation of foreign currency financial statements of overseas branches

The original consolidated financial statements included herein are in the Indonesian language.

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32. KOMITMEN DAN KONTINJENSI

Bank memiliki tagihan dan liabilitas komitmen dan kontinjensi, sebagai berikut:

	31 Desember/December 31	
	2025	2024
KOMITMEN		
Liabilitas Komitmen		
Fasilitas pinjaman kepada		
nasabah yang belum ditarik	1.657.943	1.022.437
L/C irrevocable yang masih		
berjalan	763.666	547.359
Jumlah Liabilitas Komitmen	2.421.609	1.569.796
KONTINJENSI		
Tagihan Kontinjensi		
Garansi yang diterima	227.066	27.173
Jumlah Tagihan Kontinjensi	227.066	27.173
Liabilitas Kontinjensi		
Garansi yang diberikan:		
Bank garansi	2.775.439	2.120.731
Standby L/Cs	1.410.851	931.710
Lainnya	759.513	-
Jumlah Liabilitas Kontinjensi	4.945.803	3.052.441

Tagihan komitmen - lainnya dan liabilitas komitmen - lainnya timbul akibat penjualan dan pembelian aset keuangan reguler yang akan diakui pada tanggal penyelesaian.

Liabilitas kontinjensi konsolidasian kepada pihak berelasi per 31 Desember 2025 dan 2024 adalah masing-masing sebesar Rp101.131 dan Rp19.727 (Catatan 44).

32. COMMITMENTS AND CONTINGENCIES

The Bank has commitment and contingent receivables and liabilities, which are as follows:

COMMITMENTS
Commitment Liabilities
Unused loan commitments
granted to customers
Outstanding irrevocable L/Cs
Total Commitment Liabilities
CONTINGENCIES
Contingent Receivables
Guarantees received
Total Contingent Receivables
Contingent Liabilities
Guarantees issued in the form of:
Bank guarantees
Standby L/Cs
Others
Total Contingent Liabilities

Commitment receivables - others and commitment liabilities - others resulted from regular way sales and purchases of financial assets which will be recognized on the settlement date.

Outstanding consolidated contingent liabilities to related parties as of December 31, 2025 and 2024 were Rp101,131 and Rp19,727, respectively (Note 44).

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32. KOMITMEN DAN KONTINJENSI (lanjutan)

Cadangan atas kerugian kredit ekspektasian atas komitmen dan kontinjensi (Catatan 25) adalah sebagai berikut:

	31 Desember/December 31	
	2025	2024
Fasilitas pinjaman kepada nasabah yang belum ditarik	103.026	132.985
Garansi yang diberikan	9.688	7.616
L/C Irrevocable yang masih berjalan	179	129
Lainnya	1	8
Jumlah	112.894	140.738

Unused loan commitments granted to customers
Guarantee issued
Outstanding irrevocable L/Cs
Others
Total

Analisis atas perubahan dalam cadangan atas kerugian kredit ekspektasian terkait untuk komitmen dan kontinjensi sebagai berikut:

An analysis of change in the corresponding expected credit loss allowances of commitment and contingencies is as follows:

	31 Desember/December 31, 2025			
	Stage 1	Stage 2	Stage 3	Jumlah/ Total
Cadangan atas kerugian kredit ekspektasian awal	125.920	12.261	2.557	140.738
Transfer ke Stage 1	8.585	(8.571)	(14)	-
Transfer ke Stage 2	(1.770)	1.770	-	-
Transfer ke Stage 3	(290)	(323)	613	-
Perubahan neto	(40.576)	10.016	(513)	(31.073)
Aset baru	33.084	1.540	-	34.624
Aset dihentikan pengakuannya (selain karena penghapusbukuan)	(27.758)	(2.021)	(2.351)	(32.130)
Selisih akibat perbedaan kurs	732	3	-	735
Cadangan atas kerugian kredit ekspektasian akhir	97.927	14.675	292	112.894

Beginning expected credit loss allowance
Transfer to Stage 1
Transfer to Stage 2
Transfer to Stage 3
Net change
New assets originated
Assets derecognized (other than write-offs)
Exchange rate differences
Ending expected credit loss allowance

	31 Desember/December 31, 2024			
	Stage 1	Stage 2	Stage 3	Jumlah/ Total
Cadangan atas kerugian kredit ekspektasian awal	96.805	13.449	9.949	120.203
Transfer ke Stage 1	9.779	(9.451)	(328)	-
Transfer ke Stage 2	(999)	1.005	(6)	-
Transfer ke Stage 3	(348)	(219)	567	-
Perubahan neto	(17.542)	6.927	(7.512)	(18.127)
Aset baru	48.824	1.888	6	50.718
Aset dihentikan pengakuannya (selain karena penghapusbukuan)	(11.402)	(1.340)	(119)	(12.861)
Selisih akibat perbedaan kurs	803	2	-	805
Cadangan atas kerugian kredit ekspektasian akhir	125.920	12.261	2.557	140.738

Beginning expected credit loss allowance
Transfer to Stage 1
Transfer to Stage 2
Transfer to Stage 3
Net change
New assets originated
Assets derecognized (other than write-offs)
Exchange rate differences
Ending expected credit loss allowance

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai telah memadai.

Management believes that the allowance for impairment losses is adequate.

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33. PENDAPATAN BUNGA DAN SYARIAH
33. INTEREST AND SHARIA INCOME

Tahun yang Berakhir
pada Tanggal 31 Desember/
Year Ended December 31

	2025	2024
Kredit yang diberikan	6.183.740	6.171.227
Syariah	2.666.919	2.636.767
Piutang pembiayaan konsumen - neto	2.194.184	2.185.782
Efek-efek	2.003.690	1.843.235
Penempatan pada Bank Indonesia dan bank lain	143.908	220.451
Lain-lain	13.413	4.740
	13.205.854	13.062.202

Loans
Sharia
Consumer financing
receivables - net
Marketable securities
Placements with Bank Indonesia
and other banks
Others

Berikut adalah rincian pendapatan bunga dan Syariah menurut klasifikasi instrumen keuangan untuk tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024:

This is a breakdown of interest income and Sharia according to the classification of financial instrument for the year ended December 31, 2025 and 2024:

Tahun yang Berakhir
pada Tanggal 31 Desember/
Year Ended December 31

	2025	2024
Biaya perolehan diamortisasi		
Kredit yang diberikan	6.183.740	6.171.227
Piutang pembiayaan konsumen - neto	2.194.184	2.185.782
Efek-efek	417.498	242.763
Penempatan pada Bank Indonesia dan bank lain	143.908	220.451
Efek-efek yang dibeli dengan janji dijual kembali	29.778	31.593
Lain-lain	13.413	4.741
Syariah		
Pendapatan penyaluran dana	1.946.965	2.035.069
Efek-efek	705.383	547.485
Penempatan pada Bank Indonesia dan bank lain	14.571	54.213
Nilai wajar melalui laporan laba rugi		
Efek-efek	207.970	146.865
Nilai wajar melalui pendapatan komprehensif lainnya		
Efek-efek	1.348.444	1.422.013
Jumlah	13.205.854	13.062.202

Amortised cost
Loans
Consumer financing
receivables - net
Marketable securities
Placements with Bank Indonesia
and other banks
Securities purchased under
resale agreement
Others
Sharia
Income from fund distributions
Marketable securities
Placement with Bank Indonesia and
other banks
Fair value through profit or loss
Marketable securities
**Fair value through other
comprehensive income**
Marketable securities
Total

Pada tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024, termasuk dalam pendapatan bunga dan syariah di atas adalah pendapatan dari pihak berelasi dengan jumlah masing-masing sebesar Rp1.976 dan Rp1.996 (Catatan 44).

For the year ended December 31, 2025 and 2024, in the interest and sharia income, there is income from related party amounted to Rp1,976 and Rp1,996, respectively (Note 44).

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34. BEBAN BUNGA DAN SYARIAH

34. INTEREST AND SHARIA EXPENSE

	Tahun yang Berakhir pada Tanggal 31 Desember/ Year Ended December 31		
	2025	2024	
Deposito berjangka	1.903.147	1.873.533	Time deposits
Pinjaman diterima	1.189.753	1.061.437	Borrowings
Syariah	1.166.329	1.348.497	Sharia
Giro	931.991	763.653	Demand deposits
			Premium on third party fund
Premi penjaminan dana pihak ketiga	243.869	241.190	guarantee
Surat berharga yang diterbitkan	220.972	272.704	Securities issued
Tabungan	196.247	236.941	Saving deposits
Call money	123.707	150.881	Call money
Pinjaman dan obligasi subordinasi	7.937	7.956	Subordinated loan and bonds
	5.983.952	5.956.792	

Jumlah beban bunga yang berasal dari amortisasi biaya provisi dan komisi untuk tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024 masing-masing adalah Rp5.224 dan Rp6.403.

Total interest expenses from the amortization of provision and commissions and transaction costs for the year ended December 31, 2025 and 2024 amounted Rp5,224 and Rp6,403, respectively.

Pada tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024, termasuk dalam beban bunga dan syariah di atas adalah beban dari pihak berelasi dengan jumlah masing-masing sebesar Rp28.282 dan Rp20.442 (Catatan 44).

For the year ended December 31, 2025 and 2024, in the interest and sharia expenses, there is expenses from related party amounted to Rp28,282 and Rp20,442, respectively (Note 44).

35. KEUNTUNGAN PENJUALAN EFEK-EFEK YANG DIPERDAGANGKAN DAN INVESTASI KEUANGAN - NETO

35. GAINS ON SALE OF TRADING SECURITIES AND FINANCIAL INVESTMENT - NET

	Tahun yang Berakhir pada Tanggal 31 Desember/ Year Ended December 31		
	2025	2024	
Efek-efek	345.647	132.339	Marketable securities

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**36. KENAIKAN/(PENURUNAN) NILAI EFEK-EFEK YANG
DIPERDAGANGKAN - NETO**

**36. INCREASE/(DECREASE) VALUE OF TRADING
SECURITIES - NET**

Tahun yang Berakhir pada Tanggal 31 Desember/ Year Ended December 31		
2025	2024	
Efek-efek	3.857	Marketable securities
	(8.408)	

**37. PENDAPATAN OPERASIONAL LAINNYA
- PENDAPATAN LAINNYA**

37. OTHER OPERATING INCOME - OTHER FEE INCOME

Tahun yang Berakhir pada Tanggal 31 Desember/ Year Ended December 31		
2025	2024	
Pendapatan kembali piutang yang telah dihapusbukukan	455.236	Collection of receivables previously written-off
Administrasi piutang pembiayaan konsumen	215.729	Consumer financing receivables administration
Administrasi kredit yang diberikan	153.923	Loan administration
Administrasi ritel	137.489	Retail administration
Administrasi kartu kredit	105.196	Credit card administration
Komisi reksadana	73.294	Mutual funds commissions and fees
Pendapatan jasa konsultasi	50.956	Advisory fees
Jasa perbankan	36.659	Banking services
Pendapatan transfer	23.842	Transfer fees
Investasi perbankan	15.245	Investment banking
Administrasi impor dan ekspor	3.392	Import and export administration
Lain-lain	254.557	Others
1.525.518	1.885.087	

Lain-lain terutama terdiri atas pendapatan agen penjualan obligasi, pendapatan dividen dan pendapatan lain-lain yang tidak dapat diklasifikasikan ke akun lain.

Others mainly consist of bonds sales agent fee, dividend income and other income that can not be classified to other accounts.

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**38. PENYISIHAN KERUGIAN PENURUNAN NILAI ATAS
INSTRUMEN KEUANGAN – NETO**

**38. PROVISION FOR IMPAIRMENT LOSSES ON FINANCIAL
INSTRUMENTS – NET**

	Tahun yang Berakhir pada Tanggal 31 Desember/ Year Ended December 31		
	2025	2024	
Giro pada bank lain (Catatan 6)	(332)	(840)	Current accounts with other banks (Note 6)
Penempatan pada bank lain (Catatan 7)	6.010	(2.000)	Placements with other banks (Note 7)
Investasi keuangan (Catatan 9)	(1.086)	2.559	Financial investments (Note 9)
Efek-efek yang dibeli dengan janji dijual kembali (Catatan 10)	(145)	97	Securities purchased under resale agreements (Note 10)
Kredit yang diberikan dan piutang/ pembiayaan syariah (Catatan 12)	777.551	1.138.354	Loans and Sharia receivables/ financing (Note 12)
Piutang pembiayaan konsumen (Catatan 13)	190.432	190.054	Consumer financing receivables (Note 13)
Tagihan akseptasi (Catatan 14a)	86	1.212	Acceptance receivables (Note 14a)
Tagihan lainnya (Catatan 17)	11.128	1.947	Other receivables (Note 17)
Komitmen dan kontinjensi (Catatan 32)	(28.579)	19.730	Commitments and contingencies (Note 32)
	955.065	1.351.113	

39. PENYISIHAN KERUGIAN ATAS ASET NON-PRODUKTIF

**39. PROVISION FOR POSSIBLE LOSSES ON NON-EARNING
ASSETS**

	Tahun yang Berakhir pada Tanggal 31 Desember/ Year Ended December 31		
	2025	2024	
Agunan yang diambil alih (Catatan 17)	21.201	18.263	Foreclosed assets (Note 17)

Penyisihan kerugian ini dibentuk agunan yang diambil alih dalam bentuk tanah dan bangunan.

The provision for possible losses is provided foreclosed assets in the form of lands and buildings.

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40. BEBAN UMUM DAN ADMINISTRASI
40. GENERAL AND ADMINISTRATIVE EXPENSES

	Tahun yang Berakhir pada Tanggal 31 Desember/ Year Ended December 31		
	2025	2024	
Umum	877.324	751.507	General
Jasa <i>outsourcing</i>	561.449	555.692	Outsourcing services
Penyusutan dan amortisasi	505.142	513.969	Depreciation and amortization
Perbaikan dan pemeliharaan aset tetap	404.066	375.581	Repairs and maintenance of fixed assets
Sewa	190.394	171.142	Rental
Promosi	134.093	181.033	Promotions
Komunikasi perbankan	103.296	102.075	Banking communications
Premi asuransi	88.162	74.790	Insurance premium
Beban profesional	71.662	49.389	Professional fees
Transportasi dan rumah tangga	64.385	73.360	Transportation and housing
Pendidikan, penelitian dan pengembangan	62.853	76.200	Education, research and development
Telepon	56.641	54.245	Telephone
Listrik dan air	46.273	52.240	Electricity and water
Cetakan dan alat tulis	18.252	23.790	Printing and stationery
	3.183.992	3.055.013	

41. BEBAN TENAGA KERJA
41. PERSONNEL EXPENSES

	Tahun yang Berakhir pada Tanggal 31 Desember/ Year Ended December 31		
	2025	2024	
Gaji, upah, tunjangan pensiun dan pajak	1.944.871	1.766.675	Salaries, wages, pension and tax allowances
Tunjangan lainnya	525.997	499.108	Other allowances
Bonus	376.743	442.866	Bonuses
Lain-lain	417.854	535.930	Others
	3.265.465	3.244.579	

Remunerasi karyawan kunci untuk tahun yang berakhir 31 Desember 2025 dan 2024 adalah sebagai berikut:

Remuneration of key management packages for the year ended December 31, 2025 and 2024 are as follows:

	Tahun yang Berakhir pada Tanggal 31 Desember/ Year Ended December 31		
	2025	2024	
Dewan Komisaris	28.835	25.694	The Board of Commissioners
Direksi	146.145	126.915	Directors
Komite Audit	2.024	2.164	Audit Committee
Pejabat Eksekutif	317.196	287.813	Executive Officers
Dewan Pengawas Syariah	2.329	2.344	Sharia Supervisory Board
	496.529	444.930	

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42. PENDAPATAN NON-OPERASIONAL - NETO

42. NON-OPERATING INCOME - NET

	Tahun yang Berakhir pada Tanggal 31 Desember/ Year Ended December 31		
	2025	2024	
Laba dari penjualan aset tetap (Catatan 15a)	5.415	3.680	Gains on sale of fixed assets (Note 15a)
Denda dan sumbangan	(434)	(1.353)	Penalties and donations
Beban kegiatan karyawan	(4.577)	(6.026)	Employee activities expenses
Lain-lain - neto	99.443	15.372	Others - net
	99.847	11.673	

43. LABA PER SAHAM DASAR

43. BASIC EARNINGS PER SHARE

Laba per saham dasar dihitung dengan membagi laba tahun berjalan yang diatribusikan kepada pemilik entitas induk dengan rata-rata tertimbang jumlah saham biasa yang beredar pada tahun bersangkutan.

Basic earnings per share is calculated by dividing the income for the year attributable to the equity holders of the parent company by the weighted average number of ordinary shares outstanding during the year.

	Tahun yang Berakhir pada Tanggal 31 Desember/ Year Ended December 31		
	2025	2024	
Laba tahun berjalan diatribusikan kepada pemilik entitas induk	1.657.366	1.115.963	Gain for the years attributable to equity holders of the parent company
Jumlah rata-rata tertimbang saham biasa yang beredar (nilai penuh)	76.215.195.821	76.215.195.821	Weighted average number of ordinary shares outstanding (full amount)
Laba per saham dasar (nilai penuh)	21,75	14,64	Basic earnings per share (full amount)

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**44. INFORMASI MENGENAI TRANSAKSI DENGAN PIHAK
BERELASI**

Pihak berelasi/ Related parties	Sifat dari hubungan/ Nature of relationship
Dewan Komisaris, Direksi dan pejabat eksekutif/ <i>Board of Commissioners, Directors and executive officer</i>	Karyawan kunci/ <i>Key management personnel</i> , Pengurus/ <i>Management</i>
Malayan Banking Berhad	Pemegang saham akhir/ <i>Ultimate shareholder</i>
Sorak Financial Holdings Pte. Ltd.	Pemegang saham/ <i>Shareholder</i>
Maybank Offshore Corporate Services (Labuan) Sdn. Bhd.	Pemegang saham/ <i>Shareholder</i>
PT Maybank Sekuritas Indonesia	Mempunyai pemegang akhir yang sama/ <i>Owned by the same ultimate shareholder</i>
MIB Securities India	Mempunyai pemegang akhir yang sama/ <i>Owned by the same ultimate shareholder</i>

44. RELATED PARTIES INFORMATION

Sifat dari transaksi/ Nature of transaction
Kredit yang diberikan dan piutang/pembiayaan Syariah/ <i>Loans and Sharia receivables/financing</i> , Simpanan nasabah/ <i>Deposits from customers</i> , Beban yang masih harus dibayar dan liabilitas lain-lain/ <i>Accrued expenses and other liabilities</i> , Pendapatan bunga/ <i>Interest income</i> , Beban bunga/ <i>Interest expenses</i> , Beban tenaga kerja/ <i>Personnel expenses</i>
Giro pada bank lain/ <i>Current accounts with other banks</i> , Tagihan derivatif/ <i>Derivatives receivable</i> , Tagihan Akseptasi/ <i>Acceptances Receivable</i> , Beban dibayar di muka dan aset lain-lain/ <i>Prepayments and other assets</i> , Simpanan dari bank lain/ <i>Deposits from other banks</i> , Liabilitas derivatif/ <i>Derivatives payable</i> , Liabilitas akseptasi/ <i>Acceptances payable</i> , Surat berharga yang diterbitkan/ <i>Securities issued</i> , Beban yang masih harus dibayar dan liabilitas lain-lain/ <i>Accrued expenses and other liabilities</i> , Obligasi subordinasi/ <i>Subordinated bonds</i> , Pendapatan bunga/ <i>Interest income</i> , Beban bunga/ <i>Interest expenses</i> , Bank garansi/ <i>Bank guarantee</i>
Simpanan nasabah/ <i>Deposits from customers</i> , Beban bunga/ <i>Interest expenses</i>
Simpanan nasabah/ <i>Deposits from customers</i> , Beban bunga/ <i>Interest expenses</i>
Kredit yang diberikan dari piutang/pembiayaan Syariah/ <i>Loans and Sharia receivables/financing</i> , Penyertaan saham/ <i>Investment in shares</i> , Tagihan derivatif/ <i>Derivatives receivable</i> , Beban dibayar di muka dan aset lain-lain/ <i>Prepayments and other assets</i> , Liabilitas segera/ <i>Obligations due immediately</i> , Simpanan nasabah/ <i>Deposits from customers</i> , Liabilitas derivatif/ <i>Derivative payable</i> , Pendapatan bunga/ <i>Interest income</i> , Beban bunga/ <i>Interest expenses</i>
Simpanan nasabah/ <i>Deposits from customers</i> , Beban bunga/ <i>Interest expenses</i>

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**44. INFORMASI MENGENAI TRANSAKSI DENGAN PIHAK
BERELASI (lanjutan)**

Pihak berelasi/ Related parties	Sifat dari hubungan/ Nature of relationship
PT Maybank Asset Management	Mempunyai pemegang akhir yang sama/ <i>Owned by the same ultimate shareholder</i>
MBB Labs Private Limited	Mempunyai pemegang akhir yang sama/ <i>Owned by the same ultimate shareholder</i>
PT Asuransi Etiqa Internasional Indonesia	Mempunyai pemegang akhir yang sama/ <i>Owned by the same ultimate shareholder</i>
Maybank Singapore Limited	Mempunyai pemegang akhir yang sama/ <i>Owned by the same ultimate shareholder</i>

Dalam menjalankan kegiatan usahanya, Bank melakukan transaksi dengan pihak-pihak berelasi sesuai dengan kebijakan dan persyaratan yang telah disepakati bersama.

Saldo aset produktif, simpanan, pinjaman yang diterima dan komitmen dan kontinjensi dari pihak berelasi adalah sebagai berikut:

44. RELATED PARTIES INFORMATION (continued)

Sifat dari transaksi/ Nature of transaction
Simpanan nasabah/Deposits from customers, Beban bunga/Interest expenses
Simpanan nasabah/Deposits from customers, Beban bunga/Interest expenses
Kredit yang diberikan dari piutang/Pembiayaan syariah/Loans and Sharia receivables/financing, Simpanan nasabah/Deposits from customers, Pendapatan bunga/Interest income, Beban bunga/Interest expenses
Simpanan dari bank lain/Deposits from other banks, Beban bunga/Interest expenses

In the normal course of business, the Bank entered into transactions with related parties in accordance to mutually agreed upon terms and conditions.

The outstanding balances of earning assets, deposits, borrowings and commitments and contingencies with related parties are as follows:

	31 Desember/December 31		
	2025	2024	
ASET			ASSETS
Giro pada bank lain (Catatan 6)	115.242	60.915	Current accounts with other banks (Note 6)
Investasi keuangan (Catatan 9)	159.504	159.504	Financial investments (Note 9)
Tagihan derivatif (Catatan 11)	503.709	446.622	Derivatives receivable (Note 11)
Kredit yang diberikan dan piutang/ pembiayaan syariah (Catatan 12)	410.830	143.478	Loans and sharia receivables/ financing (Note 12)
Tagihan akseptasi (Catatan 14a)	2.157	-	Acceptances receivable (Note 14a)
Beban yang dibayar dimuka dan aset lain-lain (Catatan 17)	438.294	146.128	Prepayments and other assets (Note 17)
Persentase terhadap jumlah aset			Percentage to total assets
Giro pada bank lain	0,06%	0,03%	Current accounts with other banks
Investasi keuangan	0,08%	0,08%	Financial investments
Tagihan derivatif	0,26%	0,23%	Derivatives receivable
Kredit yang diberikan dan piutang/ pembiayaan syariah	0,21%	0,07%	Loans and sharia receivables/ financing
Tagihan akseptasi	0,00%	-	Acceptances receivable
Beban yang dibayar dimuka dan aset lain-lain	0,23%	0,07%	Prepayments and other assets

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**44. INFORMASI MENGENAI TRANSAKSI DENGAN PIHAK
BERELASI (lanjutan)**

Saldo aset produktif, simpanan, pinjaman yang diterima dan komitmen dan kontinjensi dari pihak berelasi adalah sebagai berikut: (lanjutan)

	31 Desember/December 31	
	2025	2024
LIABILITAS		
Liabilitas segera (Catatan 18)	409	1.014
Simpanan nasabah (Catatan 19)	386.974	404.298
Simpanan dari bank lain (Catatan 20)	2.610.117	2.914.963
Liabilitas derivatif (Catatan 11)	740.969	508.422
Liabilitas akseptasi (Catatan 14b)	12.901	56.085
Surat berharga yang diterbitkan (Catatan 22)	-	51.987
Beban yang masih harus dibayar dan liabilitas lain-lain (Catatan 25)	2.672	6.047
Pinjaman subordinasi (Catatan 26)	99.521	99.484
Persentase terhadap jumlah liabilitas		
Liabilitas segera	0,00%	0,00%
Simpanan nasabah	0,24%	0,24%
Simpanan dari bank lain	1,62%	1,75%
Liabilitas derivatif	0,46%	0,31%
Liabilitas akseptasi	0,01%	0,03%
Surat berharga yang diterbitkan	-	0,03%
Beban yang masih harus dibayar dan liabilitas lain-lain	0,00%	0,00%
Pinjaman subordinasi	0,06%	0,06%
KOMITMEN DAN KONTINJENSI		
Liabilitas kontinjensi		
Garansi yang diberikan:		
Bank garansi (Catatan 32)	101.131	19.727

**Tahun yang Berakhir
pada Tanggal 31 Desember/
Year Ended December 31**

	2025	2024
PENDAPATAN DAN BEBAN DAN SYARIAH		
Pendapatan bunga dan syariah (Catatan 33)	1.976	1.996
Beban bunga dan syariah (Catatan 34)	28.282	20.442
Persentase terhadap jumlah pendapatan bunga dan beban bunga dan syariah		
Pendapatan bunga dan syariah	0,01%	0,02%
Beban bunga dan syariah	0,47%	0,34%

44. RELATED PARTIES INFORMATION (continued)

The outstanding balances of earning assets, deposits, borrowings and commitments and contingencies with related parties are as follows: (continued)

LIABILITIES	
Obligations due immediately (Note 18)	
Deposits from customers (Note 19)	
Deposits from other banks (Note 20)	
Derivatives payable (Note 11)	
Acceptances payable (Note 14b)	
Securities issued (Note 22)	
Accrued expenses and other liabilities (Note 25)	
Subordinated loan (Note 26)	
Percentage to total liabilities	
Obligations due immediately	
Deposits from customers	
Deposits from other banks	
Derivatives payable	
Acceptances payable	
Securities issued	
Accrued expenses and other liabilities	
Subordinated loan	
COMMITMENTS AND CONTINGENCIES	
Contingent liabilities	
Guarantee issued in form of:	
Bank guarantee (Note 32)	

INCOME AND EXPENSES AND SHARIA
Interest and sharia income (Note 33)
Interest and sharia expenses (Note 34)

Percentage to total interest income and interest expenses and sharia
Interest and sharia income
Interest and sharia expenses

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**44. INFORMASI MENGENAI TRANSAKSI DENGAN PIHAK
BERELASI (lanjutan)**

Kompensasi atas karyawan kunci adalah sebagai berikut:

	Tahun yang Berakhir pada Tanggal 31 Desember/ Year Ended December 31	
	2025	2024
Imbalan jangka pendek	445.206	397.515
Imbalan jangka panjang	46.970	42.907
Jumlah	492.176	440.422

44. RELATED PARTIES INFORMATION (continued)

Compensation of key management personnel were as follows:

Short-term benefits
Long-term benefits
Total

**45. ASET DAN LIABILITAS MONETER DALAM MATA UANG
ASING**

Posisi aset (sebelum dikurangi dengan cadangan kerugian penurunan nilai) dan liabilitas moneter dalam mata uang asing pada tanggal laporan posisi keuangan konsolidasian adalah sebagai berikut:

**45. MONETARY ASSETS AND LIABILITIES DENOMINATED
IN FOREIGN CURRENCIES**

The balances of monetary assets (before deducting allowance for impairment losses) and liabilities denominated in foreign currencies as of the consolidated statements of financial position date are as follows:

	31 Desember/December 31		
	2025	2024	
Aset			Assets
Kas (Catatan 4)			Cash (Note 4)
Dolar Amerika Serikat	88.801	106.313	United States Dollar
Dolar Singapura	23.874	15.486	Singapore Dollar
Lainnya	18.769	14.194	Others
	131.444	135.993	
Giro pada Bank Indonesia (Catatan 5)			Current accounts with Bank Indonesia (Note 5)
Dolar Amerika Serikat	1.757.334	1.950.795	United States Dollar
Giro pada bank lain (Catatan 6)			Current accounts with other banks (Note 6)
Dolar Amerika Serikat	2.283.926	1.896.137	United States Dollar
Yuan Tiongkok	409.891	128.853	Chinese Yuan
Euro Eropa	142.036	113.474	European Euro
Yen Jepang	125.474	46.345	Japanese Yen
Dolar Singapura	74.469	35.112	Singapore Dollar
Ringgit Malaysia	63.731	36.226	Malaysian Ringgit
Dolar Australia	56.404	40.964	Australian Dollar
Poundsterling Inggris	28.558	40.320	Great Britain Poundsterling
Rupiah India	13.881	17.064	Indian Rupee
Franc Swiss	8.141	6.759	Swiss Franc
Dolar Selandia Baru	8.128	5.383	New Zealand Dollar
Dolar Hong Kong	5.323	7.907	Hong Kong Dollar
Dolar Kanada	4.676	2.733	Canadian Dollar
Lainnya	3.772	4.179	Others
	3.228.410	2.381.456	
Penempatan pada Bank Indonesia dan bank lain (Catatan 7)			Placements with Bank Indonesia and other banks (Note 7)
Dolar Amerika Serikat	2.167.750	2.816.625	United States Dollar
Rupiah India	16.695	182.341	Indian Rupee
	2.184.445	2.998.966	
Efek-efek yang diperdagangkan (Catatan 8)			Trading securities (Note 8)
Dolar Amerika Serikat	28.626	31.770	United States Dollar

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45. ASET DAN LIABILITAS MONETER DALAM MATA UANG ASING (lanjutan)

Posisi aset (sebelum dikurangi dengan cadangan kerugian penurunan nilai) dan liabilitas moneter dalam mata uang asing pada tanggal laporan posisi keuangan konsolidasian adalah sebagai berikut: (lanjutan)

	31 Desember/December 31	
	2025	2024
Aset (lanjutan)		
Investasi keuangan (Catatan 9)		
Dolar Amerika Serikat	6.605.315	3.202.351
Rupiah India	197.810	221.657
Euro Eropa	196.795	121.558
Yuan Tiongkok	16.290	14.026
	7.016.210	3.559.592
Efek-efek yang dibeli dengan janji dijual kembali (Catatan 10)		
Rupiah India	185.486	9.399
Tagihan derivatif (Catatan 11)		
Dolar Amerika Serikat	270.373	63.970
Lainnya	115.413	51.349
	385.786	115.319
Kredit yang diberikan dan piutang/ pembiayaan syariah (Catatan 12)		
Dolar Amerika Serikat	14.963.393	16.455.514
Yen Jepang	2.050.326	2.922.557
Rupiah India	642.937	533.896
Dolar Singapura	514.258	328.095
Dolar Australia	54.068	121.395
Yuan Tiongkok	-	12.659
	18.224.982	20.374.116
Tagihan akseptasi (Catatan 14a)		
Dolar Amerika Serikat	1.723.326	1.380.951
Dolar Australia	23.183	-
Yuan Tiongkok	16.106	1.273
Lainnya	4.008	-
	1.766.623	1.382.224
Beban dibayar dimuka dan aset lain-lain		
Dolar Amerika Serikat	567.513	279.280
Rupiah India	37.733	26.081
Lainnya	8.296	4.259
	613.542	309.620
	35.522.888	33.249.250

45. MONETARY ASSETS AND LIABILITIES DENOMINATED IN FOREIGN CURRENCIES (continued)

The balances of monetary assets (before deducting allowance for impairment losses) and liabilities denominated in foreign currencies as of the consolidated statements of financial position date are as follows: (continued)

Assets (continued)
Financial investments (Note 9)
United States Dollar
Indian Rupee
European Euro
Chinese Yuan
Securities purchased under resale agreements (Note 10)
Indian Rupee
Derivatives receivable (Note 11)
United States Dollar
Others
Loans and sharia receivables/ financing (Note 12)
United States Dollar
Japanese Yen
Indian Rupee
Singapore Dollar
Australian Dollar
Chinese Yuan
Acceptances receivable (Note 14a)
United States Dollar
Australian Dollar
Chinese Yuan
Others
Prepayments and other assets
United States Dollar
Indian Rupee
Others

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45. ASET DAN LIABILITAS MONETER DALAM MATA UANG ASING (lanjutan)

Posisi aset (sebelum dikurangi dengan cadangan kerugian penurunan nilai) dan liabilitas moneter dalam mata uang asing pada tanggal laporan posisi keuangan konsolidasian adalah sebagai berikut: (lanjutan)

45. MONETARY ASSETS AND LIABILITIES DENOMINATED IN FOREIGN CURRENCIES (continued)

The balances of monetary assets (before deducting allowance for impairment losses) and liabilities denominated in foreign currencies as of the consolidated statements of financial position date are as follows: (continued)

	31 Desember/December 31		
	2025	2024	
Liabilitas			Liabilities
Liabilitas segera (Catatan 18)			Obligations due immediately (Note 18)
Dolar Amerika Serikat	116.487	35.328	United States Dollar
Dolar Australia	22.449	51	Australian Dollar
Dolar Singapura	5.469	12	Singapore Dollar
Rupiah India	4.138	3.502	Indian Rupee
Lainnya	8.834	4.211	Others
	157.377	43.104	
Simpanan nasabah (Catatan 19)			Deposits from customers (Note 19)
Dolar Amerika Serikat	22.062.013	21.128.500	United States Dollar
Yen Jepang	2.704.804	4.540.806	Japanese Yen
Dolar Singapura	1.380.221	752.304	Singapore Dollar
Euro Eropa	406.032	660.612	European Euro
Yuan Tiongkok	402.992	93.073	Chinese Yuan
Rupiah India	344.064	353.664	Indian Rupee
Dolar Australia	286.391	252.301	Australian Dollar
Poundsterling Inggris	49.370	40.079	Great Britain Poundsterling
Ringgit Malaysia	28.106	11.246	Malaysian Ringgit
Lainnya	117	36	Others
	27.664.110	27.832.621	
Simpanan dari bank lain (Catatan 20)			Deposits from other banks (Note 20)
Dolar Amerika Serikat	2.123.017	2.035.226	United States Dollar
Dolar Singapura	255.668	228.307	Singapore Dollar
Rupiah India	160.183	51.276	Indian Rupee
	2.538.868	2.314.809	
Liabilitas derivatif (Catatan 11)			Derivatives payable (Note 11)
Dolar Amerika Serikat	1.128.747	69.877	United States Dollar
Lainnya	84.385	50.668	Others
	1.213.132	120.545	
Liabilitas akseptasi (Catatan 14b)			Acceptances payable (Note 14b)
Dolar Amerika Serikat	1.723.326	1.295.491	United States Dollar
Dolar Australia	23.183	-	Australian Dollar
Lainnya	16.419	1.274	Others
	1.762.928	1.296.765	
Pinjaman diterima (Catatan 23)			Borrowings (Note 23)
Dolar Amerika Serikat	4.085.375	7.677.315	United States Dollar

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45. ASET DAN LIABILITAS MONETER DALAM MATA UANG ASING (lanjutan)

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	31 Desember/December 31	
	2025	2024
Liabilitas (lanjutan)		
Utang pajak		
Rupiah India	19.557	6.110
Beban yang masih harus dibayar dan liabilitas lain-lain (Catatan 25)		
Rupiah India	67.373	79.604
Dolar Amerika Serikat	36.009	97.470
Ringgit Malaysia	3.364	5.700
Lainnya	4.724	1.727
	111.470	184.501
	37.552.817	39.475.770
Posisi liabilitas - neto	(2.029.929)	(6.226.520)

46. KEPENTINGAN NON-PENGENDALI

Mutasi kepentingan non-pengendali atas kekayaan neto entitas anak adalah sebagai berikut:

	31 Desember/December 31	
	2025	2024
Saldo awal	601.526	537.714
Bagian kepentingan non-pengendali atas laba neto entitas anak tahun berjalan	44.829	82.680
Keuntungan revaluasi aset tetap	-	2.270
Keuntungan aktuarial atas program manfaat pasti - setelah pajak tangguhan	8.614	1.314
Pembagian dividen tunai	(24.793)	(22.452)
Saldo akhir	630.176	601.526

45. MONETARY ASSETS AND LIABILITIES DENOMINATED IN FOREIGN CURRENCIES (continued)

The balances of monetary assets (before deducting allowance for impairment losses) and liabilities denominated in foreign currencies as of the consolidated statements of financial position date are as follows: (continued)

Liabilities (continued)

Taxes payable
Indian Rupee

Accrued expenses and other liabilities (Note 25)
Indian Rupee
United States Dollar
Malaysian Ringgit
Others

Liabilities position - net

46. NON-CONTROLLING INTEREST

The movements of the non-controlling interest's share in the net assets of the subsidiaries are as follows:

Beginning balance
Net income of subsidiaries attributable to non-controlling interest for the current year
Gains on fixed assets revaluation
Actuarial gains on defined benefit plan - net of deferred tax
Distribution for cash dividend

Ending balance

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47. DANA Pensiun dan Manfaat Karyawan

Berdasarkan kebijakan Bank, karyawan memperoleh tunjangan dan manfaat selain gaji, yang antara lain berupa Tunjangan Hari Raya (THR), tunjangan cuti, bonus, asuransi, dana pensiun, santunan kematian, jaminan sosial ketenagakerjaan (Badan Penyelenggara Jaminan Sosial Ketenagakerjaan (BPJS Ketenagakerjaan)), dan manfaat lainnya berdasarkan Undang-undang Ketenagakerjaan No. 13/2003.

Liabilitas atas imbalan pasca kerja lainnya meliputi uang pesangon, uang penghargaan masa kerja dan uang penggantian hak sesuai dengan Undang-undang Tenaga Kerja No. 13/2003 dan kompensasi lainnya sesuai dengan Perjanjian Kerja Bersama.

Imbalan jangka panjang lainnya seperti uang pisah, penghargaan masa kerja, manfaat cacat/sakit berkepanjangan dan cuti panjang dihitung dengan menggunakan metode *projected unit credit* dan didiskontokan ke nilai kini.

Pada November 2020, Pemerintah telah mensahkan UU No.11 Tahun 2020 tentang Cipta Kerja (UU Cipta Kerja) yang mengganti/menghapus/menambah sebagian ketentuan dalam UU No.13 Tahun 2003 tentang Ketenagakerjaan. Selanjutnya pada bulan Februari 2021, Pemerintah mengeluarkan Peraturan Pemerintah No. 35 Tahun 2021 tentang Perjanjian Kerja Waktu Tertentu (PKWT), Alih Daya, Waktu Kerja dan Waktu Istirahat dan PHK sebagai peraturan pelaksanaan dari ketentuan UU Cipta Kerja. Salah satu ketentuan terbaru dalam UUCK dan PP Nomor 35/2021 tersebut adalah ketentuan mengenai uang kompensasi yang wajib dibayarkan oleh Perusahaan dalam hal berakhirnya perjanjian kerja waktu tertentu antara Perusahaan dengan Pekerja. Dengan berlakunya UU Cipta Kerja berikut dengan peraturan pelaksanaannya, maka ketentuan tersebut berdampak pada liabilitas imbalan pascakerja.

47. PENSION PLAN AND EMPLOYEE BENEFITS

Under the Bank's policy, in addition to salaries, the employees are entitled to allowances and benefits, such as yearly allowances (THR), leave allowances, plan, bonus, insurance, pension plan, death benefit, employee social security (Badan Penyelenggara Jaminan Sosial Ketenagakerjaan (BPJS Ketenagakerjaan)), and other benefits based on Labor Law No. 13/2003.

The liability for post employment benefits consisted of severance pay, service pay and compensation pay based on Labor Law No. 13/2003 and other compensations in accordance with Collective Labor Agreement.

Other long-term employee benefits such as separation pay, service award, disability/longterm sick leave benefit and long leave service are calculated using the projected unit credit method and discounted to present value.

In November 2020, the Government has signed Law No. 11 Year 2020 regarding Job Creation (Job Creation Law) which amends/removes/adds several regulations in Law No. 13 Year 2003 regarding Employment. Subsequently, in February 2021, the Government issued Government Regulation No. 35 Year 2021 regarding Fixed Term Employment Contract (PKWT), Outsourcing, Working Time and Rest Time and Termination as implementation guidance for the requirements in Job Creation Law. One of the latest requirements in the Job Creation Law and the Government Regulation No 35/2021 is the requirement regarding mandatory compensation to be paid by the Company when the fixed term employment contract between the Company and the Employee has ended. The implementation of the Job Creation Law and its implementation guidance will have impact to the obligation for post-employment benefit.

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**47. DANA PENSIUN DAN MANFAAT KARYAWAN
(lanjutan)**

a. Dana Pensiun

Dana pensiun iuran pasti Bank dikelola oleh Dana Pensiun Lembaga Keuangan AIA (DPLK - AIA). Untuk dana pensiun iuran pasti entitas anak (WOM dan MIF) masing-masing dikelola Dana Pensiun Lembaga Keuangan AIA (DPLK - AIA) dan Dana Pensiun Lembaga Keuangan AIG (DPLK - AIG). Semua lembaga tersebut merupakan pihak ketiga Bank dan entitas anak.

Syarat untuk menjadi peserta program pensiun Bank adalah pegawai tetap Bank yang ingin menjadi peserta program pensiun dan berumur di atas 18 tahun atau telah menikah.

Iuran pensiun DPLK - AIA Bank sampai dengan Juni 2015 ditetapkan sebesar 8,76% dari gaji karyawan peserta dana pensiun, di mana 5,76% ditanggung Bank dan sisanya sebesar 3,00% ditanggung oleh karyawan. Sehubungan dengan pelaksanaan program BPJS Pensiun dari Pemerintah (PP No. 45/2015), maka mulai Juli 2015, program pensiun telah terintegrasi antara Iuran Dana Pensiun DPLK - AIA dengan Iuran BPJS Pensiun. Iuran pensiun DPLK - AIA ditetapkan menjadi 3,76% ditanggung oleh Bank dan 2,00% ditanggung oleh karyawan. Ditambah dengan kontribusi ke program BPJS Pensiun sebesar 2,00% ditanggung oleh Bank dan 1,00% akan ditanggung oleh karyawan. Beban pensiun Bank selama tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024, masing-masing berjumlah Rp34.065 dan Rp34.100 yang termasuk dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian.

**47. PENSION PLAN AND EMPLOYEE BENEFITS
(continued)**

a. Pension Plan

The Bank's defined contribution pension plan is managed by Dana Pensiun Lembaga Keuangan AIA (DPLK - AIA). Defined contribution pension plan for subsidiaries (WOM and MIF) is managed by Dana Pensiun Lembaga Keuangan AIA (DPLK - AIA) and Dana Pensiun Lembaga Keuangan AIG (DPLK - AIG). All the respective institutions are Bank and its subsidiaries third party.

The requirements to become participants of the Bank's pension plan are permanent employees who are interested to become participants of the pension plan and above 18 years of age or are married.

The contribution for Bank's DPLK - AIA until June 2015 is determined at 8.76% of the employees' salary who join the pension plan, of which 5.76% is contributed by the Bank and the remaining 3.00% is contributed by the employee. With regards to the implementation of new BPJS Pension program from Government (PP No.45/2015), starting July 2015, the Bank decided to integrate pension plan, consisting of DPLK - AIA contribution and BPJS Pension contribution. The contribution for DPLK - AIA is determined at 3.76% contributed by the Bank and 2.00% contributed by the employee. These contributions will be added with BPJS Pension's contribution which consists of 2.00% contribution from the Bank and 1.00% contribution from the employee. The Bank's pension expense for the year ended December 31, 2025 and 2024, amounted to Rp34,065 and Rp34,100, respectively, included under the consolidated statements of profit and loss and other comprehensive income.

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**47. DANA PENSIUN DAN MANFAAT KARYAWAN
(lanjutan)**

a. Dana Pensiun (lanjutan)

Alokasi dari dana pensiun iuran pasti Bank yang dikelola oleh DPLK-AIA adalah sebagai berikut:

	31 Desember/December 31	
	2025	2024
Dana saham	33,60%	34,95%
Dana tetap	64,48%	61,75%
Dana pasar uang	1,92%	3,30%
Jumlah	100,00%	100,00%

b. Penyisihan Imbalan Karyawan

Kewajiban imbalan karyawan adalah sebagai berikut:

	31 Desember/December 31				
	2025	2024	2023	2022	2021
Nilai kini kewajiban imbalan pasti diakui dalam tahun berjalan	1.552.453	1.649.703	1.521.830	1.444.263	1.416.914

Mutasi kewajiban imbalan karyawan adalah sebagai berikut:

	31 Desember/December 31	
	2025	2024
Saldo awal	1.649.703	1.521.830
Beban manfaat karyawan selama tahun berjalan	186.752	365.973
Jumlah yang diakui di pendapatan komprehensif lainnya	(131.660)	(93.926)
Manfaat yang dibayarkan	(152.342)	(144.174)
Saldo akhir	1.552.453	1.649.703

Keuntungan aktuarial atas program manfaat pasti-setelah pajak tangguhan pada tanggal 31 Desember 2025 dan 2024 masing-masing adalah sebesar Rp517.126 dan Rp423.045.

**47. PENSION PLAN AND EMPLOYEE BENEFITS
(continued)**

a. Pension Plan (continued)

The allocation of Bank's defined contribution pension plan which is managed by DPLK-AIA is as follow:

Stocks funding
Fixed income funding
Money Market funding
Total

b. Provision for Employee Benefits

The employees' benefits obligations are as follows:

Present value of defined benefit obligations recognized during the year

Changes in the employee benefits obligations are as follows:

Beginning balance
Employee benefit expenses during the year
Total amount recognized in other comprehensive income
Benefits paid
Ending balance

Actuarial gains on defined benefit plan-net of deferred tax as of December 31, 2025 and 2024 amounted to Rp517,126 and Rp423,045, respectively.

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**47. DANA PENSIUN DAN MANFAAT KARYAWAN
(lanjutan)**

**47. PENSION PLAN AND EMPLOYEE BENEFITS
(continued)**

b. Penyisihan Imbalan Karyawan (lanjutan)

b. Provision for Employee Benefits (continued)

Perubahan nilai kini kewajiban imbalan pasti adalah sebagai berikut:

The changes in the present value of defined benefit obligation are as follows:

	31 Desember/December 31		
	2025	2024	
Nilai kini kewajiban imbalan pasti pada awal tahun	1.649.703	1.521.830	Present value of defined benefit obligations at the beginning of the year
Biaya jasa	203.372	427.124	Service cost
Manfaat yang dibayarkan	(152.342)	(144.174)	Benefit paid
Biaya bunga	99.651	108.366	Interest cost
Keuntungan aktuarial	(247.931)	(263.443)	Actuarial gains
Jumlah	1.552.453	1.649.703	Total

Tabel di bawah ini mengikhtisarkan komponen beban manfaat karyawan sesuai dengan perjanjian kesepakatan antara Bank, entitas anak dan karyawan yang telah sesuai dengan peraturan dan undang-undang yang berlaku.

The following table summarizes the components of employee benefit costs in accordance with agreements between the Bank, subsidiaries and their employees which had complied with prevailing regulations and laws.

	31 Desember/December 31		
	2025	2024	
Biaya jasa kini	203.372	427.124	Current service cost
Beban bunga	99.651	108.366	Interest cost
Keuntungan aktuarial neto diakui dalam tahun berjalan	(116.271)	(169.517)	Net actuarial gain recognized during the year
	186.752	365.973	

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**47. DANA PENSUN DAN MANFAAT KARYAWAN
(lanjutan)**

b. Penyisihan Imbalan Karyawan (lanjutan)

Jumlah yang diakui pada pendapatan komprehensif lainnya ditunjukkan pada tabel di bawah ini:

	31 Desember/December 31	
	2025	2024
Pengukuran Kembali Kewajiban Imbalan Pasti Neto:		
Keuntungan aktuarial dari perubahan asumsi demografi	(124.961)	-
Keuntungan aktuarial dari perubahan asumsi keuangan	(3.918)	(43.811)
Keuntungan aktuarial dari penyesuaian pengalaman	(2.781)	(50.115)
Jumlah yang diakui pada pendapatan komprehensif lainnya	(131.660)	(93.926)
Rekonsiliasi Pendapatan Komprehensif Lainnya:		
Saldo awal	(542.365)	(450.125)
Jumlah yang diakui pada pendapatan komprehensif lainnya selama tahun berjalan	(131.660)	(93.926)
Lainnya	11.044	1.686
Saldo akhir	(662.981)	(542.365)

Asumsi utama yang digunakan untuk menghitung estimasi beban dan kewajiban pada 31 Desember 2025 tersebut adalah sebagai berikut:

	Bank	WOM	MIF	
Tingkat mortalita	: TMI'19	TMI'19	TMI'19	Mortality rate:
Tingkat cacat	: 10% dari tingkat kematian/of mortality rate	10% dari tingkat kematian/of mortality rate	10% dari tingkat kematian/of mortality rate	Disability rate:
Tingkat pengunduran diri				Resignation rate
Usia kurang dari 30 tahun	: 15% per tahun/annum	15% per tahun/annum	11% per tahun/annum	Age less than 30 years:
Usia 30 - 34 tahun	: 12,5% per tahun/annum	15% per tahun/annum	5,5% per tahun/annum	Age 30 - 34 years:
Usia 35 - 39 tahun	: 9% per tahun/annum	12,5% per tahun/annum	3,3% per tahun/annum	Age 35 - 39 years:
Usia 40 - 44 tahun	: 5% per tahun/annum	12,5% per tahun/annum	2,2% per tahun/annum	Age 40 - 44 years:
Usia 45 - 49 tahun	: 2%	12,5% per tahun/annum	2,2% per tahun/annum	Age 45 - 50 years:
Usia 50 - 53 tahun	: 0,5%	5% per tahun/annum	1,1% per tahun/annum	Age 51 - 52 years:
Usia 53 - 55 tahun ke atas	: 0,5%	0%	0%	Age 53 years and over:
Kenaikan gaji	: 6,00% per tahun/annum	6,00% per tahun/annum	6,00% per tahun/annum	Salary increase rate
Tingkat diskonto	: 6,25% per tahun/annum	6,25% per tahun/annum	6,25% per tahun/annum	Discount rate
Sisa masa kerja karyawan	: 0,02 - 34,45 tahun/years	1 - 34,67 tahun/years	1 - 30,17 tahun/years	Remaining years of service of employee

**47. PENSION PLAN AND EMPLOYEE BENEFITS
(continued)**

b. Provision for Employee Benefits (continued)

The total amount recognised in other comprehensive income is shown in table below:

Remeasurement of The Net Defined Benefit Obligation:
Actuarial gain from changes in demographic assumption
Actuarial gain from changes in financial assumption
Actuarial gain from experience adjustment
Total amount recognized in other comprehensive income
Reconciliation of Other Comprehensive Income:
Beginning balance
Total amount recognized in other comprehensive income during the year
Others
Ending balance

The principal assumptions used to determine the estimated costs and obligations for December 31, 2025, are as follows:

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**47. DANA PENSUN DAN MANFAAT KARYAWAN
(lanjutan)**

b. Penyisihan Imbalan Karyawan (lanjutan)

Asumsi utama yang digunakan untuk menghitung estimasi beban dan kewajiban pada 31 Desember 2024 tersebut adalah sebagai berikut:

	Bank	WOM	MIF	
Tingkat mortalita	: TMI'19	TMI'19	TMI'19	Mortality rate:
Tingkat cacat	: 10% dari tingkat kematian/of mortality rate	10% dari tingkat kematian/of mortality rate	10% dari tingkat kematian/of mortality rate	Disability rate:
Tingkat pengunduran diri				Resignation rate
Usia kurang dari 30 tahun	: 11% per tahun/annum	10% per tahun/annum	11% per tahun/annum	Age less than 30 years:
Usia 30 - 34 tahun	: 6% per tahun/annum	5% per tahun/annum	6% per tahun/annum	Age 30 - 34 years:
Usia 35 - 39 tahun	: 3% per tahun/annum	3% per tahun/annum	3% per tahun/annum	Age 35 - 39 years:
Usia 40 - 44 tahun	: 2% per tahun/annum	2% per tahun/annum	2% per tahun/annum	Age 40 - 44 years:
Usia 45 - 50 tahun	: 0%	2% per tahun/annum	2% per tahun/annum	Age 45 - 50 years:
Usia 51 - 52 tahun	: 0%	1% per tahun/annum	1% per tahun/annum	Age 51 - 52 years:
Usia 53 tahun ke atas	: 0%	0%	0%	Age 53 years and over:
Kenaikan gaji	: 7,00% per tahun/annum	7,00% per tahun/annum	7,00% per tahun/annum	Salary increase rate
Tingkat diskonto	: 6,88 - 7,13% per tahun/annum	6,88 - 7,13% per tahun/annum	6,88 - 7,13% per tahun/annum	Discount rate
Sisa masa kerja karyawan	: 1 - 33,75 tahun/years	1 - 34,67 tahun/years	1 - 31,17 tahun/years	Remaining years of service of employee

**47. PENSION PLAN AND EMPLOYEE BENEFITS
(continued)**

b. Provision for Employee Benefits (continued)

The principal assumptions used to determine the estimated costs and obligations for December 31, 2024, are as follows:

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**47. DANA PENSIUN DAN MANFAAT KARYAWAN
(lanjutan)**

b. Penyisihan Imbalan Karyawan (lanjutan)

Analisa sensitivitas untuk risiko tingkat diskonto:

Tabel berikut menyajikan perubahan satu poin persentase dalam tingkat diskonto yang diasumsikan akan memiliki dampak terhadap kewajiban imbalan pasti sebagai berikut:

	31 Desember/December 31	
	2025	2024
Kenaikan suku bunga dalam 1%	(1.666.595)	(186.435)
Penurunan suku bunga dalam 1%	(1.494.529)	(38.671)

Tabel berikut menyajikan perubahan satu poin persentase dalam tingkat kenaikan gaji yang diasumsikan akan memiliki dampak terhadap kewajiban imbalan pasti sebagai berikut:

	31 Desember/December 31	
	2025	2024
Kenaikan gaji dalam 1%	(1.464.358)	28.492
Penurunan gaji dalam 1%	(1.630.574)	(179.378)

Jatuh tempo dari liabilitas imbalan pasca kerja tanpa didiskonto adalah sebagai berikut:

	31 Desember/December 31	
	2025	2024
Dalam 1 tahun ke depan	223.217	132.017
Dalam 1 sampai 2 tahun	220.187	192.249
Dalam 2 sampai 5 tahun	607.229	625.465
Dalam 5 sampai 10 tahun	1.119.467	1.220.948
Lebih dari 10 tahun	4.181.345	9.823.076

**47. PENSION PLAN AND EMPLOYEE BENEFITS
(continued)**

b. Provision for Employee Benefits (continued)

Sensitivity analysis for discount rate risk:

The following tables summarize one percentage point change in the assumed discount rate to defined benefit obligations would have the following effects:

	2025	2024	
Kenaikan suku bunga dalam 1%	(1.666.595)	(186.435)	Increase in interest rate in 1%
Penurunan suku bunga dalam 1%	(1.494.529)	(38.671)	Decrease in interest rate in 1%

The following tables summarize one percentage point change in the assumed salary increase to defined benefit obligations would have the following effects:

	2025	2024	
Kenaikan gaji dalam 1%	(1.464.358)	28.492	Increase in salary in 1%
Penurunan gaji dalam 1%	(1.630.574)	(179.378)	Decrease in salary in 1%

The undiscounted maturity of the obligation for post employment benefit is as follow:

	2025	2024	
Dalam 1 tahun ke depan	223.217	132.017	Within the next 1 year
Dalam 1 sampai 2 tahun	220.187	192.249	Within 1 to 2 years
Dalam 2 sampai 5 tahun	607.229	625.465	Within 2 to 5 years
Dalam 5 sampai 10 tahun	1.119.467	1.220.948	Within 5 to 10 years
Lebih dari 10 tahun	4.181.345	9.823.076	More than 10 years

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48. SEGMENT OPERASI

Berikut adalah informasi keuangan tertentu untuk Bank dan entitas anak:

a. Bidang usaha

Bidang Usaha

Perbankan konvensional
dan perbankan syariah
Pembiayaan
Pembiayaan

Bank
PT Maybank Indonesia Finance
PT Wahana Ottomitra Multiartha Tbk

Business Activities

Conventional banking
and sharia banking
Multi-financing
Multi-financing

b. Segmen usaha

Segmen operasi

Segmen operasi dilaporkan sesuai dengan laporan internal Bank yang disiapkan untuk mengambil keputusan operasional yang bertanggung jawab untuk mengalokasikan sumber daya ke segmen tertentu dan penilaian atas performanya.

Untuk kepentingan manajemen, Bank diorganisasikan kedalam tiga segmen operasi berdasarkan produk dan jasa sebagai berikut:

- Segmen Perbankan Global
- Segmen Perbankan Bisnis
- Segmen Ritel

Tidak ada pendapatan dari satu konsumen eksternal atau pihak lain yang mencapai 10% atau lebih dari total pendapatan Bank untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2025 dan 2024.

Untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2025 dan 2024, Bank dan entitas anak membagi segmen berdasarkan unit bisnis.

48. OPERATING SEGMENT

The following sets forth certain financial information for the Bank and subsidiaries:

a. Business activities

b. Business segment

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 certain segments and performance assessments.

For management purposes, the Bank is organized into three operating segments based on products and services as follows:

- Global Banking segment
- Business Banking segment
- Retail segment

No revenue from transactions with a single external customer or counterparty amounted to 10% or more of the Bank's total revenue for the year ended December 31, 2025 and 2024.

For the year ended December 31, 2025 and 2024, the Bank and subsidiaries divided the segment based on business unit.

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48. SEGMENT OPERASI (lanjutan)

b. Segmen usaha (lanjutan)

Segmen operasi (lanjutan)

Berikut ini adalah informasi segmen Bank dan entitas anak berdasarkan segmen operasi:

48. OPERATING SEGMENT (continued)

b. Business segment (continued)

Operating segment (continued)

Following is the business segment information of the Bank and subsidiaries, which are based on operating segment:

Tahun yang Berakhir pada Tanggal 31 Desember 2025/ Year ended December 31, 2025						
Perbankan Global/ Global Banking ¹⁾	CFS Non Ritel/ CFS Non Retail ²⁾	CFS Ritel/ CFS Retail ³⁾	Kantor Pusat dan Lainnya/ Head Office and Others	Jumlah/ Total		
LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN KONSOLIDASIAN						CONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
Pendapatan bunga - neto	3.338.031	847.751	3.341.752	(305.632)	7.221.902	Interest income - net
Pendapatan/(beban) bunga antar segmen	(1.771.875)	617.651	609.905	544.319	-	Inter-segment interest income/(expenses)
Pendapatan bunga setelah bunga antar segmen - neto	1.566.156	1.465.402	3.951.657	238.687	7.221.902	Interest income after inter-segment income - net
Pendapatan operasional - kotor	830.631	378.686	1.339.538	(222.088)	2.326.767	Operating income - gross
Beban operasi	(524.405)	(610.971)	(2.574.930)	(2.739.151)	(6.449.457)	Operating expenses
Pendapatan operasional sebelum penyisihan kerugian penurunan nilai - neto	1.872.382	1.233.117	2.716.265	(2.722.552)	3.099.212	Operating income before allowance for impairment losses - net
Penyisihan kerugian penurunan nilai	(87.455)	(235.877)	(906.424)	253.490	(976.266)	Allowance for impairment losses
Pendapatan operasional - neto	1.784.927	997.240	1.809.841	(2.469.062)	2.122.946	Operating income - net
Beban non-operasional - neto	18.315	22.220	(1.789)	61.101	99.847	Non-operating expense - net
Laba sebelum alokasi						Profit before allocation of
beban tidak langsung	1.803.242	1.019.460	1.808.052	(2.407.961)	2.222.793	indirect costs
Beban tidak langsung	(553.149)	(775.280)	(1.051.416)	2.379.845	-	Indirect costs
Laba sebelum beban pajak	1.250.093	244.180	756.636	(28.116)	2.222.793	Income before tax expenses
Beban pajak					(520.598)	Tax expenses
Laba tahun berjalan					1.702.195	Income for the year
LAPORAN POSISI KEUANGAN KONSOLIDASIAN						CONSOLIDATED STATEMENTS OF FINANCIAL POSITION
Jumlah aset	84.831.114	39.639.217	33.603.720	35.643.582	193.717.633	Total assets
Jumlah liabilitas	52.394.238	47.163.385	40.198.829	20.877.698	160.634.150	Total liabilities

- 1) Perbankan Global terdiri dari *corporate banking*, *treasury*, cabang luar negeri dan syariah
- 2) CFS Non Ritel terdiri dari Usaha Kecil Menengah (UKM), komersial, mikro dan syariah
- 3) CFS Ritel terdiri dari *retail banking*, entitas anak dan syariah

- 1) Global Banking consist of *corporate banking*, *treasury*, overseas branches and *sharia*
- 2) CFS Non Retail consist of *Small Medium Enterprise (SME)*, commercial, micro and *sharia*
- 3) CFS Retail consist of *consumer banking*, subsidiaries and *sharia*

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48. SEGMENT OPERASI (lanjutan)
b. Segmen usaha (lanjutan)
Segmen operasi (lanjutan)

Berikut ini adalah informasi segmen Bank dan entitas anak berdasarkan segmen operasi: (lanjutan)

48. OPERATING SEGMENT (continued)
b. Business segment (continued)
Operating segment (continued)

Following is the business segment information of the Bank and subsidiaries, which are based on operating segment: (continued)

Tahun yang Berakhir pada Tanggal 31 Desember 2024/ Year ended December 31, 2024						
Perbankan Global/ Global Banking ¹⁾	CFS Non Ritel/ CFS Non Retail ²⁾	CFS Ritel/ CFS Retail ³⁾	Kantor Pusat dan Lainnya/ Head Office and Others	Jumlah/ Total		
LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN KONSOLIDASIAN						CONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
Pendapatan bunga - neto	3.280.172	858.473	3.116.650	(149.885)	7.105.410	Interest income - net
Pendapatan/(beban) bunga antar segmen	(2.058.290)	537.159	911.761	609.370	-	Inter-segment interest income/(expenses)
Pendapatan bunga setelah bunga antar segmen - neto	1.221.882	1.395.632	4.028.411	459.485	7.105.410	Interest income after inter-segment income - net
Pendapatan/(beban) operasional - kotor	723.847	485.090	1.444.305	(501.044)	2.152.198	Operating income/(expenses) - gross
Beban operasi	(502.174)	(597.367)	(2.473.105)	(2.726.946)	(6.299.592)	Operating expenses
Pendapatan operasional sebelum penyisihan kerugian penurunan nilai - neto	1.443.555	1.283.355	2.999.611	(2.768.505)	2.958.016	Operating income before allowance for impairment losses - net
Penyisihan kerugian penurunan nilai	(773.798)	(174.284)	(689.434)	268.140	(1.369.376)	Allowance for impairment losses
Pendapatan operasional - neto	669.757	1.109.071	2.310.177	(2.500.365)	1.588.640	Operating income - net
Pendapatan/(beban) non-operasional - neto	(77)	1.434	(3.518)	13.834	11.673	Non-operating income/(expense) - net
Rugi sebelum alokasi beban tidak langsung	669.680	1.110.505	2.306.659	(2.486.531)	1.600.313	Losses before allocation of indirect costs
Beban tidak langsung	(550.495)	(763.511)	(1.044.991)	2.358.997	-	Indirect costs
Laba sebelum beban pajak	119.185	346.994	1.261.668	(127.534)	1.600.313	Income before tax expenses
Beban pajak					(401.670)	Tax expenses
Laba tahun berjalan					1.198.643	Income for the year
LAPORAN POSISI KEUANGAN KONSOLIDASIAN						CONSOLIDATED STATEMENTS OF FINANCIAL POSITION
Jumlah aset	89.935.174	37.242.430	32.302.363	37.699.855	197.179.822	Total assets
Jumlah liabilitas	66.709.330	44.472.721	45.623.566	9.165.814	165.971.431	Total liabilities

- 1) Perbankan Global terdiri dari corporate banking, treasury, cabang luar negeri dan syariah
- 2) CFS Non Ritel terdiri dari Usaha Kecil Menengah (UKM), komersial, mikro dan syariah
- 3) CFS Ritel terdiri dari retail banking, entitas anak dan syariah

- 1) Global Banking consist of corporate banking, treasury, overseas branches and sharia
- 2) CFS Non Retail consist of Small Medium Enterprise (SME), commercial, micro and sharia
- 3) CFS Retail consist of consumer banking, subsidiaries and sharia

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48. SEGMENT OPERASI (lanjutan)

b. Segmen usaha (lanjutan)

Segmen geografis

31 Desember/December 31, 2025				
	Indonesia/ Indonesia	Luar negeri/ Outside Indonesia	Jumlah/ Total	
Jumlah aset tidak lancar	4.877.691	9.638	4.887.329	Total non-current assets
Pendapatan bunga	13.146.128	59.726	13.205.854	Interest income
31 Desember/December 31, 2024				
	Indonesia/ Indonesia	Luar negeri/ Outside Indonesia	Jumlah/ Total	
Jumlah aset tidak lancar	5.157.069	3.398	5.160.467	Total non-current assets
Pendapatan bunga	13.008.038	54.164	13.062.202	Interest income

**49. JAMINAN LEMBAGA PENJAMIN SIMPANAN
TERHADAP LIABILITAS PEMBAYARAN BANK UMUM**

Sejak tahun 1998, Pemerintah menjamin liabilitas bank umum meliputi giro, tabungan, deposito berjangka dan deposito *on call*, obligasi, surat berharga, pinjaman antar bank, pinjaman yang diterima, *letters of credit*, akseptasi, *swap* mata uang dan liabilitas kontinjensi lainnya seperti bank garansi, *standby letters of credit*, *performance bonds* dan liabilitas sejenis selain yang dikecualikan dalam keputusan ini seperti obligasi subordinasi dan liabilitas kepada direktur, komisaris dan pihak berelasi dengan Bank.

Pada tanggal 13 Oktober 2008, Presiden Republik Indonesia menetapkan Peraturan Pemerintah No. 66 Tahun 2008 tentang besaran nilai simpanan yang dijamin Lembaga Penjamin Simpanan (LPS). Berdasarkan Peraturan tersebut, nilai simpanan yang dijamin untuk setiap nasabah pada satu bank yang semula berdasarkan Undang-Undang No. 24 Tahun 2004 ditetapkan maksimum Rp100 diubah menjadi maksimum Rp2.000.

Berdasarkan Undang-undang Republik Indonesia No. 7 Tahun 2009, Peraturan Pemerintah Pengganti Undang-undang tentang Lembaga Penjaminan Simpanan telah ditetapkan menjadi Undang-undang sejak tanggal 13 Januari 2009.

**49. INDONESIA DEPOSIT INSURANCE CORPORATION
GUARANTEE ON OBLIGATIONS OF COMMERCIAL
BANKS**

Since 1998, the Government guarantees the obligations of private banks including demand deposits, savings deposits, time deposits and deposits on call, bonds, marketable securities, interbank borrowings, fund borrowings, letters of credit, acceptances, currency swap and other contingent liabilities such as bank guarantees, standby letters of credit, performance bonds and other kinds of liabilities other than those excluded in this regulation such as subordinated bonds, liabilities to directors, commissioners and related parties of the Bank.

On October 13, 2008, the President of the Republic of Indonesia approved Government Regulation No. 66 year 2008 regarding the amount of deposits guaranteed by Indonesia Deposit Guarantee Corporation (LPS). Based on such Regulation, the guaranteed deposit amount for each customer in a bank which previously according to Law No. 24 year 2004 amounted to a maximum of Rp100 was amended to a maximum amount of Rp2,000.

Based on the Law of the Republic of Indonesia No. 7 year 2009, Government Regulation in Lieu of Law on Lembaga Penjamin Simpanan (LPS) has been set into law since January 13, 2009.

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50. MANAJEMEN RISIKO

Dalam penerapan manajemen risiko, Bank berpedoman kepada POJK No.18/POJK.03/2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum dengan 4 (empat) pilar utama yang mencakup:

1. Pengawasan aktif Dewan Komisaris dan Direksi;
2. Kecukupan kebijakan, prosedur dan penetapan *limit* manajemen risiko;
3. Kecukupan proses identifikasi, pengukuran, pemantauan dan pengendalian risiko serta Sistem Informasi Manajemen Risiko; dan
4. Sistem pengendalian internal yang menyeluruh.

Untuk mewujudkan keempat pilar tersebut, Bank menerapkan model tata kelola risiko yang bertujuan untuk mengatur pembagian tugas dan tanggung jawab setiap pihak yang terkait dalam proses pengelolaan risiko namun dalam waktu yang sama juga memberikan independensi dan pemisahan tugas diantara 3 (tiga) lini pertahanan yaitu: lini 1 yang merupakan *risk owner* dan pengelola risiko sehari-hari, lini 2 yang merupakan fungsi pengawasan terhadap proses pengelolaan risiko yang dilakukan lini 1 dan lini 3 yang memberikan penilaian independen atas pelaksanaan manajemen risiko Bank.

Selanjutnya, beberapa Komite dan Satuan Kerja Manajemen Risiko di bawah ini dibentuk untuk mewujudkan pengawasan aktif Dewan Komisaris dan Direksi dalam pelaksanaan Manajemen Risiko.

1. Pada tingkat Dewan Komisaris, yaitu:
 - a. Komite Audit
 - b. Komite Pemantau Risiko
 - c. Komite Nominasi dan Remunerasi
 - d. Komite Tata Kelola Terintegrasi
 - e. Komite Pemantau Teknologi Informasi
 - f. Komite Tata Kelola *Whistleblowing*
2. Pada Tingkat Direksi, yaitu:
 - a. Komite Manajemen Risiko
 - b. Komite Assets & Liabilities Management
 - c. Komite Kredit
 - d. Komite Restrukturisasi Kredit
 - e. Komite Pengarah Teknologi Informasi
 - f. Komite Sumber Daya Manusia
 - g. Komite Manajemen Risiko Terintegrasi
 - h. Komite Internal Audit

50. RISK MANAGEMENT

Risk Management implementation is based on POJK No.18/POJK.03/2016 4 (four) pillars concerning Implementation of Risk Management for Bank, that covers:

1. *Board of Commissioners and Board of Director's active supervision;*
2. *Adequacy of policies, procedures and determination of risk management limits;*
3. *Adequacy of risk identification measurement, monitoring & control, including Risk Management Information System; and*
4. *Comprehensive of internal control system.*

In implementing these four pillars, the Bank applies a risk governance model to regulate the distribution of roles and responsibilities of each stakeholders that involves in risk management process whilst allowing for independency and segregation of duties between 3 (three) lines of defense comprising of 1st line as the risk owners which conduct day-to-day management of risks, 2nd line which oversees risk management process done by 1st line and 3rd line that provides independent assessment of the Bank's risk management practices.

Further, The Risk Management Committees and Unit below were formed to implement active supervision of the Board of Commissioners and Board of Directors in the implementation of Risk Management.

1. *At Board of Commissioners level, there are:*
 - a. *Audit Committee (AC)*
 - b. *Risk Oversight Committee (ROC)*
 - c. *Nomination and Remuneration Committee*
 - d. *Integrated Good Corporate Governance Committee*
 - e. *Information Technology Oversight Committee (ITOC)*
 - f. *Whistleblowing Governance Committee (WBGC)*
2. *At Board of Directors level, there are:*
 - a. *Risk Management Committee (RMC)*
 - b. *Assets & Liabilities Management Committee (ALCO)*
 - c. *Credit Committee (CC)*
 - d. *Credit Restructuring Committee (CRC)*
 - e. *Information Technology Steering Committee (ITSC)*
 - f. *Human Capital Committee*
 - g. *Integrated Risk Management Committee*
 - h. *Internal Audit Committee (IAC)*

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50. MANAJEMEN RISIKO (lanjutan)

Selanjutnya, beberapa Komite dan Satuan Kerja Manajemen Risiko di bawah ini dibentuk untuk mewujudkan pengawasan aktif Dewan Komisaris dan Direksi dalam pelaksanaan Manajemen Risiko (lanjutan)

2. Pada Tingkat Direksi, yaitu: (lanjutan)

- i. Komite Pendisiplinan Sumber Daya Manusia
- j. Komite Kebijakan Perkreditan atau Pembiayaan
- k. Komite Pengarah Layanan Digital
- l. Komite Pengarah Bersama
- m. Komite-komite pendukung lainnya

3. Satuan Kerja Manajemen Risiko, yaitu:

- a. Satuan Kerja Manajemen Risiko (SKMR)
- b. Satuan Kerja Manajemen Risiko Terintegrasi (SKMRT)

Risiko Kredit

Risiko Kredit adalah risiko kerugian akibat kegagalan pihak lain dalam memenuhi kewajibannya kepada Bank sesuai dengan persyaratan fasilitas kredit yang telah disepakati. Termasuk dalam Risiko Kredit yaitu Risiko Kredit akibat kegagalan debitur, Risiko Kredit akibat terkonsentrasinya penyediaan dana (Risiko Konsentrasi Kredit), Risiko Kredit akibat kegagalan pihak lawan (*counterparty credit risk*), Risiko Kredit akibat kegagalan settlement (*settlement risk*), dan Risiko Kredit akibat *country risk*.

Di tengah kondisi makro ekonomi yang penuh tantangan, Bank tetap dapat menjaga rasio kredit bermasalah (NPL) dalam batas yang dipersyaratkan melalui proses pemberian kredit yang selektif dan berkelanjutan, proses pemantauan melalui *early alert* yang ketat dan juga didukung oleh penanganan kredit bermasalah oleh Remedial, *Asset Quality Management* dan *Collection* untuk meningkatkan tingkat pengembalian dari NPL.

a) Risiko kredit maksimum

Untuk aset keuangan yang diakui di laporan posisi keuangan konsolidasi, 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 kewajiban atas bank garansi dan *irrevocable L/C* tersebut terjadi.

50. RISK MANAGEMENT (continued)

Further, The Risk Management Committees and Unit below were formed to implement active supervision of the Board of Commissioners and Board of Directors in the implementation of Risk Management (continued)

2. At Board of Directors level, there are: (continued)

- i. Human Capital Disciplinarian Committee
- j. Credit or Financing Policy Committee
- k. Digital Steering Committee
- l. Joint Steering Committee
- m. Other supporting Committee

3. Risk Management Unit, there are:

- a. Risk Management Unit
- b. Integrated Risk Management Unit

Credit Risk

Credit Risk is the loss risk when a counterparty fails to meet its obligations to Bank in accordance with the agreed terms of a credit facility. Credit Risk includes credit risk due to the borrower's default, credit risk due to concentration of fund provisions (concentration risk), credit risk due to counterparty's default (counterparty credit risk), credit risk due to settlement failure (settlement risk), and credit risk due to country Risk.

In the midst of challenging macroeconomic conditions, Bank is able to maintain its NPL ratio within the required limits through continuous selective credit process, a rigorous early monitoring process and also supported by the handling of problem loans by Remedial, Asset Quality Management and Collection to increase the recovery rate of the NPL.

a) Maximum credit risk

For financial assets recognized on the consolidated financial statement, the maximum exposure to credit risk equals to their carrying amount. For bank guarantees and *irrevocable L/C*, the maximum exposure to credit risk is the maximum amount that the Bank would have to pay if the obligations of the bank guarantees and *irrevocable L/C* issued are called upon.

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50. MANAJEMEN RISIKO (lanjutan)

Risiko Kredit (lanjutan)

a) Risiko kredit maksimum (lanjutan)

Analisa eksposur maksimum terhadap risiko kredit setelah memperhitungkan dampak agunan dan mitigasi risiko kredit lainnya adalah sebagai berikut:

- Nilai tercatat dari aset keuangan Bank selain kredit dan piutang pembiayaan konsumen menggambarkan eksposur maksimum atas risiko kredit.
- Untuk kredit yang diberikan dan piutang pembiayaan konsumen, Bank menggunakan agunan untuk meminimalkan risiko kredit. Berikut adalah kebijakan Bank terkait dengan jaminan:

Nilai dan jenis jaminan yang dibutuhkan tergantung pada penilaian risiko kredit dari pihak lawan. Panduan tentang jenis jaminan dan parameter penilaian yang bisa diterima telah diimplementasikan.

Umumnya, agunan diperlukan sebagai sumber terakhir pelunasan kredit ('secondary source of repayment') dan sebagai salah satu bentuk mitigasi risiko kredit. Sumber utama pelunasan kredit adalah dari hasil usaha debitur.

Agunan yang dapat diterima oleh Bank dibagi atas 2 (dua) kelompok besar yaitu:

- Agunan setara tunai, yaitu deposito/tabungan/rekening giro/setoran margin/dana tunai yang diblokir atau dibukukan pada rekening penampungan yang disimpan serta dicatat pada Bank, obligasi pemerintah, Sertifikat Bank Indonesia dan Stand-By Letters of Credit (SBLC) yang diterbitkan oleh prime Bank;
- Agunan non-tunai yaitu agunan yang tidak termasuk dalam jenis jaminan seperti pada agunan tunai di atas.

50. RISK MANAGEMENT (continued)

Credit Risk (continued)

a) Maximum credit risk (continued)

Analysis of maximum exposure to credit risk after taking into account the impact of collaterals and other credit risk mitigations are as follows:

- The carrying amount of Bank's financial assets other than loan and consumer financing receivables represent the maximum exposure of credit risk.
- For loans and consumer financing receivables, Bank uses collaterals to minimize the credit risk. The following is the Bank's policy regarding collateral:

The amount and type of collateral required depends on the counterparty credit risk assessment. Guidelines regarding collateral acceptability and valuation parameters are being implemented.

Generally, collateral is required as a secondary source of repayment and also as a form of credit risk mitigation. The primary source of credit repayment is the cash flow generated from business operations of the borrowers.

Collaterals acceptable by the Bank are divided into 2 (two) categories, as follows:

- Cash collateral, such as time deposit/saving account/current account/ margin deposit/cash blocked or booked as escrow account which are kept and recorded by the bank, government bonds, certificate of Bank Indonesia and Stand-By Letters of Credit (SBLC) issued by prime bank;
- Non-cash collaterals are collateral not included in collateral as mentioned on cash collateral above.

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50. MANAJEMEN RISIKO (lanjutan)

Risiko Kredit (lanjutan)

b) Risiko kredit konsentrasi

Pengungkapan konsentrasi risiko kredit maksimum berdasarkan kategori portofolio adalah sebagai berikut:

50. RISK MANAGEMENT (continued)

Credit Risk (continued)

b) Concentration of credit risk

The disclosure on the maximum credit risk concentration by portfolio category is as follows:

	31 Desember/December 31, 2025						
	Pemerintah/ Government	Bank/ Bank	Lembaga keuangan bukan Bank/ Financial institution non-Banks	Perusahaan lainnya/ Other company	Perorangan/ Individual	Jumlah/ Total	
Laporan posisi keuangan konsolidasian							Consolidated statements of financial position
Giro pada Bank Indonesia	7.099.181	-	-	-	-	7.099.181	Current accounts with Bank Indonesia
Giro pada bank lain	-	3.398.766	-	-	-	3.398.766	Current accounts with other banks
Penempatan pada Bank Indonesia dan bank lain	2.771.636	16.695	-	-	-	2.788.331	Placements with Bank Indonesia and other banks
Efek-efek yang diperdagangkan	4.553.200	-	-	-	-	4.553.200	Trading securities
Investasi keuangan	24.850.625	9.462.780	3.121.101	1.721.651	-	39.156.157	Financial investments
Efek-efek yang dibeli dengan janji dijual kembali	-	19.307	-	185.486	-	204.793	Securities purchased under resale agreement
Tagihan derivatif	28.691	651.206	24.695	1.005.813	889	1.711.294	Derivatives receivable
Kredit yang diberikan dan piutang/ pembiayaan Syariah	125.392	3.232.422	7.516.170	57.046.799	48.409.522	116.330.305	Loans and Sharia receivable/financing
Piutang pembiayaan konsumen	-	-	-	-	7.306.916	7.306.916	Consumer financing receivables
Tagihan akseptasi	-	6.540	-	1.912.137	-	1.918.677	Acceptances receivable
Beban dibayar dimuka dan aset lain-lain*)	1.284	40.745	84.172	586.246	495.555	1.208.002	Prepayments and other assets*)
	39.430.009	16.828.461	10.746.138	62.458.132	56.212.882	185.675.622	
Dikurangi: Cadangan kerugian penurunan nilai						(3.323.635)	Less: Allowance for impairment losses
						182.351.987	
Rekening administratif							Off balance sheets
Fasilitas pinjaman kepada nasabah yang belum ditarik	-	9.500	-	1.496.803	151.640	1.657.943	Unused loan commitments granted to customers
L/C irrevocable yang masih berjalan	-	-	-	763.666	-	763.666	Outstanding irrevocable L/Cs
Garansi yang diberikan: Bank garansi	-	233.196	306.827	2.047.963	187.453	2.775.439	Guarantees issued in the form of Bank guarantees
	-	242.696	306.827	4.308.432	339.093	5.197.048	

*) Beban dibayar di muka dan aset lain-lain terdiri atas piutang bunga-neto dan tagihan card center dan Mastercard

*) Prepayments and other assets consist of interests receivable-net and card center receivables and Mastercard

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50. MANAJEMEN RISIKO (lanjutan)
Risiko Kredit (lanjutan)
b) Risiko kredit konsentrasi (lanjutan)
50. RISK MANAGEMENT (continued)
Credit Risk (continued)
b) Concentration of credit risk (continued)

	31 Desember/December 31, 2024						
	Pemerintah/ Government	Bank/ Bank	Lembaga keuangan bukan Bank/ Financial institution non-Banks	Perusahaan lainnya/ Other company	Perorangan/ Individual	Jumlah/ Total	
Laporan posisi keuangan konsolidasian							Consolidated statements of financial position
Giro pada Bank Indonesia	10.696.358	-	-	-	-	10.696.358	Current accounts with Bank Indonesia
Giro pada bank lain	-	2.571.949	-	-	-	2.571.949	Current accounts with other banks
Penempatan pada Bank Indonesia dan bank lain	2.816.625	182.341	-	-	-	2.998.966	Placements with Bank Indonesia and other banks
Efek-efek yang diperdagangkan	1.941.629	-	-	-	-	1.941.629	Trading securities
Investasi keuangan	33.386.987	1.707.465	3.097.645	1.960.083	-	40.152.180	Financial investments
Efek-efek yang dibeli dengan janji dijual kembali	-	829.024	-	9.399	-	838.423	Securities purchased under resale agreement
Tagihan derivatif	77.957	528.948	55.941	712.045	6.540	1.381.431	Derivatives receivable
Kredit yang diberikan dan piutang/ pembiayaan Syariah	-	6.373.800	9.421.097	58.252.850	46.340.834	120.388.581	Loans and Sharia receivable/financing
Piutang pembiayaan konsumen	-	-	-	-	7.192.434	7.192.434	Consumer financing receivables
Tagihan akseptasi	-	13.717	-	1.560.524	-	1.574.241	Acceptances receivable
Beban dibayar dimuka dan aset lain-lain*)	-	67.736	91.769	508.882	403.226	1.071.613	Prepayments and other assets*)
	48.919.556	12.274.980	12.666.452	63.003.783	53.943.034	190.807.805	
Dikurangi: Cadangan kerugian penurunan nilai						(4.024.870)	Less: Allowance for impairment losses
						186.782.935	
Rekening administratif							Off balance sheets
Fasilitas pinjaman kepada nasabah yang belum ditarik	-	6.143	15.000	844.609	156.685	1.022.437	Unused loan commitments granted to customers
L/C irrevocable yang masih berjalan	-	23.202	-	524.157	-	547.359	Outstanding irrevocable L/Cs
Garansi yang diberikan:							Guarantees issued in the form of:
Bank garansi	-	87.048	301.597	1.565.689	166.397	2.120.731	Bank guarantees
	-	116.393	316.597	2.934.455	323.082	3.690.527	

*) Beban dibayar di muka dan aset lain-lain terdiri atas piutang bunga-neto dan tagihan card center dan Mastercard

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Risiko Kredit (lanjutan)

b) Risiko kredit konsentrasi (lanjutan)

Konsentrasi risiko kredit maksimum berdasarkan letak geografis adalah sebagai berikut:

50. RISK MANAGEMENT (continued)

Credit Risk (continued)

b) Concentration of credit risk (continued)

The maximum credit risk concentration by geography is as follows:

	31 Desember/December 31, 2025								
	Jakarta/ Jakarta	Sumatera/ Sumatera	Jawa Barat/ West Java	Jawa Tengah dan Yogyakarta/ Central Java and Yogyakarta	Jawa Timur dan Bali/ East Java and Bali	Indonesia Timur/ East Indonesia	Lain-lain/ Others	Jumlah/ Total	
Laporan posisi keuangan konsolidasian									Consolidated statements of financial position
Giro pada Bank Indonesia	6.017.428	-	-	-	-	-	1.081.753	7.099.181	Current accounts with Bank Indonesia
Giro pada bank lain	3.176.433	1.233	-	-	-	-	221.100	3.398.766	Current accounts with other banks
Penempatan pada Bank Indonesia dan bank lain	2.167.750	-	-	-	-	-	620.581	2.788.331	Placements with Bank Indonesia and other banks
Efek-efek yang diperdagangkan	4.553.200	-	-	-	-	-	-	4.553.200	Trading securities
Investasi keuangan	26.432.995	-	351	-	18.908	-	12.703.903	39.156.157	Financial investments
Efek-efek yang dibeli dengan janji dijual kembali	19.307	-	-	-	-	-	185.486	204.793	Securities purchased under resale agreement
Tagihan derivatif	1.711.294	-	-	-	-	-	-	1.711.294	Derivatives receivable
Kredit yang diberikan dan piutang/ pembiayaan Syariah	56.117.910	5.135.579	1.969.072	1.441.132	8.612.620	4.192.067	38.861.925	116.330.305	Loans and Sharia receivables/financing
Piutang pembiayaan konsumen	-	-	-	-	-	-	7.306.916	7.306.916	Consumer financing receivables
Tagihan akseptasi	1.328.471	26.420	9.760	43.194	504.815	-	6.017	1.918.677	Acceptances receivable
Beban dibayar dimuka dan aset lain-lain*)	532.871	29.654	13.108	8.171	41.513	54.802	527.883	1.208.002	Prepayments and other assets*)
	102.057.659	5.192.886	1.992.291	1.492.497	9.177.856	4.246.869	61.515.564	185.675.622	
Dikurangi: Cadangan kerugian penurunan nilai								(3.323.635)	Less: Allowance for impairment losses
								182.351.987	
Rekening administratif									Off balance sheets
Fasilitas pinjaman kepada nasabah yang belum ditarik	1.006.377	65.077	5.277	3.950	219.918	35.676	321.668	1.657.943	Unused loan commitments granted to customers
I/C irrevocable yang masih berjalan	377.441	43.399	11.970	48.540	281.100	-	1.216	763.666	Outstanding irrevocable I/Cs
Garansi yang diberikan: Bank garansi	1.273.405	327.544	176.242	109.117	342.212	333.988	212.931	2.775.439	Guarantees issued in the form of Bank guarantees
	2.657.223	436.020	193.489	161.607	843.230	369.664	535.815	5.197.048	

*) Beban dibayar di muka dan aset lain-lain terdiri atas piutang bunga-neto dan tagihan card center dan Mastercard

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50. MANAJEMEN RISIKO (lanjutan)
Risiko Kredit (lanjutan)
b) Risiko kredit konsentrasi (lanjutan)

31 Desember/December 31, 2024								
	Jakarta/ Jakarta	Sumatera/ Sumatera	Jawa Barat/ West Java	Jawa Tengah dan Yogyakarta/ Central Java and Yogyakarta	Jawa Timur dan Bali/ East Java and Bali	Indonesia Timur/ East Indonesia	Lain-lain/ Others	Jumlah/ Total
Laporan posisi keuangan konsolidasian								
Giro pada Bank Indonesia	8.937.466	-	-	-	-	-	1.758.892	10.696.358
Giro pada bank lain	2.345.104	1.175	-	-	-	2	225.668	2.571.949
Penempatan pada Bank Indonesia dan bank lain	2.092.350	-	-	-	-	-	906.616	2.998.966
Efek-efek yang diperdagangkan	1.941.629	-	-	-	-	-	-	1.941.629
Investasi keuangan	30.377.009	-	20.888	-	23.661	-	9.730.622	40.152.180
Efek-efek yang dibeli dengan janji dijual kembali	829.024	-	-	-	-	-	9.399	838.423
Tagihan derivatif	1.380.597	-	-	-	-	-	834	1.381.431
Kredit yang diberikan dan piutang/ pembiayaan Syariah	59.373.647	5.210.976	2.046.661	2.054.168	7.879.636	4.804.029	39.019.464	120.388.591
Piutang pembiayaan konsumen	1.156.927	8.240	63.579	45.486	206.557	-	7.192.434	7.192.434
Tagihan akseptasi	-	-	-	-	-	-	93.452	1.574.241
Beban dibayar dimuka dan aset lain-lain*)	547.419	32.055	15.555	10.221	40.394	58.962	367.007	1.071.613
	108.981.172	5.252.446	2.146.683	2.109.875	8.150.248	4.862.993	59.304.388	190.807.805
Dikurangi: Cadangan kerugian penurunan nilai								(4.024.870)
								186.782.935
Rekening administratif								
Fasilitas pinjaman kepada nasabah yang belum ditarik	199.668	42.763	3.807	3.906	434.379	38.979	298.935	1.022.437
L/C irrevocable yang masih berjalan	229.326	33.163	29.250	56.161	197.198	-	2.261	547.359
Garansi yang diberikan: Bank garansi	987.278	262.675	145.882	86.598	316.691	196.658	124.949	2.120.731
	1.416.272	338.601	178.939	146.665	948.268	235.637	426.145	3.690.527

*) Beban dibayar di muka dan aset lain-lain terdiri atas piutang bunga-neto dan tagihan card center dan Mastercard

Pengungkapan risiko kredit maksimum tersebut adalah sebelum efek mitigasi melalui penggunaan master netting dan perjanjian jaminan. Apabila instrumen keuangan 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.

50. RISK MANAGEMENT (continued)
Credit Risk (continued)
b) Concentration of credit risk (continued)

Consolidated statements of financial position
Current accounts with Bank Indonesia
Current accounts with other banks
Placements with Bank Indonesia and other banks
Trading securities
Financial investments
Securities purchased under resale agreement
Derivatives receivable
Loans and Sharia receivables/financing
Consumer financing receivables
Acceptances receivable
Prepayments and other assets*)
Less: Allowance for impairment losses
Off balance sheets
Unused loan commitments granted to customers
Outstanding irrevocable L/Cs
Guarantees issued in the form of Bank guarantees

*) Prepayments and other assets consist of interests receivable-net and card center receivables and Mastercard

The disclosures of maximum credit risks are before the effect of mitigation through the use of master netting and collateral agreements. Where financial instruments are recorded at fair value, the amounts shown represent the current credit risk exposure but not the maximum risk exposure that could arise in the future as a result of changes in value.

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50. MANAJEMEN RISIKO (lanjutan)

Risiko Kredit (lanjutan)

b) Risiko kredit konsentrasi (lanjutan)

Mitigasi Risiko Kredit

Bank telah mengimplementasikan *credit risk management* yang mencakup penetapan prosedur dan kebijakan kredit, pengaturan *limit* dan mengevaluasinya secara berkala, penggunaan *Credit Risk Rating* untuk kredit UKM/komersial/korporasi, *Credit Scoring* untuk kredit konsumen, mengevaluasi kebijakan dan prosedur kredit untuk memastikan bahwa seluruh risiko yang mungkin timbul dari kegiatan pemberian kredit telah tercakup, serta menerapkan prinsip "*Four Eyes Principle*" secara konsisten. Bank telah melaksanakan pengelolaan portofolio kredit secara konsisten dan berkelanjutan serta melaporkannya kepada manajemen senior dan Dewan Komisaris secara berkala (bulanan).

Dalam rangka memitigasi risiko kredit Bank, berikut ini adalah upaya yang dilakukan secara berkala:

1. Menentukan batas eksposur dari setiap segmen industri;
2. Meninjau kredit berdasarkan jenis industri tertentu/*limit* industri; dan
3. Melakukan tes validasi dengan menerapkan skenario terburuk untuk portofolio dan untuk beberapa debitur besar.

Metode pemberian kredit Bank meliputi:

1. Evaluasi *limit* kredit secara keseluruhan pada tingkat debitur/*counterparty* dan kelompok debitur/*obligor* terkait untuk eksposur *on-balance sheet* dan *off-balance sheet*;
2. Analisis kemampuan untuk membayar kembali dan integritas debitur/*counterparty*;
3. Persyaratan dan kondisi yang mengikat;
4. Penggunaan agunan; dan
5. Penilaian kondisi makro ekonomi dan industri.

50. RISK MANAGEMENT (continued)

Credit Risk (continued)

b) Concentration of credit risk (continued)

Credit Risk Mitigation

The Bank has implemented *credit risk management* which covers setting up procedures and credit policies, stipulates a limit and conduct regular evaluation, implement *Credit Risk Rating* for SME/commercial/corporate, *Credit Scoring* for Consumer, evaluates credit policies and procedures to ensure that all potential risks have been covered, and apply the "*Four Eyes Principle*" consistently. The Bank has managed its credit portfolio continuously in a consistent manner and reports to the senior management and Board of Commissioners on a regular basis (monthly).

In order to mitigate the Bank's credit risk, the following efforts are periodically performed:

1. Determining exposure limits for each industry segmentation;
2. Reviewing credit based on certain industry type/*industry limit*; and
3. Performing validation on tests by implementing worst-case scenario to the portfolio and to some large debtors.

The Bank's credit granting process includes:

1. Evaluation of overall credit limits at borrower/*counterparty* level, and a group of related borrowers/*obligor* for both *on-balance sheet* and *off-balance sheet* exposures;
2. Analysis of repayment capacity and integrity of the borrower/*counterparty*;
3. Legally binding terms and conditions;
4. Use of collateral; and
5. Assessment of macroeconomic and industry conditions.

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Risiko Kredit (lanjutan)

b) Risiko kredit konsentrasi (lanjutan)

Mitigasi Risiko Kredit (lanjutan)

Bank juga mengembangkan serta menerapkan prinsip *Risk Governance* sebagai bagian dalam pengendalian internal perkreditan:

1. Lini pertama (Pilar Bisnis dan Pendukung) terutama bertanggung jawab mengelola risiko spesifik yang merupakan bagian dari aktivitas mereka sehari-hari.
2. Lini kedua menyediakan sumber daya yang diperlukan untuk mengembangkan kerangka kerja risiko, kebijakan, metodologi dan perangkat risiko dalam pengelolaan risiko yang bersifat material terhadap Bank secara keseluruhan.
3. Lini ketiga melibatkan audit internal, yang secara independen bertugas untuk melakukan *review* kecukupan dan keefektifan proses manajemen risiko.

Untuk memfasilitasi penilaian risiko dari debitur korporasi, komersial dan UKM, Bank melakukan pemantauan terhadap seluruh aspek dari debitur dan sektor industrinya. Unit-unit Manajemen Risiko melakukan pemantauan portofolio yang dimiliki Bank secara berkesinambungan. Informasi yang relevan disampaikan kepada unit bisnis untuk mendukung pelaksanaan penilaian risiko.

Bank mengukur dan memantau risiko untuk setiap debitur baik secara individual maupun obligor, sektor ekonomi maupun seluruh portofolio kredit. Bank telah menetapkan standar dan prosedur untuk mendukung proses pemberian kredit yang mempertimbangkan risiko dan perolehan hasil.

Kualitas kredit aset keuangan dikelola oleh Bank dengan menggunakan panduan dari Otoritas Jasa Keuangan. Kualitas kredit berdasarkan golongan aset untuk beberapa aset keuangan yang memiliki risiko kredit, dijelaskan di Catatan 6, 7, 8, 9, 10, 11, 12, 13 dan 14 dalam laporan keuangan.

50. RISK MANAGEMENT (continued)

Credit Risk (continued)

b) Concentration of credit risk (continued)

Credit Risk Mitigation (continued)

The Bank also develops and implements Risk Governance principle as part of credit internal control:

1. The first Line of Defense (Business and Support Pillars) is primarily responsible for managing specific risks assumed in their day-to-day activities.
2. The second Line of Defense provides specialized resources for developing risk frameworks, policies, methodologies and tools for managing Bank's material risk.
3. The third Line of Defense involves internal audit, whose task would be to independently review the adequacy and effectiveness of the risk management process.

To facilitate risk assessment of corporate, commercial and SME debtors, the Bank monitors all aspects of debtors and their industry sector. The Risk Management Units monitor the portfolio continuously. All relevant information is shared to the business unit to support the conduct of risk assessment.

The Bank measures and monitors risk for each debtor, on individual and obligor basis, by economic sector and credit portfolios. The Bank has set up standards and procedures to support a process of granting credit by considering risk and return.

The credit quality of financial assets is managed by the Bank using guidance from Financial Services Authority's. The credit quality by class of asset for certain financial assets exposed to credit risk, are disclosed in Notes 6, 7, 8, 9, 10, 11, 12, 13 and 14 to the financial statements.

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Risiko Kredit (lanjutan)

b) Risiko kredit konsentrasi (lanjutan)

Mitigasi Risiko Kredit (lanjutan)

Bank memiliki kebijakan untuk mempertahankan akurasi dan konsistensi peringkat risiko di seluruh portofolio kredit. Hal ini akan memudahkan fokus manajemen risiko yang berlaku dan perbandingan eksposur kredit di seluruh lini bisnis, daerah geografis dan produk. Sistem peringkat ini didukung oleh berbagai analisis keuangan, dikombinasikan dengan informasi pasar yang telah diproses untuk menyediakan masukan utama untuk pengukuran risiko *counterparty*. Semua peringkat risiko internal yang disesuaikan dengan berbagai kategori dan diturunkan sesuai dengan kebijakan penilaian Bank. Peringkat risiko yang timbul dinilai dan diperbaharui secara berkala.

Agunan yang diambil alih

Selama tahun berjalan, Bank telah mengambil alih kepemilikan jaminan sebanyak 16 unit tanah dan bangunan dengan nilai buku sebesar Rp17.898 (2024: 53 unit tanah dan bangunan dengan nilai buku sebesar Rp142.063) dan telah menjual sebanyak 58 unit tanah dan bangunan dengan nilai buku sebesar Rp104.642 (2024: 43 unit tanah dan bangunan dengan nilai buku sebesar Rp142.572) sedangkan sisanya dalam proses dilakukan penjualan oleh Bank.

Penilaian penurunan nilai

Bank telah menerapkan klasifikasi penurunan nilai berdasarkan ketentuan PSAK 109 (dahulu disebut PSAK 71) sejak Januari 2020. Klasifikasi penurunan nilai terdiri dari 3 (tiga) *stage*: *stage 1* atau *performing loan* yaitu kredit yang tidak mengalami penurunan nilai, *stage 2* atau *under performing loan* yaitu kredit belum mengalami penurunan nilai namun mengalami peningkatan risiko kredit secara signifikan sejak pengakuan awal, dan *stage 3* atau *non-performing* atau kredit telah mengalami penurunan nilai.

Pengklasifikasian kredit untuk debitur non-ritel ditentukan berdasarkan beberapa kriteria pemicu (*trigger*), yaitu berdasarkan ketepatan pembayaran, peringkat, keuangan dan terjadinya peristiwa tertentu. Sementara klasifikasi untuk debitur ritel lebih menekankan pada ketepatan pembayaran dan peringkat.

50. RISK MANAGEMENT (continued)

Credit Risk (continued)

b) Concentration of credit risk (continued)

Credit Risk Mitigation (continued)

It is the Bank's policy to maintain accurate and consistent risk ratings across the credit portfolio. This enable management to focus on the applicable risks and the comparison of credit exposures across all lines of business, geographic regions and products. The rating system is supported by a variety of financial analysis, combined with processed market information to provide the main inputs for the measurement of counterparty risk. All internal risk ratings are tailored to the various categories and are derived in accordance with the Bank's rating policy. The attributable risk ratings are assessed and updated regularly.

Foreclosed assets

During the current year, the Bank took possession of 16 units of land and buildings with book value of Rp17,898 (2024: 53 units of land and buildings with book value of Rp142,063) and sold 58 units of land and building with book value of Rp104,642 (2024: 43 units of land and building with book value of Rp142,572) while the remaining are still in the process of being sold.

Impairment assessment

Bank has implemented classification of impairment based on SFAS 109 (formerly referred to as SFAS 71) since January 2020. Impairment classification consist of 3 (three) stage: stage 1 or performing loan or non-impaired loan, stage 2 or under performing loan or non-impaired loan bit have significant increase in credit risk since the originated, and stage 3 or non-performing or impaired loan.

Credit classification for non-retail borrower determined based on timeliness of payment, rating, financial, and event triggers. Meanwhile classification for retail borrower classification is emphasizing more on the timeliness of payment and rating.

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50. MANAJEMEN RISIKO (lanjutan)**Risiko Kredit (lanjutan)****b) Risiko kredit konsentrasi (lanjutan)****Penilaian penurunan nilai (lanjutan)**

Bank melakukan penilaian penurunan nilai dalam dua metode: penilaian cadangan penurunan nilai individual dan penilaian cadangan penurunan nilai kolektif.

Bank menentukan cadangan secara individual untuk masing-masing aset keuangan kredit diberikan individu yang signifikan. Beberapa hal yang dipertimbangkan dalam menentukan jumlah cadangan antara lain mencakup kemungkinan rencana bisnis debitur, kemampuan untuk memperbaiki kinerja setelah adanya kesulitan keuangan, proyeksi penerimaan dan pembayaran apabila terjadi kebangkrutan, kemungkinan adanya sumber pembayaran lainnya, jumlah yang dapat direalisasikan atas jaminan dan ekspektasi waktu arus kas. Cadangan penurunan nilai dievaluasi setiap tanggal pelaporan, kecuali bila terdapat beberapa kondisi-kondisi yang mengharuskan adanya pemantauan yang lebih berhati-hati. Metodologi atas penilaian cadangan penurunan nilai secara individual untuk aset keuangan telah diungkapkan dalam Catatan 2o.

Penilaian cadangan penurunan nilai kolektif

Penilaian cadangan kerugian secara kolektif dilakukan atas aset keuangan yang tidak signifikan secara individu. Metodologi atas penilaian cadangan penurunan nilai secara kolektif ini telah diungkapkan pada Catatan 2n.

50. RISK MANAGEMENT (continued)**Credit Risk (continued)****b) Concentration of credit risk (continued)****Impairment assessment (continued)**

The Bank addresses impairment assessment in two methods: individually assessed allowances and collectively assessed allowances.

The Bank determines the allowances appropriate for each individually significant financial assets on an individual basis. Items considered when determining allowance amounts include the sustainability of the debtors' business plan, its ability to improve performance once a financial difficulty has arisen, projected receipts and the expected payout should bankruptcy ensue, the availability of other financial support, the realizable value of collateral and the timing of expected cash flows. Impairment allowances are evaluated at each reporting date, unless foreseen circumstances require more careful attention. The methodology of individually assessed allowances for financial assets has been disclosed in Note 2o.

Collectively assessed allowances

Allowances are assessed collectively for losses on financial assets that are not individually significant. The methodology of collectively assessed allowances has been disclosed in Note 2n.

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50. MANAJEMEN RISIKO (lanjutan)

Risiko Kredit (lanjutan)

b) Risiko kredit konsentrasi (lanjutan)

Evaluasi penurunan nilai

Berikut ini adalah risiko kredit berdasarkan klasifikasi evaluasi penurunan nilai untuk pos-pos aset keuangan tertentu pada tanggal 31 Desember 2025 dan 2024:

Giro pada bank lain

	31 Desember/December 31, 2025			31 Desember/December 31, 2024		
	Tidak mengalami penurunan nilai/ <i>Non-impaired</i>	Mengalami penurunan nilai/ <i>Impaired</i>	Jumlah/Total	Tidak mengalami penurunan nilai/ <i>Non-impaired</i>	Mengalami penurunan nilai/ <i>Impaired</i>	Jumlah/Total
Rupiah	170.356	-	170.356	190.493	-	190.493
Mata uang asing	3.228.410	-	3.228.410	2.381.456	-	2.381.456
Jumlah	3.398.766	-	3.398.766	2.571.949	-	2.571.949
Cadangan kerugian penurunan nilai	(890)	-	(890)	(1.108)	-	(1.108)
	<u>3.397.876</u>	<u>-</u>	<u>3.397.876</u>	<u>2.570.841</u>	<u>-</u>	<u>2.570.841</u>

Current accounts with other banks

	31 Desember/December 31, 2025			31 Desember/December 31, 2024		
	Tidak mengalami penurunan nilai/ <i>Non-impaired</i>	Mengalami penurunan nilai/ <i>Impaired</i>	Jumlah/Total	Tidak mengalami penurunan nilai/ <i>Non-impaired</i>	Mengalami penurunan nilai/ <i>Impaired</i>	Jumlah/Total
Rupiah	170.356	-	170.356	190.493	-	190.493
Foreign currencies	3.228.410	-	3.228.410	2.381.456	-	2.381.456
Total	3.398.766	-	3.398.766	2.571.949	-	2.571.949
Allowance for impairment losses	(890)	-	(890)	(1.108)	-	(1.108)
	<u>3.397.876</u>	<u>-</u>	<u>3.397.876</u>	<u>2.570.841</u>	<u>-</u>	<u>2.570.841</u>

Penempatan pada Bank Indonesia dan bank lain

	31 Desember/December 31, 2025			31 Desember/December 31, 2024		
	Tidak mengalami penurunan nilai/ <i>Non-impaired</i>	Mengalami penurunan nilai/ <i>Impaired</i>	Jumlah/Total	Tidak mengalami penurunan nilai/ <i>Non-impaired</i>	Mengalami penurunan nilai/ <i>Impaired</i>	Jumlah/Total
Rupiah						
Penempatan pada bank lain	603.886	-	603.886	-	-	-
Mata uang asing						
Deposito berjangka	2.167.750	-	2.167.750	2.816.625	-	2.816.625
Call money	16.695	-	16.695	182.341	-	182.341
	<u>2.184.445</u>	<u>-</u>	<u>2.184.445</u>	<u>2.998.966</u>	<u>-</u>	<u>2.998.966</u>
Jumlah	2.788.331	-	2.788.331	2.998.966	-	2.998.966
Cadangan kerugian penurunan nilai	(6.039)	-	(6.039)	-	-	-
	<u>2.782.292</u>	<u>-</u>	<u>2.782.292</u>	<u>2.998.966</u>	<u>-</u>	<u>2.998.966</u>

Placements with Bank Indonesia and other banks

	31 Desember/December 31, 2025			31 Desember/December 31, 2024		
	Tidak mengalami penurunan nilai/ <i>Non-impaired</i>	Mengalami penurunan nilai/ <i>Impaired</i>	Jumlah/Total	Tidak mengalami penurunan nilai/ <i>Non-impaired</i>	Mengalami penurunan nilai/ <i>Impaired</i>	Jumlah/Total
Rupiah						
Placements with other banks	603.886	-	603.886	-	-	-
Foreign currencies						
Time deposits	2.167.750	-	2.167.750	2.816.625	-	2.816.625
Call money	16.695	-	16.695	182.341	-	182.341
	<u>2.184.445</u>	<u>-</u>	<u>2.184.445</u>	<u>2.998.966</u>	<u>-</u>	<u>2.998.966</u>
Total	2.788.331	-	2.788.331	2.998.966	-	2.998.966
Allowance for impairment losses	(6.039)	-	(6.039)	-	-	-
	<u>2.782.292</u>	<u>-</u>	<u>2.782.292</u>	<u>2.998.966</u>	<u>-</u>	<u>2.998.966</u>

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50. MANAJEMEN RISIKO (lanjutan)
Risiko Kredit (lanjutan)
Efek-efek

	31 Desember/December 31, 2025			31 Desember/December 31, 2024			
	Tidak mengalami penurunan nilai/ <i>Non-impaired</i>	Mengalami penurunan nilai/ <i>Impaired</i>	Jumlah/Total	Tidak mengalami penurunan nilai/ <i>Non-impaired</i>	Mengalami penurunan nilai/ <i>Impaired</i>	Jumlah/Total	
Rupiah							Rupiah
Surat Utang Negara	15.045.641	-	15.045.641	13.344.999	-	13.344.999	Government Bonds
Sukuk Bank Indonesia	4.908.234	-	4.908.234	5.393.365	-	5.393.365	Bank Indonesia Sukuk
Obligasi korporasi	4.694.878	-	4.694.878	4.445.595	-	4.445.595	Corporate bonds
Surat Berharga Syariah Negara	3.256.381	-	3.256.381	2.514.742	-	2.514.742	Sovereign Sharia Securities
Sekuritas Bank Indonesia	2.998.914	-	2.998.914	9.861.789	-	9.861.789	Bank Indonesia Securities
Tagihan atas wesel ekspor	829.456	-	829.456	836.916	-	836.916	Export bills receivables
Bank Indonesia Floating Rate Note	210.000	-	210.000	-	-	-	Bank Indonesia Floating Rate Note
	31.943.504	-	31.943.504	36.397.406	-	36.397.406	
Mata uang asing							Foreign currencies
Surat Berharga Syariah Negara	2.746.426	-	2.746.426	512.579	-	512.579	Sovereign Sharia Securities
Surat Utang Negara	2.510.839	-	2.510.839	1.679.153	-	1.679.153	Government Bonds
Tagihan atas wesel ekspor	681.217	-	681.217	883.421	-	883.421	Export bills receivables
Sekuritas Bank Indonesia	583.506	-	583.506	80.360	-	80.360	Bank Indonesia Securities
Obligasi korporasi	444.608	-	444.608	357.826	-	357.826	Corporate bonds
Medium-term Notes	49.614	-	49.614	46.253	-	46.253	Medium-term Notes
	7.016.210	-	7.016.210	3.559.592	-	3.559.592	
Jumlah	38.959.714	-	38.959.714	39.956.998	-	39.956.998	Total
Cadangan kerugian penurunan nilai	(4.509)	-	(4.509)	(1.015)	-	(1.015)	Allowance for impairment losses
	38.955.205	-	38.955.205	39.955.983	-	39.955.983	

Penyertaan saham
Investment in shares

	31 Desember/December 31, 2025			31 Desember/December 31, 2024			
	Tidak mengalami penurunan nilai/ <i>Non-impaired</i>	Mengalami penurunan nilai/ <i>Impaired</i>	Jumlah/Total	Tidak mengalami penurunan nilai/ <i>Non-impaired</i>	Mengalami penurunan nilai/ <i>Impaired</i>	Jumlah/Total	
Rupiah	196.443	-	196.443	195.182	-	195.182	Rupiah

Efek-efek yang dibeli dengan janji dijual kembali
Securities purchased under resale agreement

	31 Desember/December 31, 2025			31 Desember/December 31, 2024			
	Tidak mengalami penurunan nilai/ <i>Non-impaired</i>	Mengalami penurunan nilai/ <i>Impaired</i>	Jumlah/Total	Tidak mengalami penurunan nilai/ <i>Non-impaired</i>	Mengalami penurunan nilai/ <i>Impaired</i>	Jumlah/Total	
Rupiah	19.307	-	19.307	829.024	-	829.024	Rupiah
Mata uang asing	185.486	-	185.486	9.399	-	9.399	Foreign currencies
Jumlah	204.793	-	204.793	838.423	-	838.423	Total
Cadangan kerugian penurunan nilai	(2)	-	(2)	(147)	-	(147)	Allowance for impairment losses
	204.791	-	204.791	838.276	-	838.276	

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50. MANAJEMEN RISIKO (lanjutan)

Risiko Kredit (lanjutan)

Tagihan derivatif

	31 Desember/December 31, 2025			31 Desember/December 31, 2024			
	Tidak mengalami penurunan nilai/ <i>Non-impaired</i>	Mengalami penurunan nilai/ <i>Impaired</i>	Jumlah/Total	Tidak mengalami penurunan nilai/ <i>Non-impaired</i>	Mengalami penurunan nilai/ <i>Impaired</i>	Jumlah/Total	
Rupiah	1.325.508	-	1.325.508	1.266.112	-	1.266.112	Rupiah
Mata uang asing	385.786	-	385.786	115.319	-	115.319	Foreign currencies
	<u>1.711.294</u>	<u>-</u>	<u>1.711.294</u>	<u>1.381.431</u>	<u>-</u>	<u>1.381.431</u>	

Kredit yang diberikan dan piutang/pembiayaan Syariah

	31 Desember/December 31, 2025			31 Desember/December 31, 2024			
	Tidak mengalami penurunan nilai/ <i>Non-impaired</i>	Mengalami penurunan nilai/ <i>Impaired</i>	Jumlah/Total	Tidak mengalami penurunan nilai/ <i>Non-impaired</i>	Mengalami penurunan nilai/ <i>Impaired</i>	Jumlah/Total	
Rupiah							Rupiah
Korporasi	15.083.106	1	15.083.107	17.805.748	46.671	17.852.419	Corporate
Komersial/Usaha Kecil Menengah (UKM)	23.136.044	1.471.698	24.607.742	21.826.345	1.732.656	23.559.001	Commercial/Small and Medium Enterprises (SME)
Konsumen	29.885.924	530.062	30.415.986	28.920.784	513.873	29.434.657	Consumer
Syariah	25.938.206	2.060.282	27.998.488	27.034.529	2.133.859	29.168.388	Sharia
	<u>94.043.280</u>	<u>4.062.043</u>	<u>98.105.323</u>	<u>95.587.406</u>	<u>4.427.059</u>	<u>100.014.465</u>	
Mata uang asing							Foreign currencies
Korporasi	13.200.031	286.365	13.486.396	15.080.852	479.816	15.560.668	Corporate
Komersial/Usaha Kecil Menengah (UKM)	2.200.447	2	2.200.449	2.224.334	2	2.224.336	Commercial/Small and Medium Enterprises (SME)
Syariah	2.155.072	383.065	2.538.137	2.579.132	9.980	2.589.112	Sharia
	<u>17.555.550</u>	<u>669.432</u>	<u>18.224.982</u>	<u>19.884.318</u>	<u>489.798</u>	<u>20.374.116</u>	
Jumlah	111.598.830	4.731.475	116.330.305	115.471.724	4.916.857	120.388.581	Total
Cadangan kerugian penurunan nilai	(1.009.885)	(2.172.100)	(3.181.985)	(1.477.970)	(2.424.968)	(3.902.938)	Allowance for impairment losses
	<u>110.588.945</u>	<u>2.559.375</u>	<u>113.148.320</u>	<u>113.993.754</u>	<u>2.491.889</u>	<u>116.485.643</u>	

Piutang pembiayaan konsumen

	31 Desember/December 31, 2025			31 Desember/December 31, 2024			
	Tidak mengalami penurunan nilai/ <i>Non-impaired</i>	Mengalami penurunan nilai/ <i>Impaired</i>	Jumlah/Total	Tidak mengalami penurunan nilai/ <i>Non-impaired</i>	Mengalami penurunan nilai/ <i>Impaired</i>	Jumlah/Total	
Rupiah	7.250.027	56.889	7.306.916	7.127.399	65.035	7.192.434	Rupiah
Cadangan kerugian penurunan nilai	(91.742)	(35.101)	(126.843)	(79.084)	(37.402)	(116.486)	Allowance for impairment losses
	<u>7.158.285</u>	<u>21.788</u>	<u>7.180.073</u>	<u>7.048.315</u>	<u>27.633</u>	<u>7.075.948</u>	

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50. MANAJEMEN RISIKO (lanjutan)
Risiko Kredit (lanjutan)
Tagihan akseptasi

	31 Desember/December 31, 2025			31 Desember/December 31, 2024			
	Tidak mengalami penurunan nilai/ <i>Non-impaired</i>	Mengalami penurunan nilai/ <i>Impaired</i>	Jumlah/Total	Tidak mengalami penurunan nilai/ <i>Non-impaired</i>	Mengalami penurunan nilai/ <i>Impaired</i>	Jumlah/Total	
Rupiah	152.054	-	152.054	192.017	-	192.017	Rupiah
Mata uang asing	1.766.623	-	1.766.623	1.382.224	-	1.382.224	Foreign currencies
Jumlah	1.918.677	-	1.918.677	1.574.241	-	1.574.241	Total
Cadangan kerugian penurunan nilai	(3.367)	-	(3.367)	(3.176)	-	(3.176)	Allowance for impairment losses
	1.915.310	-	1.915.310	1.571.065	-	1.571.065	

Tabel di bawah menunjukkan peringkat kredit per jenis instrumen (sebelum cadangan kerugian penurunan nilai):

The tables below show credit grading per class of financial assets (gross of allowance for impairment losses):

	31 Desember/December 31, 2025						
	Belum jatuh tempo dan tidak mengalami penurunan nilai/ <i>Neither past due nor impaired</i>				Jatuh tempo dan tidak mengalami penurunan nilai/ <i>Past-due but not impaired</i>		
	Tingkat tinggi/ <i>High grade</i>	Tingkat standar/ <i>Standard grade</i>	Tingkat rendah/ <i>Low grade</i>	Tanpa peringkat/ <i>Unrated</i>		Mengalami penurunan nilai/ <i>Impaired</i>	
Aset keuangan							Financial assets
Giro pada Bank Indonesia	-	-	-	7.099.181	-	-	Current accounts with Bank Indonesia
Giro pada bank lain	1.293.648	343.320	-	1.761.798	-	-	Current accounts with other banks
Penempatan pada Bank Indonesia dan bank lain	-	16.695	-	2.771.636	-	-	Placements with Bank Indonesia and other banks
Efek-efek yang diperdagangkan	-	28.626	-	4.524.574	-	-	Trading securities
Investasi keuangan	1.038.809	9.858.387	132.674	28.126.287	-	-	Financial investments
Efek-efek yang dibeli dengan janji dijual kembali	-	-	-	204.793	-	-	Securities purchased under resale agreements
Tagihan derivatif	666.764	74.252	416.712	553.566	-	-	Derivative receivables
Kredit yang diberikan dan piutang/ pembiayaan Syariah	40.649.822	23.868.092	2.896.408	41.954.242	2.230.266	4.731.475	Loans and Sharia receivables/financing
Piutang pembiayaan konsumen	-	-	-	6.882.159	367.868	56.889	Consumer financing receivables
Tagihan akseptasi	-	-	-	1.918.677	-	-	Acceptances receivables
Beban dibayar dimuka dan aset lain-lain*)	-	-	-	1.208.002	-	-	Prepayments and other assets*)
Jumlah	43.649.043	34.189.372	3.445.794	97.004.915	2.598.134	4.788.364	Total
Dikurangi: Cadangan kerugian penurunan nilai							Less: Allowance for impairment losses
						(3.323.635)	
						182.351.987	

*) Beban dibayar di muka dan aset lain-lain terdiri atas piutang bunga-neto dan tagihan card center dan Mastercard

*) Prepayments and other assets consist of interests receivable-net and card center receivables and Mastercard

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50. MANAJEMEN RISIKO (lanjutan)

Risiko Kredit (lanjutan)

Tabel di bawah menunjukkan peringkat kredit per jenis instrumen (sebelum cadangan kerugian penurunan nilai): (lanjutan)

31 Desember/December 31, 2024						
	Belum jatuh tempo dan tidak mengalami penurunan nilai/ Neither past due nor impaired				Jatuh tempo dan tidak mengalami penurunan nilai/ Past-due but not impaired	Mengalami penurunan nilai/ Impaired
	Tingkat tinggi/ High grade	Tingkat standar/ Standard grade	Tingkat rendah/ Low grade	Tanpa peringkat/ Unrated		
Aset keuangan						
Giro pada Bank Indonesia	-	-	-	10.696.358	-	-
Giro pada bank lain	1.025.797	147.215	107.095	1.291.842	-	-
Penempatan pada Bank Indonesia dan bank lain	-	182.341	-	2.816.625	-	-
Efek-efek yang diperdagangkan	-	31.770	-	1.909.859	-	-
Investasi keuangan	2.280.496	4.693.202	148.068	33.030.414	-	-
Efek-efek yang dibeli dengan janji dijual kembali	-	-	-	838.423	-	-
Tagihan derivatif	585.509	98.989	187.686	509.247	-	-
Kredit yang diberikan dan piutang/ pembiayaan Syariah	42.062.259	31.636.229	2.013.146	37.343.210	2.416.880	4.916.857
Piutang pembiayaan konsumen	-	-	-	6.683.547	443.852	65.035
Tagihan akseptasi	-	-	-	1.574.241	-	-
Beban dibayar dimuka dan aset lain-lain*)	-	-	-	1.071.613	-	-
Jumlah	45.954.061	36.789.746	2.455.995	97.765.379	2.860.732	4.981.892
Dikurangi: Cadangan kerugian penurunan nilai						(4.024.870)
						186.782.935

*) Beban dibayar di muka dan aset lain-lain terdiri atas piutang bunga-neto dan tagihan card center dan Mastercard

Peringkat kredit didefinisikan sebagai berikut:

- Tingkat tinggi: Peringkat dalam kategori ini memiliki kapasitas sangat baik dalam memenuhi komitmen keuangan dengan risiko kredit sangat rendah.
- Tingkat sedang: Peringkat dalam kategori ini memiliki kapasitas yang baik dalam memenuhi komitmen keuangan dengan risiko kredit sangat rendah.
- Tingkat rendah: Peringkat dalam kategori ini memiliki kapasitas yang cukup dalam memenuhi komitmen keuangan dengan risiko kredit sedang.
- Tanpa peringkat: Kategori ini tidak menyediakan peringkat dikarenakan ketidaktersediaan dari model-model peringkat atau risiko pada lembaga pemerintah dan/atau agen-agen yang berhubungan dengan pemerintah.

50. RISK MANAGEMENT (continued)

Credit Risk (continued)

The tables below show credit grading per class of financial assets (gross of allowance for impairment losses): (continued)

31 Desember/December 31, 2024						
	Belum jatuh tempo dan tidak mengalami penurunan nilai/ Neither past due nor impaired				Jatuh tempo dan tidak mengalami penurunan nilai/ Past-due but not impaired	Mengalami penurunan nilai/ Impaired
	Tingkat tinggi/ High grade	Tingkat standar/ Standard grade	Tingkat rendah/ Low grade	Tanpa peringkat/ Unrated		
Financial assets						
Current accounts with Bank Indonesia	-	-	-	10.696.358	-	-
Current accounts with other banks	1.025.797	147.215	107.095	1.291.842	-	-
Placements with Bank Indonesia and other banks	-	182.341	-	2.816.625	-	-
Trading securities	-	31.770	-	1.909.859	-	-
Financial investments	2.280.496	4.693.202	148.068	33.030.414	-	-
Securities purchased under resale agreements	-	-	-	838.423	-	-
Derivative receivables	585.509	98.989	187.686	509.247	-	-
Loans and Sharia receivables/financing	42.062.259	31.636.229	2.013.146	37.343.210	2.416.880	4.916.857
Consumer financing receivables	-	-	-	6.683.547	443.852	65.035
Acceptances receivables	-	-	-	1.574.241	-	-
Prepayments and other assets*)	-	-	-	1.071.613	-	-
Total	45.954.061	36.789.746	2.455.995	97.765.379	2.860.732	4.981.892
Less : Allowance for impairment losses						(4.024.870)
						186.782.935

*) Prepayments and other assets consist of interests receivable-net and card center receivables and Mastercard

The credit grading are defined as follows:

- High grade: Rating in this category has an excellent capacity to meet financial commitments with very low credit risk.
- Standard grade: Rating in this category has a good capacity to meet financial commitments with very low credit risk.
- Low grade: Rating in this category has fairly acceptable capacity to meet financial commitments with standard credit risk.
- Unrated: This category are currently not assigned with any ratings due to unavailability of rating models or exposure and/or government-related-agencies.

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50. MANAJEMEN RISIKO (lanjutan)
Risiko Kredit (lanjutan)

Analisis umur kredit yang diberikan dan piutang pembiayaan konsumen yang jatuh tempo tetapi tidak mengalami penurunan nilai pada tanggal 31 Desember 2025 dan 2024 sebagai berikut:

31 Desember/December 31, 2025				
	Jumlah/ Total	Sampai dengan 30 hari/ Up to 30 days	31 - 60 hari/ days	61 - 90 hari/ days
Komersial/Usaha				
Kecil Menengah (UKM)	234.717	146.541	50.790	37.386
Konsumen	1.504.284	1.153.830	234.290	116.164
Syariah	491.265	293.175	123.367	74.723
	<u>2.230.266</u>	<u>1.593.546</u>	<u>408.447</u>	<u>228.273</u>
31 Desember/December 31, 2024				
	Jumlah/ Total	Sampai dengan 30 hari/ Up to 30 days	31 - 60 hari/ days	61 - 90 hari/ days
Komersial/Usaha				
Kecil Menengah (UKM)	200.761	115.444	40.292	45.025
Konsumen	1.374.187	1.043.955	223.643	106.589
Syariah	841.932	645.214	118.891	77.827
	<u>2.416.880</u>	<u>1.804.613</u>	<u>382.826</u>	<u>229.441</u>
31 Desember/December 31, 2025				
	Jumlah/ Total	Sampai dengan 30 hari/ Up to 30 days	31 - 60 hari/ days	61 - 90 hari/ days
Piutang pembiayaan konsumen	<u>367.868</u>	<u>290.087</u>	<u>50.067</u>	<u>27.714</u>
31 Desember/December 31, 2024				
	Jumlah/ Total	Sampai dengan 30 hari/ Up to 30 days	31 - 60 hari/ days	61 - 90 hari/ days
Piutang pembiayaan konsumen	<u>443.852</u>	<u>336.744</u>	<u>81.431</u>	<u>25.677</u>

50. RISK MANAGEMENT (continued)
Credit Risk (continued)

The aging analysis of past due but not impaired loans and consumer financing receivables as of December 31, 2025 and 2024, are as follows:

Commercial/Small and
Medium Enterprises (SME)
Consumer
Sharia

Commercial/Small and
Medium Enterprises (SME)
Consumer
Sharia

Consumer financing
receivables

Consumer financing
receivables

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50. MANAJEMEN RISIKO (lanjutan)

Risiko Kredit (lanjutan)

Bank melakukan pengukuran *Expected Credit Loss* (ECL) tidak hanya menggunakan informasi masa lalu dan saat ini, tetapi juga termasuk informasi prakiraan (*forward looking*). Model dibangun untuk setiap portofolio dengan memodelkan *Observed Default Rate* (ODR) pada tingkat portofolio dengan berbagai variable Makro ekonomi dengan metode statistika regresi berganda. Oleh karena itu perhitungan ECL diharapkan memasukkan penyesuaian berwawasan kedepan (*Forward looking adjustment /FLA*) yang konsisten dengan kondisi makro ekonomi.

Estimasi perubahan ECL harus mencerminkan, dan secara konsisten dengan perubahan dalam data observasi terkait dari periode ke periode (seperti perubahan tingkat pengangguran, indeks harga perumahan properti, inflasi, PDB, nilai tukar, atau faktor lain yang merupakan indikasi kerugian kredit atas instrumen keuangan atau kelompok instrumen keuangan dan besarnya perubahan tersebut).

Berdasarkan saran dari Komite Manajemen Risiko, pakar ekonomi dan pertimbangan berbagai informasi aktual dan perkiraan eksternal, Bank merumuskan pandangan *Base* (*base case*) tentang pergerakan *variable* ekonomi yang relevan di masa depan serta perkiraan skenario lain yang mungkin terjadi (*upcase* dan *downcase*) serta bobot yang dipakai untuk masing-masing skenario. Pandangan *Base* (*base case*) mencerminkan *output* dengan probabilitas yang paling tinggi yang digunakan dalam perhitungan *factor forward looking*. Skenario yang lain, mencerminkan keluaran yang lebih optimis dan keluaran yang lebih pesimis. Pakar ekonomi menetapkan untuk tahun 2025 menggunakan bobot per skenario dari tahun pertama 80:10:10 masing-masing untuk basecase, upcase dan downcase.

	Tahun 1/Year 1		Tahun 2/Year 2		
	Dasar/Base	Target/Range	Dasar/Base	Target/Range	
Pertumbuhan PDB	5,07%	4,56% - 5,37%	5,21%	4,69% - 5,58%	GDP Growth
Inflasi	1,91%	1,62% - 2,12%	2,82%	2,40% - 3,24%	Inflation
Tingkat Pengangguran	4,85%	4,37% - 5,58%	4,78%	4,30% - 5,50%	Unemployment
Ekspor riil	8,02%	7,22% - 8,82%	6,32%	5,69% - 6,95%	Export Real
Impor riil	4,21%	3,79% - 4,63%	6,98%	6,28% - 7,67%	Import Real
Harga Minyak dunia	USD65/Barel	USD46 - USD75	USD71/Barel	USD52 - USD81	Brent
Indeks Harga Properti Residensial	0,92%	0,78% - 1,06%	1,00%	0,85% - 1,15%	Price Property Index
		IDR15.273 -		IDR15.280 -	
Nilai Tukar	IDR16.511	IDR18.988	IDR16.519	IDR18.997	Foreign Exchange

50. RISK MANAGEMENT (continued)

Credit Risk (continued)

Bank specifically requires to measurement of *Expected Credit Loss* (ECL) using not only past and current information, but also including forecast information. The model is developed for each portfolio by modelling quarterly portfolio-level ODRs with a range of quarterly macroeconomic variables base on Statistical method with Multiple Logistic of regression. The ECL calculations are therefore expected to include forward looking adjustments ("FLA") accounting for the expected future macroeconomic conditions.

Estimates of changes in ECL should reflect, and be directionally consistent with, changes in related observable data from period to period (such as changes in unemployment rates, property residential prices index, inflation, GDP, exchange rate, or other factors that are indicative of credit losses on the financial instrument or in the group of financial instruments and in the magnitude of those changes).

Based on advice from the Risk Management Committee, Internal economists and consideration of various actual information and external forecast, Bank formulated a base case for the movement of relevant economic variables in the future as well as forecasts of other possible scenarios and scenario weighted also. The base case reflects the output with the highest probability and is used in forward looking factor measurement. Another scenario, reflects more optimistic outputs and more pessimistic outputs. The economists decided for the year 2025 to use scenario weighted for first year (Y1) onwards forecast is 80:10:10 whereas it's for base case, up case and down case respectively.

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50. MANAJEMEN RISIKO (lanjutan)

Risiko Pasar

Risiko pasar adalah risiko di mana nilai wajar atau arus kas di masa mendatang dari suatu instrumen keuangan akan berfluktuasi akibat perubahan variabel pasar, seperti: suku bunga, nilai tukar, harga ekuitas dan harga komoditas. Risiko pasar melekat pada semua portofolio bank termasuk posisi pada *Trading Book* maupun *Banking Book*.

Pengelolaan risiko pasar pada *Trading Book*, diukur menggunakan beberapa metodologi diantaranya yaitu: *Value at Risk* (VaR), PV01, PDN Valuta Asing (Posisi Devisa Neto Valuta Asing) dan *Stop Loss Limit*.

VaR didefinisikan sebagai kerugian potensial maksimum yang berasal dari pergerakan pasar yang normal dalam tingkat kepercayaan dan jangka waktu pengambilan posisi tertentu berdasarkan sensitivitas atau volatilitas dari setiap variabel instrumen/portofolio dan juga efek diversifikasi yang mengurangi posisi risiko pada portofolio.

Pengukuran PV01 mengkalkulasikan kerugian dari suatu instrumen atau kumpulan portofolio yang diakibatkan oleh kenaikan 1 basis poin pada tingkat suku bunga. PV01 berperan sebagai alat ukur sensitivitas dari portofolio terhadap perubahan suku bunga. PDN Valuta Asing adalah suatu mekanisme untuk mengukur jumlah posisi yang diperkenankan terhadap suatu mata uang yang dilakukan untuk memitigasi risiko nilai tukar. Sedangkan *Stop Loss Limit* ditentukan untuk membatasi kerugian finansial yang dapat terjadi atas setiap portofolio pada *trading book*.

VaR sebagai metode pengukuran dari risiko memiliki beberapa keterbatasan. VaR menggunakan data historis untuk meramalkan pergerakan harga di masa mendatang. Sedangkan pergerakan pasar di masa mendatang dapat jauh berbeda dari pergerakan di masa lalu. Selanjutnya, penggunaan metode jangka waktu pengambilan posisi dalam satu hari mengasumsikan bahwa keseluruhan posisi dalam portofolio dapat dijual/ dibeli atau di-hedge dalam satu hari. Dalam periode kesulitan likuiditas atau kejadian di pasar yang spesifik, asumsi ini memiliki kemungkinan tidak tepat. Selain itu, penggunaan tingkat kepercayaan 99% berarti bahwa VaR tidak mengikutkan kerugian yang melebihi tingkat kepercayaan.

50. RISK MANAGEMENT (continued)

Market Risk

Market risk is defined as the risk that the fair value or future cash flows of a financial instrument will fluctuate as a result of changes in market variables, such as interest rates, exchange rates, equity prices and commodity prices. Market risk is embedded in all bank's portfolio which comprise of Trading Books as well as the Banking Book.

Market risk management within Trading Book is complemented by various measurement tools i.e: Value at Risk (VaR), PV01, FX NOP (Foreign Exchange Net Open Position) and Stop Loss Limit.

VaR is defined as the maximum potential loss within normal market condition on specific level of confidence and holding period taking into account the sensitivity and volatility from each of portfolio variables as well as diversification effect which offset risk positions in the portfolio.

PV01 calculates the loss of an instrument or a set of portfolio corresponding to an increase of 1 basis point in interest rate. PV01 serves as a sensitivity measure of portfolio to a change in interest rate. FX NOP is a measure to limit the maximum holding position of specific currency in trading activity to mitigate the foreign exchange risk. In addition, Stop Loss Limit is imposed to curb the actual financial loss for trading book.

VaR as a risk measure possess some limitations. VaR incorporates historical data to forecast future price behavior. While in fact, future price behavior could differ substantially from past behavior. Furthermore, the application of one-day holding period method assumes that all positions in the portfolio can be liquidated or hedged in one day. In liquidity crunch period or specific market events, this assumption may not hold. Moreover, 99% confidence level assumption implies that VaR does not account for any losses that occur beyond this confidence level.

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Risiko Pasar (lanjutan)

Berikut adalah hasil pengukuran VaR (tidak diaudit) selama tahun yang berakhir pada 31 Desember 2025 dan 2024:

31 Desember/December 31, 2025			
	Nilai Tukar/ Foreign Exchange	Suku Bunga/ Interest Rate	
Rata-rata	2.899	7.090	Average
Tertinggi	17.888	14.099	Highest
Terendah	101	1.730	Lowest
Akhir periode	1.021	3.935	End of period
31 Desember/December 31, 2024			
	Nilai Tukar/ Foreign Exchange	Suku Bunga/ Interest Rate	
Rata-rata	3.629	5.614	Average
Tertinggi	19.786	12.475	Highest
Terendah	283	1.595	Lowest
Akhir periode	18.245	3.228	End of period

Risiko pasar non-trading

Risiko suku bunga

Pengelolaan risiko suku bunga pada non trading atau Banking Book dilakukan dengan menerapkan kebijakan dan prosedur yang memadai serta penetapan *limit-limit* risiko pada Banking Book. Selain itu, apabila dibutuhkan Bank juga melakukan aktivitas lindung nilai (hedging) yang terkait dengan pengelolaan risiko pada Banking Book dengan menggunakan instrumen-instrumen keuangan, seperti halnya instrumen keuangan derivatif, yang telah disetujui oleh ALCO dan sesuai dengan peraturan dari regulator yang berlaku dan digunakan hanya untuk mengurangi risiko pada Banking Book, bukan sebagai sumber untuk menghasilkan suatu keuntungan/pendapatan.

50. RISK MANAGEMENT (continued)

Market Risk (continued)

Following is the VaR (unaudited) calculation during the year ended on December 31, 2025 and 2024:

Non-trading market risk

Interest rate risk

Interest rate risk management in non-trading or Banking Book is done by establishing an adequate policies and procedures and risk limits settings on banking book. Besides, the Bank also conducts hedging related to the risk management on banking book by applying financial instruments, such as derivative financial instruments that have been approved by ALCO and in accordance with the applicable regulations, and is used only to reduce the risk on Banking Book and not as a source to generate profit/revenue.

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50. MANAJEMEN RISIKO (lanjutan)

Risiko Pasar (lanjutan)

Risiko pasar non-trading (lanjutan)

Risiko suku bunga (lanjutan)

Pengelolaan risiko pasar pada posisi *Banking Book* atau *Interest Rate Risk in the Banking Book* (IRRBB) dilakukan dengan menggunakan dua perspektif yaitu perspektif nilai ekonomis (*economic value*) untuk mengukur dampak perubahan suku bunga terhadap nilai ekonomis dari ekuitas Bank; dan persepektif rentabilitas (*earnings*) untuk mengukur dampak perubahan suku bunga terhadap rentabilitas (*earnings*) Bank. Pengelolaan Risiko IRRBB tersebut dilakukan agar Bank dapat mengidentifikasi Risiko secara lebih akurat dan melakukan tindak lanjut perbaikan yang sesuai. Bank mengadopsi beberapa teknik pengukuran yang ditranslasikan menjadi kontrol dalam pengelolaan IRRBB, baik untuk pengukuran Internal, Standar Regulator dan Grup.

Tabel berikut menyajikan aset yang memperoleh pendapatan bunga dan kewajiban yang memperoleh beban bunga (tidak dengan tujuan diperdagangkan) pada nilai tercatat, dikategorikan berdasarkan tanggal kontraktual perubahan suku bunga atau tanggal jatuh tempo, mana yang lebih dahulu:

	31 Desember/December 31, 2025					
	Jumlah/ Total	Sampai dengan 3 bulan/ Up to 3 months	3 - 12 bulan/ months	1 - 5 tahun/ years	Lebih dari 5 tahun/ More than 5 years	
Penempatan pada Bank						Placements with Bank
Indonesia dan bank lain	2.788.331	2.788.331	-	-	-	Indonesia and other banks
Investasi keuangan	39.156.157	6.844.576	7.499.408	12.395.109	12.417.064	Financial investments
Efek-efek yang dibeli dengan janji dijual kembali	204.793	204.793	-	-	-	Securities purchased under resale agreements
Kredit yang diberikan dan piutang/ pembiayaan Syariah	116.330.305	89.398.235	10.396.704	15.814.189	721.177	Loans and Sharia receivables/financing
Piutang pembiayaan konsumen	7.306.916	39.353	718.984	6.352.546	196.033	Consumer financing receivables
	165.786.502	99.275.288	18.615.096	34.561.844	13.334.274	
Simpanan nasabah	116.194.096	81.045.296	11.417.749	7.652.084	16.078.967	Deposits from customers
Simpanan dari bank lain	9.129.697	9.129.697	-	-	-	Deposits from other banks
Efek-efek yang dijual dengan janji dibeli kembali	7.858.696	7.858.696	-	-	-	Securities sold under repurchased agreements
Surat berharga yang diterbitkan	3.971.967	-	-	1.576.726	2.395.241	Securities issued
Pinjaman diterima	14.041.657	4.378.392	2.423.484	7.039.781	200.000	Borrowings
Pinjaman subordinasi	99.521	-	-	-	99.521	Subordinated loan
	151.295.634	102.412.081	13.841.233	16.268.591	18.773.729	

50. RISK MANAGEMENT (continued)

Market Risk (continued)

Non-trading market risk (continued)

Interest rate risk (continued)

Market risk management for banking book or Interest Rate Risk in the Banking Book (IRRBB) is carried out by using two perspectives, namely the economic value perspective to measure the impact of changes in interest rates on the economic value of Bank equity; and the profitability (*earnings*) perspective to measure the impact of changes in interest rates on the profitability (*earnings*) of the Bank. IRRBB Risk Management aims to identify Risks more accurately so that appropriate improvements can be made. The Bank adopts several measurement techniques which translate into controls in the management of IRRBB, both for Internal measurements, Regulator Standards and Group.

The following table below presents the interest-earning assets and interest bearing liabilities (not for trading purposes) at carrying amounts, categorized by the earlier contractual repricing or maturity dates:

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50. MANAJEMEN RISIKO (lanjutan)

Risiko Pasar (lanjutan)

Risiko pasar non-trading (lanjutan)

Risiko suku bunga (lanjutan)

Tabel berikut menyajikan aset yang memperoleh pendapatan bunga dan kewajiban yang memperoleh beban bunga (tidak dengan tujuan diperdagangkan) pada nilai tercatat, dikategorikan berdasarkan tanggal kontraktual perubahan suku bunga atau tanggal jatuh tempo, mana yang lebih dahulu: (lanjutan)

31 Desember/December 31, 2024						
	Sampai dengan			Lebih dari		
	Jumlah/ Total	3 bulan/ Up to 3 months	3 - 12 bulan/ months	1 - 5 tahun/ years	5 tahun/ More than 5 years	
Penempatan pada Bank					Placements with Bank	
Indonesia dan bank lain	2.998.966	2.998.966	-	-	Indonesia and other banks	
Investasi keuangan	40.152.180	7.568.470	12.636.506	10.753.758	9.193.446	Financial investments
Efek-efek yang dibeli dengan					Securities purchased under	
janji dijual kembali	838.423	838.423	-	-	-	resale agreements
Kredit yang diberikan dan piutang/					Loans and Sharia	
pembiayaan Syariah	120.388.581	75.009.153	14.122.997	21.416.111	9.840.320	receivables/financing
Piutang pembiayaan konsumen	7.192.434	68.844	744.950	6.275.271	103.369	Consumer financing receivables
	171.570.584	86.483.856	27.504.453	38.445.140	19.137.135	
Simpanan nasabah	119.003.891	80.990.194	14.845.577	7.771.281	15.396.839	Deposits from customers
Simpanan dari bank lain	6.020.257	6.020.257	-	-	-	Deposits from other banks
Efek-efek yang dijual dengan					Securities sold under	
janji dibeli kembali	14.803.086	14.803.086	-	-	-	repurchased agreements
Surat berharga yang diterbitkan	3.713.750	-	299.664	1.297.967	2.116.119	Securities issued
Pinjaman diterima	14.426.809	4.891.792	4.830.730	4.504.287	200.000	Borrowings
Pinjaman subordinasi	99.484	-	-	-	99.484	Subordinated loan
	158.067.277	106.705.329	19.975.971	13.573.535	17.812.442	

Dari profil *net repricing gap* ini dapat diukur pengaruh dari perubahan suku bunga terhadap:

1. Pendapatan Bunga Neto dengan menggunakan analisis *static* atau *dynamic repricing gap*;
2. Akrua atas pendapatan bunga dengan menggunakan analisis *Earning at Risk (EAR)* (*earnings perspective*); dan
3. Nilai ekonomis dari laporan posisi keuangan Bank dengan menggunakan analisis *Economic Value of Equity (EVE)* (*Economic Perspective*).

50. RISK MANAGEMENT (continued)

Market Risk (continued)

Non-trading market risk (continued)

Interest rate risk (continued)

The following table below presents the interest-earning assets and interest bearing liabilities (not for trading purposes) at carrying amounts, categorized by the earlier contractual repricing or maturity dates: (continued)

From this repricing gap profile, it is possible to measure the impact of interest rate changes to:

1. The Net Interest Income by using static or dynamic repricing gap analysis;
2. Accrual or reported earning by using Earnings at Risk or EAR analysis (earnings perspective); and
3. The economic value of the statements of financial position or Bank's net worth by using Economic Value of Equity (EVE) (Economic Perspective).

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50. MANAJEMEN RISIKO (lanjutan)

Risiko Pasar (lanjutan)

Risiko pasar *non-trading* (lanjutan)

Risiko suku bunga (lanjutan)

Dengan diketahuinya dampak dari perubahan suku bunga terhadap kinerja Bank, baik dari sisi pendapatan dan permodalan maka Bank akan dapat segera merestruktur aset dan liabilitas yang dimiliki, baik dari sisi jangka waktu penyesuaian suku bunganya (*repricing date*) ataupun jenis suku bunganya (Tetap atau Mengambang) yang disesuaikan dengan proyeksi perubahan suku bunga di masa mendatang, sehingga risiko yang timbul dapat dimitigasi.

Pengelolaan suku bunga yang berdasarkan perspektif pendapatan bunga bersih, dilakukan dengan mengukur sensitivitas aset dan liabilitas keuangan Bank terhadap berbagai skenario perubahan suku bunga baik standar dan non-standar. Di samping itu Bank juga melakukan *stress test* untuk melihat ketahanan atau sensitivitas Bank dalam menghadapi kondisi pasar yang tidak normal.

Bank telah menetapkan berbagai *limit* untuk risiko suku bunga yaitu, *Earning at Risk (EAR) Limit* dan *Economic Value of Equity (EVE) Limit* untuk memastikan bahwa risiko suku bunga pada posisi *Banking Book* dikelola dengan hati-hati sesuai dengan *risk appetite* yang telah ditentukan.

50. RISK MANAGEMENT (continued)

Market Risk (continued)

Non-trading market risk (continued)

Interest rate risk (continued)

If there is change in interest rate that may affect the Bank's performance, both from earning and capital side, the Bank can immediately restructure its assets and liabilities, either from its repricing date or interest rate type (Fixed or Variable), which are adjusted with the future interest rate changes projection, so that the risk arising can be mitigated.

The management of the interest rate risk based on earning perspective is conducted by measuring the sensitivity of the Bank's financial assets and liabilities against various standard and non-standard interest rate changes scenarios. In addition, the Bank also performs stress test to see the Bank's tenacity or sensitivity to face abnormal market condition.

Bank has set up several limits for interest rate risk, i.e, Earning at Risk (EAR) Limit and Economic Value of Equity (EVE) Limit to ensure that interest rate risk in the Banking Book is prudently managed based on the determined risk appetite.

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Risiko Pasar (lanjutan)

Risiko pasar non-trading (lanjutan)

Risiko suku bunga (lanjutan)

Analisis atas sensitivitas Bank, berupa perubahan pendapatan bunga neto sampai dengan 1 tahun ke depan, atas kenaikan atau penurunan tingkat suku bunga pasar, dengan asumsi bahwa tidak ada pergerakan asimetris pada kurva imbal hasil dan posisi laporan posisi keuangan yang tetap adalah sebagai berikut:

	Kenaikan paralel 100 bp/ 100 bp parallel increase	
	Efek pada laba rugi sebelum pajak/ Effect on profit and loss before tax	Efek pada ekuitas sebelum pajak/ Effect on equity before tax
Sensitivitas terhadap risiko suku bunga		
Per tanggal 31 Desember 2025		
Mata uang asing	(71.244)	22.018
Rupiah	(295.257)	(423.057)
Per tanggal 31 Desember 2024		
Mata uang asing	(94.036)	122.964
Rupiah	(386.917)	(769.117)

Bank telah memperbaharui sistem untuk mengukur dan mengelola risiko suku bunga pada posisi *Banking Book* sehingga metodologi yang lebih kompleks untuk mengukur risiko bunga sesuai dengan standar yang ditetapkan oleh regulator sudah dapat dilakukan secara otomatis.

Terkait pengelolaan risiko suku bunga pada portofolio surat berharga, juga telah dilakukan secara optimal di mana Bank telah memiliki kebijakan, prosedur dan metodologi, serta proses *monitoring* yang dilakukan secara harian. Proses pengelolaan risiko dilakukan dengan menetapkan berbagai macam *limit* seperti *limit* posisi, *limit* PV01, *limit* penurunan harga obligasi korporasi, *limit* kerugian atas proses revaluasi (*mark to market*) dan *limit* kerugian (*Year to Date - YTD Loss*) dan *limit* jumlah maksimum penjualan portofolio FVOCI dalam 1 bulan.

50. RISK MANAGEMENT (continued)

Market Risk (continued)

Non-trading market risk (continued)

Interest rate risk (continued)

An analysis of the Bank's sensitivity, in terms of net interest income changes for the whole 1 year ahead, as an impact of the increase or decrease in market interest rates, by assuming no asymmetrical movement in curves and a constant statements of financial position are as follows:

	Penurunan paralel 100 bp/ 100 bp parallel decrease	
	Efek pada laba rugi sebelum pajak/ Effect on profit and loss before tax	Efek pada ekuitas sebelum pajak/ Effect on equity before tax
Sensitivity to interest rate risk		
As of December 31, 2025		
Foreign currencies	44.470	(32.576)
Rupiah	85.144	443.395
As of December 31, 2024		
Foreign currencies	70.669	(144.601)
Rupiah	196.856	846.576

Bank has updated the system for measuring and managing interest rate risk in the Banking Book hence the more complex additional methodology to measure the interest rate in accordance with the standard method by regulator have been performed automatically.

As for interest rate risk management for marketable securities portfolio, it has been performed optimally through adequacy of policy, procedure and methodology, daily monitoring process, and limit setting, such as limit position, PV01 limit, limit on decrease of corporate bond price, limit on mark to market loss and year to date (YTD) loss limit and limit maximum selling amount per month of FVOCI portfolio.

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50. MANAJEMEN RISIKO (lanjutan)

Risiko Pasar (lanjutan)

Risiko pasar *non-trading* (lanjutan)

Risiko nilai tukar

Risiko nilai tukar adalah risiko di mana nilai instrumen keuangan akan berfluktuasi karena perubahan dalam nilai tukar mata uang asing. Bank telah menetapkan *limit* risiko nilai tukar berupa *limit* Posisi Devisa Neto ("PDN") konsolidasi terhadap modal Bank. Posisi tersebut dimonitor secara harian dan strategi lindung nilai (*hedging*) akan digunakan untuk meyakinkan bahwa posisi dijaga agar dalam batasan yang telah ditetapkan.

Bank telah mengelola posisi mata uang asing untuk aset dan liabilitas keuangan yang dimiliki oleh Bank dengan memonitor Posisi Devisa Neto ("PDN"). Per tanggal 31 Desember 2025 dan 2024, PDN Bank telah diungkapkan dalam Catatan 45b.

Tabel di bawah menggambarkan posisi mata uang asing atas aset dan liabilitas moneter Bank per tanggal 31 Desember 2025 dan 2024 di mana Bank memiliki eksposur 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 (akibat adanya perubahan nilai wajar aset dan liabilitas moneter bank secara keseluruhan yang sensitif terhadap nilai tukar) dan ekuitas (akibat adanya perubahan nilai wajar atas aset dan liabilitas keuangan) (sebelum pajak).

	Peningkatan 1%/ 1% increase	Penurunan 1%/ 1% decrease	
31 Desember 2025			December 31, 2025
Potensi (kerugian)/keuntungan perubahan nilai tukar	(1.608)	1.608	Potential (losses)/gains on exchange rate change
31 Desember 2024			December 31, 2024
Potensi (kerugian)/keuntungan perubahan nilai tukar	(7.867)	7.867	Potential (losses)/gains on exchange rate change

50. RISK MANAGEMENT (continued)

Market Risk (continued)

Non-trading market risk (continued)

Foreign exchange risk

Foreign exchange risk is the risk that the value of a financial instrument will fluctuate due to changes in foreign exchange rates. The Bank has set limits on positions by currency. Positions are monitored on a daily basis and intra day basis, and hedging strategies will be used to ensure positions are maintained within established limits.

The Bank manages its foreign currency position for its financial assets and liabilities that are owned by the Bank 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 45b.

The table below indicates the Bank's foreign currencies position of 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 statements of income (due to change in the fair value of currency sensitive monetary assets and liabilities) and equity (due to change in the fair value of assets and liabilities) (before tax).

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50. MANAJEMEN RISIKO (lanjutan)

Risiko Likuiditas

Risiko likuiditas dapat terjadi ketika sebuah bank tidak dapat memenuhi kewajiban finansialnya kepada nasabah atau pihak lawan secara tepat waktu dengan biaya yang wajar. Manajemen risiko likuiditas merupakan hal yang sangat penting karena dapat berdampak signifikan terhadap keberlangsungan bisnis. Bank senantiasa berupaya memastikan bahwa setiap kebutuhan likuiditas dan pendanaan saat ini dan masa mendatang dapat terpenuhi baik dalam kondisi pasar normal maupun kondisi krisis.

Dalam mengelola risiko likuiditas, unit kerja manajemen risiko bertanggung jawab untuk mengimplementasikan kebijakan, metodologi pengukuran, pemantauan dan pelaporan eksposur risiko likuiditas dan juga untuk memantau kepatuhan terhadap pedoman-pedoman tersebut guna mendukung fungsi dari *Assets and Liabilities Committee* ("ALCO").

Langkah-langkah yang berkelanjutan telah dilakukan dalam mengelola risiko ini. Di sisi aset, kebijakan untuk pembelian instrumen-instrumen keuangan untuk posisi *trading book* telah ditetapkan, yang juga meliputi kriteria-kriteria atau jenis-jenis aset yang dapat dibeli terutama aset-aset yang sangat likuid, baik untuk *trading* maupun untuk investasi. Sementara itu di sisi liabilitas analisis jenis-jenis liabilitas dan jangka waktunya selalu dilakukan secara konsisten agar likuiditas bisa terjaga sepanjang waktu.

Pengelolaan likuiditas Bank dilakukan secara terpusat oleh *Treasury* bekerjasama dengan unit-unit bisnis/pendukung lainnya, seperti antara lain unit bisnis perkreditan, pendanaan, operasional, teknologi informasi, komunikasi perusahaan, dan manajemen risiko. Dengan demikian, kebutuhan/ketersediaan pendanaan yang timbul dari aktivitas operasional bank sehari-hari dapat dikelola dengan baik untuk memaksimalkan kinerja Bank. Dan juga, dengan adanya kerjasama yang baik antar unit kerja, maka risiko likuiditas yang dipicu oleh kejadian risiko lainnya (risiko kredit, risiko pasar, risiko operasional, risiko hukum, risiko kepatuhan, risiko reputasi dan risiko strategik) dapat dideteksi dan dimitigasi dengan benar dan tepat waktu. Selanjutnya produk-produk/transaksi-transaksi/aktivitas-aktivitas baru yang mengakibatkan adanya penambahan aset dan liabilitas, selalu melalui proses *review* dan persetujuan yang seksama sebelum produk/transaksi/aktivitas baru tersebut dijalankan.

50. RISK MANAGEMENT (continued)

Liquidity Risk

Liquidity risk may arise once a bank is incapable to meet its financial obligation to the customer or counterparty in timely manner and at a fair price. Liquidity risk management is crucial because it can have a significant impact on business continuity. The Bank incessantly ensures that liquidity needs at the present and in the future could be met vis-a-vis in normal market condition as well as crisis period.

In managing liquidity ratio, risk management work unit responsible for implementing policy, methodology, measurement, monitoring and liquidity risk exposure reporting and also monitoring compliance of the guidelines for supporting function of Assets and Liabilities Committee ("ALCO").

Proper measures have been continually implemented to manage this risk. On the asset side, policies for financial assets holding for the trading book are in place detailing the acceptable criteria for trading and investment assets especially for highly liquid assets. While on the liabilities side, the liability mix in terms of type and tenor are likewise analyzed on a continuous basis to ensure sufficient liquidity at all times.

The Bank's liquidity management is done centrally by Treasury cooperating with other business/supporting units, such as credit, funding, operational, information technology, corporate communication, and risk management business unit. Therefore, funding needs/availability arising from daily bank operational activities can be managed well to maximize the Bank's performance. In addition, by good communication between working unit, liquidity risk triggered by other risk events (credit risk, market risk, operational risk, legal risk, compliance risk, reputation risk and strategic risk) can be detected and mitigated well and in timely manner. Furthermore, new products/transactions/activities that impact the bank's assets and liabilities should be adequately reviewed and approved before such new product/transaction/activity is initiated.

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50. MANAJEMEN RISIKO (lanjutan)

Risiko Likuiditas (lanjutan)

Disamping itu bank juga telah menetapkan dan menerapkan pengukuran risiko likuiditas, seperti berbagai rasio likuiditas, analisis gap likuiditas, dan stress testing, serta limit-limit likuiditas, seperti *Liquidity Coverage Ratio (LCR)*, *Net Stable Funding Ratio (NSRF)*, *Operating Cash Flow (OCF) Limit*, *Interbank taking limit*, *FX swap funding limit*, *secondary reserve limit*, limit 50 deposan terbesar dan limit-limit likuiditas lainnya, yang semuanya bertujuan untuk mengendalikan risiko likuiditas agar sesuai dengan *risk appetite* yang telah ditetapkan.

Bank dalam memperkuat penerapan manajemen risiko likuiditas telah menetapkan dan menguji secara berkala Rencana Pendanaan Darurat (LCP) untuk memastikan kesiapan Bank dalam menghadapi krisis likuiditas, termasuk di dalamnya adalah proses monitoring atas berbagai indikator peringatan dini (*Early Warning Indicator - EWI*) krisis likuiditas yang dilakukan secara harian.

Bank juga telah menyusun Rencana Pemulihan (*Recovery Plan*) yang dibuat untuk mengidentifikasi opsi-opsi yang kredibel agar dapat pulih dari krisis atau permasalahan keuangan yang mungkin terjadi. Rencana aksi ini mencakup ringkasan eksekutif, gambaran umum Bank, opsi pemulihan (*recovery options*) untuk setiap indikator yaitu permodalan, likuiditas, profitabilitas, dan kualitas aset serta pengungkapan rencana pemulihan.

Selain itu beberapa langkah strategis telah diambil dalam memitigasi risiko likuiditas dan pendanaan, antara lain dengan cara merestrukturisasi sumber dan jangka waktu pendanaan melalui penerbitan obligasi dan obligasi subordinasi dalam mata uang Rupiah. Di sisi lain, Bank senantiasa mencari potensi pinjaman bilateral jangka panjang guna mendukung pertumbuhan kredit dalam mata uang USD.

Analisis jatuh tempo aset dan liabilitas Bank yang berkaitan dengan risiko likuiditas merujuk ke Catatan 53a.

50. RISK MANAGEMENT (continued)

Liquidity Risk (continued)

In addition, the Bank has determined and implemented liquidity risk measurement, such as various liquidity ratios, liquidity gap analysis and stress testing and the liquidity risk limits, such as *Liquidity Coverage Ratio (LCR)*, *Net Stable Funding Ratio (NSRF)*, the *Operating Cash Flow (OCF) Limit*, *Interbank taking limit*, *FX swap funding limit*, *secondary reserve limit*, *top 50 depositors limit* and other liquidity limits have been set up, to ensure prudent bank wide liquidity risk in accordance with the determined risk appetite.

To strengthen liquidity risk management implementation, the Bank has set up and examined *Liquidity Contingency Plan (LCP)* to ensure the Bank's readiness to face liquidity crisis, including monitoring process of various early warning indicator performed daily.

Banks also have *Recovery Plan* that designed to identify the credible options in order to recover from the financial crisis problems that may occur. This *Recovery Plan* includes an executive summary, an overview of the Bank, the recovery option for each indicator which are capital, liquidity, profitability, and asset quality as well as the disclosure of the recovery plan.

Several strategic actions have been taken to mitigate liquidity risk and funding, among others, by restructuring the source and duration of funding through the issuance of bonds and subordinated bonds denominated in Rupiah. On the other hand, the Bank is always looking for potential long-term bilateral loans to support the credit growth in USD currency.

The maturity analysis of assets and liabilities related to liquidity risk of the Bank referred to Note 53a.

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Risiko Likuiditas (lanjutan)

Tabel di bawah ini menunjukkan sisa jatuh tempo kontraktual dari liabilitas keuangan berdasarkan pada arus kas yang tidak didiskonto:

50. RISK MANAGEMENT (continued)

Liquidity Risk (continued)

The table below shows the remaining contractual maturities of financial liabilities based on undiscounted cashflow.

31 Desember/December 31, 2025																	
	Sampai dengan 1 bulan/ Up to 1 month	Lebih dari 1 bulan/ s/d 3 bulan/ More than 1 month	Lebih dari 3 bulan/ s/d 6 bulan/ More than 3 months	Lebih dari 6 bulan/ s/d 1 tahun/ More than 6 months	Lebih dari 1 tahun/ s/d 3 tahun/ More than 1 year	Lebih dari 3 tahun/ s/d 5 tahun/ More than 3 years	Lebih dari 5 tahun/ More than 5 years	Jumlah/ Total									
LIABILITAS									LIABILITIES								
Liabilitas segera	2.316.054	-	-	-	-	-	-	2.316.054	Obligations due immediately								
Simpanan nasabah	92.674.400	17.355.229	3.197.993	3.631.206	222.788	126.147	77.496	117.285.259	Deposits from customers								
Simpanan dari bank lain	6.644.558	2.519.879	-	-	-	-	-	9.164.437	Deposits from other banks								
Efek-efek yang dijual	-	-	-	-	-	-	-	-	Securities sold under								
dengan janji dibeli kembali	7.858.696	-	-	-	-	-	-	7.858.696	repurchased agreements								
Liabilitas derivatif	1.370.607	-	-	-	-	-	-	1.370.607	Derivatives payable								
Liabilitas akseptasi	1.890.224	-	-	-	-	-	-	1.890.224	Acceptances payable								
Surat berharga yang diterbitkan	13.632	27.170	1.415.868	35.151	2.548.350	249.124	-	4.289.295	Securities issued								
Pinjaman diterima	1.885.331	2.739.536	410.532	2.098.448	5.210.291	1.947.917	-	14.292.055	Borrowings								
Beban yang masih harus dibayar dan liabilitas lain-lain*)	190.384	-	-	-	-	-	-	190.384	Accrued expenses and other liabilities*)								
Pinjaman subordinasi	-	-	-	-	-	-	107.421	107.421	Subordinated loan								
Jumlah	114.843.886	22.641.814	5.024.393	5.764.805	7.981.429	2.323.188	184.917	158.764.432	Total								

31 Desember/December 31, 2024																	
	Sampai dengan 1 bulan/ Up to 1 month	Lebih dari 1 bulan/ s/d 3 bulan/ More than 1 month	Lebih dari 3 bulan/ s/d 6 bulan/ More than 3 months	Lebih dari 6 bulan/ s/d 1 tahun/ More than 6 months	Lebih dari 1 tahun/ s/d 3 tahun/ More than 1 year	Lebih dari 3 tahun/ s/d 5 tahun/ More than 3 years	Lebih dari 5 tahun/ More than 5 years	Jumlah/ Total									
LIABILITAS									LIABILITIES								
Liabilitas segera	1.070.575	-	-	-	-	-	-	1.070.575	Obligations due immediately								
Simpanan nasabah	86.941.472	22.311.054	6.498.839	3.867.595	240.519	98.451	91.797	120.049.727	Deposits from customers								
Simpanan dari bank lain	6.036.982	-	-	-	-	-	-	6.036.982	Deposits from other banks								
Efek-efek yang dijual	-	-	-	-	-	-	-	-	Securities sold under								
dengan janji dibeli kembali	14.803.086	-	-	-	-	-	-	14.803.086	repurchased agreements								
Liabilitas derivatif	1.356.421	-	-	-	-	-	-	1.356.421	Derivatives payable								
Liabilitas akseptasi	1.416.229	-	-	-	-	-	-	1.416.229	Acceptances payable								
Surat berharga yang diterbitkan	20.956	16.935	1.383.336	345.159	2.265.288	-	-	4.031.674	Securities issued								
Pinjaman diterima	890.573	4.503.587	1.659.655	3.355.636	4.077.822	359.772	-	14.847.045	Borrowings								
Beban yang masih harus dibayar dan liabilitas lain-lain*)	275.929	-	-	-	-	-	-	275.929	Accrued expenses and other liabilities*)								
Pinjaman subordinasi	-	-	-	-	-	-	107.384	107.384	Subordinated loan								
Jumlah	112.812.223	26.831.576	9.541.830	7.568.390	6.583.629	458.223	199.181	163.995.052	Total								

*) Beban yang masih harus dibayar dan liabilitas lain-lain terdiri atas bunga yang masih harus dibayar

*) Accrued expenses and other liabilities consists of accrued interests

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51. NILAI WAJAR INSTRUMEN KEUANGAN

Tabel di bawah ini menyajikan perbandingan atas nilai tercatat dengan nilai wajar dari instrumen keuangan konsolidasian yang tercatat dalam laporan keuangan.

51. FAIR VALUE OF FINANCIAL INSTRUMENTS

The table below presents the comparison by class of the carrying amounts and fair value of the consolidated financial instruments that are recognized in the financial statements.

31 Desember/December 31, 2025					
Nilai tercatat/carrying value					
Nilai wajar melalui laba rugi/ Fair value through profit or loss	Biaya perolehan diamortisasi lainnya/ Other amortized cost	Nilai wajar melalui penghasilan komprehensif lainnya/ Fair value through other comprehensive income	Jumlah nilai tercatat/ Carrying value	Nilai wajar/ Fair value	
Aset keuangan:					Financial assets:
Giro pada Bank Indonesia	-	7.099.181	-	7.099.181	Current accounts with Bank Indonesia
Giro pada bank lain	-	3.397.876	-	3.397.876	Current accounts with other banks
Penempatan pada Bank Indonesia dan bank lain	-	2.782.292	-	2.782.292	Placements with Bank Indonesia and other banks
Efek-efek yang diperdagangkan	4.553.200	-	-	4.553.200	Trading securities
Investasi keuangan	-	-	-	-	Financial investments
- Biaya perolehan diamortisasi	-	9.755.165	-	9.755.165	Amortized cost -
- Nilai wajar melalui penghasilan komprehensif lain	-	-	29.200.040	29.200.040	Fair value through other - comprehensive income
- Penyertaan saham	-	-	196.443	196.443	Investments in shares -
Efek-efek yang dibeli dengan janji dijual kembali	-	204.791	-	204.791	Securities purchased under resale agreements
Tagihan derivatif	1.711.294	-	-	1.711.294	Derivatives receivable
Kredit yang diberikan dan piutang/pembiayaan Syariah	-	113.148.320	-	113.148.320	Loans and Sharia receivables/financing
Piutang pembiayaan konsumen	-	7.180.073	-	7.180.073	Consumer financing receivables
Tagihan akseptasi	-	1.915.310	-	1.915.310	Acceptance receivables
Beban dibayar dimuka dan aset lain-lain*)	-	1.208.002	-	1.208.002	Prepayments and other assets*)
Jumlah aset	6.264.494	146.691.010	29.396.483	182.351.987	230.713.460
Liabilitas keuangan:					Financial liabilities:
Liabilitas segera	-	2.316.054	-	2.316.054	Obligation due immediately
Simpanan nasabah	-	116.194.096	-	116.194.096	Deposits from customers
Simpanan dari bank lain	-	9.129.697	-	9.129.697	Deposits from other banks
Efek-efek yang dijual dengan janji dibeli kembali	-	7.858.696	-	7.858.696	Securities sold under repurchased agreements
Liabilitas derivatif	1.370.607	-	-	1.370.607	Derivatives payable
Liabilitas akseptasi	-	1.890.224	-	1.890.224	Acceptance payables
Surat berharga yang diterbitkan	-	3.971.967	-	3.971.967	Securities issued
Pinjaman diterima	-	14.041.657	-	14.041.657	Borrowings
Beban yang masih harus dibayar dan liabilitas lain-lain**)	-	190.384	-	190.384	Accrued expenses and other liabilities**)
Pinjaman subordinasi	-	99.521	-	99.521	Subordinated loan
Jumlah liabilitas	1.370.607	155.692.296	-	157.062.903	157.125.299

*) Beban dibayar di muka dan aset lain-lain terdiri atas piutang bunga-neto dan tagihan card center dan Mastercard

*) Prepayments and other assets consist of interests receivable-net and card center receivables and Mastercard

**) Beban yang masih harus dibayar dan liabilitas lain-lain terdiri atas bunga yang masih harus dibayar

**) Accrued expenses and other liabilities consists of accrued interests

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51. NILAI WAJAR INSTRUMEN KEUANGAN (lanjutan)

**51. FAIR VALUE OF FINANCIAL INSTRUMENTS
(continued)**

31 Desember/December 31, 2024											
Nilai tercatat/Carrying value											
Nilai wajar melalui laba rugi/ Fair value through profit or loss	Biaya perolehan diamortisasi lainnya/ Other amortized cost	Nilai wajar melalui penghasilan komprehensif lainnya/ Fair value through other comprehensive income	Jumlah nilai tercatat/ Carrying value	Nilai wajar/ Fair value		Nilai wajar melalui laba rugi/ Fair value through profit or loss	Biaya perolehan diamortisasi lainnya/ Other amortized cost	Nilai wajar melalui penghasilan komprehensif lainnya/ Fair value through other comprehensive income	Jumlah nilai tercatat/ Carrying value	Nilai wajar/ Fair value	
Aset keuangan:						Financial assets:					
Giro pada Bank Indonesia	-	10.696.358	-	10.696.358	10.696.358	Giro pada Bank Indonesia	-	10.696.358	-	10.696.358	10.696.358
Giro pada bank lain	-	2.570.841	-	2.570.841	2.570.841	Giro pada bank lain	-	2.570.841	-	2.570.841	2.570.841
Penempatan pada Bank Indonesia dan bank lain	-	2.998.966	-	2.998.966	2.998.966	Penempatan pada Bank Indonesia dan bank lain	-	2.998.966	-	2.998.966	2.998.966
Efek-efek yang diperdagangkan	1.941.629	-	-	1.941.629	1.941.629	Efek-efek yang diperdagangkan	1.941.629	-	-	1.941.629	1.941.629
Investasi keuangan	-	4.247.360	-	4.247.360	4.247.360	Investasi keuangan	-	4.247.360	-	4.247.360	4.247.360
- Biaya perolehan diamortisasi	-	-	-	-	-	- Biaya perolehan diamortisasi	-	-	-	-	-
- Nilai wajar melalui penghasilan komprehensif lain	-	35.708.623	-	35.708.623	35.708.623	- Nilai wajar melalui penghasilan komprehensif lain	-	35.708.623	-	35.708.623	35.708.623
- Penyertaan saham	-	195.182	-	195.182	195.182	- Penyertaan saham	-	195.182	-	195.182	195.182
Efek-efek yang dibeli dengan janji dijual kembali	-	838.276	-	838.276	838.276	Efek-efek yang dibeli dengan janji dijual kembali	-	838.276	-	838.276	838.276
Tagihan derivatif	1.381.431	-	-	1.381.431	1.381.431	Tagihan derivatif	1.381.431	-	-	1.381.431	1.381.431
Kredit yang diberikan dan piutang/pembiayaan Syariah	-	116.485.643	-	116.485.643	121.580.454	Kredit yang diberikan dan piutang/pembiayaan Syariah	-	116.485.643	-	116.485.643	121.580.454
Piutang pembiayaan konsumen	-	7.075.948	-	7.075.948	8.019.120	Piutang pembiayaan konsumen	-	7.075.948	-	7.075.948	8.019.120
Tagihan akseptasi	-	1.571.065	-	1.571.065	1.571.065	Tagihan akseptasi	-	1.571.065	-	1.571.065	1.571.065
Beban dibayar dimuka dan aset lain-lain*)	-	1.071.613	-	1.071.613	1.071.613	Beban dibayar dimuka dan aset lain-lain*)	-	1.071.613	-	1.071.613	1.071.613
Jumlah aset	3.323.060	147.556.070	35.903.805	186.782.935	192.807.822	Jumlah aset	3.323.060	147.556.070	35.903.805	186.782.935	192.807.822
Liabilitas keuangan:						Financial liabilities:					
Liabilitas segera	-	1.070.575	-	1.070.575	1.070.575	Liabilitas segera	-	1.070.575	-	1.070.575	1.070.575
Simpanan nasabah	-	119.003.891	-	119.003.891	119.003.891	Simpanan nasabah	-	119.003.891	-	119.003.891	119.003.891
Simpanan dari bank lain	-	6.020.257	-	6.020.257	6.020.257	Simpanan dari bank lain	-	6.020.257	-	6.020.257	6.020.257
Efek-efek yang dijual dengan janji dibeli kembali	-	14.803.086	-	14.803.086	14.803.086	Efek-efek yang dijual dengan janji dibeli kembali	-	14.803.086	-	14.803.086	14.803.086
Liabilitas derivatif	1.356.421	-	-	1.356.421	1.356.421	Liabilitas derivatif	1.356.421	-	-	1.356.421	1.356.421
Liabilitas akseptasi	-	1.416.229	-	1.416.229	1.416.229	Liabilitas akseptasi	-	1.416.229	-	1.416.229	1.416.229
Surat berharga yang diterbitkan	-	3.713.750	-	3.713.750	3.707.594	Surat berharga yang diterbitkan	-	3.713.750	-	3.713.750	3.707.594
Pinjaman diterima	-	14.426.809	-	14.426.809	14.473.489	Pinjaman diterima	-	14.426.809	-	14.426.809	14.473.489
Beban yang masih harus dibayar dan liabilitas lain-lain**)	-	275.929	-	275.929	275.929	Beban yang masih harus dibayar dan liabilitas lain-lain**)	-	275.929	-	275.929	275.929
Pinjaman subordinasi	-	99.484	-	99.484	99.484	Pinjaman subordinasi	-	99.484	-	99.484	99.484
Jumlah liabilitas	1.356.421	160.830.010	-	162.186.431	162.226.955	Jumlah liabilitas	1.356.421	160.830.010	-	162.186.431	162.226.955

*) Beban dibayar di muka dan aset lain-lain terdiri atas piutang bunga-neto dan tagihan card center dan Mastercard

**) Beban yang masih harus dibayar dan liabilitas lain-lain terdiri atas bunga yang masih harus dibayar

*) Prepayments and other assets consist of interests receivable-net and card center receivables and Mastercard

**) Accrued expenses and other liabilities consists of accrued interests

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51. NILAI WAJAR INSTRUMEN KEUANGAN (lanjutan)

Berikut metode dan asumsi yang digunakan oleh Bank dan entitas anaknya untuk perkiraan nilai wajar:

Nilai wajar aset dan liabilitas keuangan tertentu selain derivatif, efek-efek dengan biaya perolehan yang diamortisasi, piutang pembiayaan konsumen, kredit yang diberikan dan piutang/pembiayaan syariah, pinjaman diterima dan surat berharga yang diterbitkan (*call money* > 90 hari) mendekati nilai tercatat karena instrumen keuangan tersebut memiliki jangka waktu jatuh tempo yang singkat.

Nilai wajar tagihan dan liabilitas derivatif dihitung berdasarkan metodologi yang dijelaskan dalam Catatan 21 dan 11.

Nilai wajar dari pinjaman diterima dihitung menggunakan diskonto arus kas berdasarkan tingkat suku bunga pasar.

Nilai wajar untuk surat berharga yang diterbitkan dan obligasi subordinasi dihitung menggunakan nilai pasar yang berlaku.

Nilai wajar dari kredit yang diberikan dan piutang/pembiayaan syariah, efek-efek dengan biaya perolehan yang diamortisasi dan piutang pembiayaan konsumen dinilai menggunakan diskonto arus kas berdasarkan tingkat suku bunga pasar terkini.

Tabel di bawah ini menyajikan instrumen keuangan yang diakui pada nilai wajar berdasarkan hirarki yang digunakan Bank untuk menentukan dan mengungkapkan nilai wajar dari instrumen keuangan:

- (i) Tingkat 1: Harga kuotasi (tanpa penyesuaian) di pasar aktif untuk aset atau liabilitas yang identik;
- (ii) Tingkat 2: Teknik lain atas semua *input* yang memiliki efek signifikan terhadap nilai wajar yang tercatat dapat diobservasi, baik secara langsung maupun tidak langsung;
- (iii) Tingkat 3: Teknik yang menggunakan input yang memiliki pengaruh signifikan terhadap nilai wajar yang tercatat yang tidak berdasarkan data pasar yang dapat diobservasi.

51. FAIR VALUE OF FINANCIAL INSTRUMENTS (continued)

The following methods and assumptions are used by the Bank and subsidiaries to estimate the fair value of financial instruments:

Fair values of certain financial assets and liabilities other than derivatives, amortized cost securities, consumer financing receivables, loans and sharia receivables/financing, borrowings and securities issued (*call money* > 90 days) are approximately the same with their carrying amounts due to the short-term maturities of these financial instruments.

The fair value of derivatives receivable and payable are calculated based on methodology as disclosed in Notes 21 and 11.

The fair value of borrowings is calculated using discounted cash flows using market interest rate.

The fair value of securities issued and subordinated bonds are calculated using prevailing market price.

The fair value of loans and sharia receivables/financing, amortized cost securities and consumer financing receivables are determined by discounting cash flows using current market interest rate.

The table below shows the financial instruments recognized at fair value based on the hierarchy used by the Bank in determining and disclosing the fair value of financial instruments:

- (i) Level 1: Quoted prices (unadjusted) in active markets for identical asset or liabilities;
- (ii) Level 2: Other techniques for which all inputs which have a significant effect on the recorded fair value are observable, either directly or indirectly;
- (iii) Level 3: Techniques which use inputs that have a significant effect on the recorded fair value that are not based on observable market data.

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51. NILAI WAJAR INSTRUMEN KEUANGAN (lanjutan)

**51. FAIR VALUE OF FINANCIAL INSTRUMENTS
(continued)**

31 Desember/December 31, 2025					
Nilai wajar/Fair value					
Jumlah nilai tercatat/ Total carrying amount	Tingkat 1/ Level 1	Tingkat 2/ Level 2	Tingkat 3/ Level 3	Jumlah/ Total	
Aset keuangan:					Financial assets:
Efek-efek yang diperdagangkan	4.553.200	4.553.200	-	4.553.200	Trading securities
Investasi keuangan					Financial investments
- Biaya perolehan diamortisasi	9.755.165	8.212.617	-	1.509.730	Amortized cost -
- Nilai wajar melalui penghasilan komprehensif lain	29.200.040	29.150.426	49.614	-	Fair value through - comprehensive income
- Penyertaan saham	196.443	-	-	196.443	Investments in shares -
Efek-efek yang dibeli dengan janji dijual kembali	204.791	-	-	204.791	Securities purchased under resale agreement
Tagihan derivatif	1.711.294	-	1.711.294	-	Derivatives receivable
Kredit yang diberikan dan piutang/pembiayaan Syariah	113.148.320	-	-	160.802.179	Loans and Sharia receivables/financing
Piutang pembiayaan konsumen	7.180.073	-	-	7.920.505	Consumer financing receivables
Jumlah aset	165.949.326	41.916.243	1.760.908	170.633.648	Total assets
Liabilitas keuangan:					Financial liabilities:
Liabilitas derivatif	1.370.607	-	1.370.607	-	Derivatives payable
Efek-efek yang dijual dengan janji dibeli kembali	7.858.696	-	7.858.696	-	Securities sold under repurchased agreement
Surat berharga yang diterbitkan	3.971.967	-	4.006.608	-	Securities issued
Pinjaman diterima	14.041.657	-	14.069.412	-	Borrowings
Pinjaman subordinasi	99.521	-	99.521	-	Subordinated loan
Jumlah liabilitas	27.342.448	-	27.404.844	-	Total liabilities
31 Desember/December 31, 2024					
Nilai wajar/Fair value					
Jumlah nilai tercatat/ Total carrying amount	Tingkat 1/ Level 1	Tingkat 2/ Level 2	Tingkat 3/ Level 3	Jumlah/ Total	
Aset keuangan:					Financial assets:
Efek-efek yang diperdagangkan	1.941.629	1.941.629	-	1.941.629	Trading securities
Investasi keuangan					Financial investments
- Biaya perolehan diamortisasi	4.247.360	2.514.938	-	1.719.326	Amortized cost -
- Nilai wajar melalui penghasilan komprehensif lain	35.708.623	35.662.370	46.253	-	Fair value through - comprehensive income
- Penyertaan saham	195.182	-	-	195.182	Investments in shares -
Efek-efek yang dibeli dengan janji dijual kembali	838.276	-	-	838.276	Securities purchased under resale agreement
Tagihan derivatif	1.381.431	-	1.381.431	-	Derivatives receivable
Kredit yang diberikan dan piutang/pembiayaan Syariah	116.485.643	-	-	121.580.454	Loans and Sharia receivables/financing
Piutang pembiayaan konsumen	7.075.948	-	-	8.019.120	Consumer financing receivables
Jumlah aset	167.874.092	40.118.937	1.427.684	132.352.358	Total assets
Liabilitas keuangan:					Financial liabilities:
Liabilitas derivatif	1.356.421	-	1.356.421	-	Derivatives payable
Efek-efek yang dijual dengan janji dibeli kembali	14.803.086	-	14.803.086	-	Securities sold under repurchased agreement
Surat berharga yang diterbitkan	3.713.750	-	3.707.594	-	Securities issued
Pinjaman diterima	14.426.809	-	14.473.489	-	Borrowings
Pinjaman subordinasi	99.484	-	99.484	-	Subordinated loan
Jumlah liabilitas	34.399.550	-	34.440.074	-	Total liabilities

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52. MANAJEMEN MODAL

Tujuan utama dari kebijakan Bank atas kebijakan pengelolaan modal adalah untuk memastikan bahwa Bank memiliki modal yang kuat untuk mendukung strategi pengembangan ekspansi usaha Bank saat ini, mempertahankan kelangsungan pengembangan di masa mendatang, untuk memenuhi ketentuan kecukupan permodalan yang ditetapkan oleh regulator serta memastikan agar struktur permodalan Bank telah efisien.

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 *risk appetite* melalui proses perencanaan modal dan *stress test*, begitu pula dengan bisnis 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 dari Rencana Bisnis Bank dan disetujui oleh Dewan Komisaris. Perencanaan ini diharapkan akan memastikan tersedianya modal yang cukup dan terciptanya struktur permodalan yang optimal berdasarkan komponen permodalan yang berbeda untuk mendukung strategi Bank.

Bank telah melakukan perhitungan kecukupan modal berdasarkan ketentuan yang berlaku, yaitu POJK Nomor 11/POJK.03/2016 tentang Kewajiban Penyediaan Modal Minimum Bank Umum. Modal yang dimiliki terdiri atas modal inti (Tier 1) dan modal pelengkap (Tier 2). Modal inti (Tier 1) meliputi modal inti utama dan modal inti tambahan.

Bank telah meningkatkan modal melalui *rights issue* sebesar Rp1.407.050 pada bulan April 2010, sebesar Rp1.500.854 pada bulan Juli 2013, sebesar Rp1.497.204 pada bulan Desember 2014 dan sebesar Rp1.998.532 pada bulan Juni 2018. Bank juga telah menyelesaikan penerbitan Obligasi Subordinasi dengan realisasi sebesar Rp1.500.000 pada bulan Mei 2011, Rp500.000 pada bulan Desember 2011, Rp1.000.000 pada bulan Oktober 2012, Rp1.500.000 pada bulan Juli 2014 dan Rp800.000 pada bulan Juni 2016.

52. CAPITAL MANAGEMENT

The primary objectives of the Bank's capital management policy are to ensure that it has a strong capital to support the Bank's current business expansion strategy, to sustain future development of the business, to meet regulator capital adequacy requirements and also to ensure the efficiency of Bank's capital structure.

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 Bank's capital and liquidity requirements.

The capital needs of the Bank are also discussed and planned on a routine basis supported by data analysis.

Capital Planning is prepared by Board of Directors as part of Bank's Business Plan and is approved by the Board of Commissioners. Capital Planning ensures that adequate levels of capital and an optimum mix of the different components of capital are maintained to support Bank's strategy.

The Bank calculates its capital adequacy requirements based on the prevailing regulation, POJK Number 11/POJK.03/2016 regarding the Mandatory Minimum Capital Requirements for Commercial Banks. The capital consists of Tier 1 Capital and Tier 2 Capital. Tier 1 Capital consists of Common Equity Tier 1 and Additional Tier 1 Capital.

The Bank had raised share capital through rights issuances of Rp1,407,050 in April 2010, Rp1,500,854 in July 2013, Rp1,497,204 in December 2014 and Rp1,998,532 in June 2018. The Bank has also recently completed a Subordinated Debt issuance realisation of Rp1,500,000 in May 2011, Rp500,000 in December 2011, Rp1,000,000 in October 2012, Rp1,500,000 in July 2014 and Rp800,000 in June 2016.

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53. INFORMASI LAINNYA

- a. Analisa jatuh tempo aset dan liabilitas (sebelum cadangan kerugian penurunan nilai) berdasarkan jangka waktu kontraktual yang tersisa sejak tanggal 31 Desember 2025 dan 2024 sampai dengan jatuh tempo adalah sebagai berikut:

53. OTHER INFORMATION

- a. Maturity analysis of assets and liabilities (before allowance for impairment losses) based on the remaining contractual period from December 31, 2025 and 2024, until maturity are as follows:

31 Desember/December 31, 2025									
Aset	Tidak mempunyai tanggal jatuh tempo kontraktual/ No contractual maturity	Sampai dengan 1 bulan/ Up to 1 month	Lebih dari 1 bulan s/d 3 bulan/ More than 1 month until 3 months	Lebih dari 3 bulan s/d 6 bulan/ More than 3 months until 6 months	Lebih dari 6 bulan s/d 12 bulan/ More than 6 months until 12 months	Lebih dari 12 bulan/ More than 12 months	Jumlah/ Total		Assets
Kas	1.717.615	-	-	-	-	-	1.717.615		Cash
Giro pada Bank Indonesia	-	7.099.181	-	-	-	-	7.099.181		Current accounts with Bank Indonesia
Giro pada bank lain	-	3.398.766	-	-	-	-	3.398.766		Current accounts with other banks
Penempatan pada Bank Indonesia dan bank lain	-	2.788.331	-	-	-	-	2.788.331		Placements with Bank Indonesia and other banks
Efek-efek yang diperdagangkan	-	-	219.991	111.210	3.802.517	419.482	4.553.200		Trading securities
Investasi keuangan	196.443	6.370.976	2.106.247	2.846.074	1.904.099	25.732.318	39.156.157		Financial investments
Efek-efek yang dibeli dengan janji dijual kembali - neto	-	204.793	-	-	-	-	204.793		Securities purchased under resale agreement - net
Tagihan derivatif	-	108.076	157.151	21.017	190.493	1.234.557	1.711.294		Derivatives receivable
Kredit yang diberikan dan piutang/pembiayaan Syariah	-	7.995.707	7.119.712	11.841.686	22.222.741	67.150.459	116.330.305		Loans and Sharia receivables/financing
Piutang pembiayaan konsumen	-	13.187	57.366	183.694	785.652	6.267.017	7.306.916		Consumer financing receivables
Tagihan akseptasi	-	475.910	789.107	647.767	5.893	-	1.918.677		Acceptances receivable
Beban dibayar dimuka dan aset lain-lain	926.171	5.734.362	-	-	-	-	6.660.533		Prepayments and other assets
Jumlah aset	2.840.229	34.189.289	10.449.574	15.651.448	28.911.395	100.803.833	192.845.768		Total assets
Liabilitas									
									Liabilities
Liabilitas segera	-	2.316.054	-	-	-	-	2.316.054		Obligations due immediately
Giro	-	44.343.758	-	-	-	-	44.343.758		Demand deposits
Tabungan	-	22.526.785	-	-	-	-	22.526.785		Savings deposits
Deposito berjangka	-	30.212.816	12.898.205	3.112.188	3.069.598	30.746	49.323.553		Time deposits
Simpanan dari bank lain	-	6.257.660	2.509.775	340.817	21.445	-	9.129.697		Deposits from other banks
Efek-efek yang dijual dengan janji dibeli kembali - neto	-	7.858.696	-	-	-	-	7.858.696		Securities sold under repurchased agreement - net
Liabilitas derivatif	-	153.492	97.409	40.960	96.442	982.304	1.370.607		Derivatives payable
Liabilitas akseptasi	-	475.370	764.889	644.649	5.316	-	1.890.224		Acceptances payable
Surat berharga yang diterbitkan	-	-	-	778.782	693.446	2.499.739	3.971.967		Securities issued
Pinjaman diterima	-	1.814.456	1.568.380	926.008	1.090.278	8.642.535	14.041.657		Borrowings
Beban yang masih harus dibayar dan liabilitas lain-lain	112.894	1.339.066	-	-	1.561	1.994.445	3.447.966		Accrued expenses and other liabilities
Pinjaman subordinasi	-	-	-	-	-	99.521	99.521		Subordinated loan
Jumlah liabilitas	112.894	117.298.153	17.838.658	5.843.404	4.978.086	14.249.290	160.320.485		Total liabilities
Aset/(liabilitas) neto	2.727.335	(83.108.864)	(7.389.084)	9.808.044	23.933.309	86.554.543	32.525.283		Net assets/(liabilities)

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53. INFORMASI LAINNYA (lanjutan)

- a. Analisa jatuh tempo aset dan liabilitas (sebelum cadangan kerugian penurunan nilai) berdasarkan jangka waktu kontraktual yang tersisa sejak tanggal 31 Desember 2025 dan 2024 sampai dengan jatuh tempo adalah sebagai berikut : (lanjutan)

53. OTHER INFORMATION (continued)

- a. Maturity analysis of assets and liabilities (before allowance for impairment losses) based on the remaining contractual period from December 31, 2025 and 2024, until maturity are as follows: (continued)

31 Desember/December 31, 2024							
Aset	Tidak mempunyai tanggal jatuh tempo kontraktual/ No contractual maturity	Sampai dengan 1 bulan/ Up to 1 month	Lebih dari 1 bulan s/d 3 bulan/ More than 1 month until 3 months	Lebih dari 3 bulan s/d 6 bulan/ More than 3 months until 6 months	Lebih dari 6 bulan s/d 12 bulan/ More than 6 months until 12 months	Lebih dari 12 bulan/ More than 12 months	Jumlah/ Total
Kas	1.861.870	-	-	-	-	-	1.861.870
Giro pada Bank Indonesia	-	10.696.358	-	-	-	-	10.696.358
Giro pada bank lain	-	2.571.949	-	-	-	-	2.571.949
Penempatan pada Bank Indonesia dan bank lain	-	2.998.966	-	-	-	-	2.998.966
Efek-efek yang diperdagangkan	-	573.642	81.193	11.581	914.743	360.470	1.941.629
Investasi keuangan	195.182	6.025.405	2.323.200	5.756.090	6.393.498	19.458.805	40.152.180
Efek-efek yang dibeli dengan janji dijual kembali - neto	-	838.423	-	-	-	-	838.423
Tagihan derivatif	-	208.807	98.660	20.517	6.573	1.046.874	1.381.431
Kredit yang diberikan dan piutang/pembiayaan Syariah	-	7.147.247	7.790.903	8.783.233	24.716.070	71.951.128	120.388.581
Piutang pembiayaan konsumen	-	37.103	61.963	176.674	873.156	6.043.538	7.192.434
Tagihan akseptasi	-	292.688	632.855	640.329	8.369	-	1.574.241
Beban dibayar dimuka dan aset lain-lain	975.795	3.912.745	-	-	-	-	4.888.540
Jumlah aset	3.032.847	35.303.333	10.988.774	15.388.424	32.912.409	98.860.815	196.486.602
Liabilitas							
Liabilitas segera	-	1.070.575	-	-	-	-	1.070.575
Giro	-	39.599.829	-	-	-	-	39.599.829
Tabungan	-	23.302.338	-	-	-	-	23.302.338
Deposito berjangka	-	27.653.759	18.491.365	6.351.325	3.579.589	25.686	56.101.724
Simpanan dari bank lain	-	5.650.596	105.266	12.500	251.895	-	6.020.257
Efek-efek yang dijual dengan janji dibeli kembali - neto	-	14.803.086	-	-	-	-	14.803.086
Liabilitas derivatif	-	60.648	288.818	515.104	212.364	279.487	1.356.421
Liabilitas akseptasi	-	281.955	589.845	536.060	8.369	-	1.416.229
Surat berharga yang diterbitkan	-	-	799.865	434.870	1.277.117	1.201.898	3.713.750
Pinjaman diterima	-	2.394.203	2.772.786	1.239.315	2.703.485	5.317.020	14.426.809
Beban yang masih harus dibayar dan liabilitas lain-lain	140.738	1.490.097	40	1.243	28.237	2.084.266	3.744.621
Pinjaman subordinasi	-	-	-	-	-	99.484	99.484
Jumlah liabilitas	140.738	116.307.086	23.047.985	9.090.417	8.061.056	9.007.841	165.655.123
Aset/(liabilitas) neto	2.892.109	(81.003.753)	(12.059.211)	6.298.007	24.851.353	89.852.974	30.831.479

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53. INFORMASI LAINNYA (lanjutan)

- a. Langkah yang diambil oleh Bank dan entitas anak sehubungan dengan ketidaksesuaian aset dan liabilitas moneter yang jatuh tempo sampai dengan satu bulan dan antara satu sampai dengan tiga bulan, adalah meningkatkan pelayanan kepada nasabah serta menawarkan produk dan bunga yang menarik kepada nasabah untuk menjaga stabilitas dan kontinuitas jumlah simpanan. Di samping itu, Bank dan entitas anak juga mengintensifkan usaha penagihan kepada debitur bermasalah dan memperoleh fasilitas pinjaman dari berbagai bank baik dari dalam maupun luar negeri.
- b. Efektif tanggal 31 Oktober 2023, Bank telah mengadakan perjanjian sewa gedung kantor yang tidak dapat dibatalkan untuk periode selama 10 (sepuluh) tahun hingga 30 Oktober 2033, dengan luas ruangan sebesar 29.104,50m² (dengan sewa atas 976,3 m² diantaranya efektif per tanggal 1 Agustus 2024 dan 1.820m² efektif per tanggal 1 Januari 2025) di Sentral Senayan III. Total komitmen sewa sudah termasuk Pajak Pertambahan Nilai selama periode sewa adalah sebesar Rp716.521.000.000 (nilai penuh). Pembayaran atas sewa dilakukan secara triwulanan di muka.
- c. Berdasarkan POJK No 30 tahun 2024 mengenai Konglomerasi Keuangan dan Perusahaan Induk Konglomerasi Keuangan. Pada tanggal 16 September 2025, Bank menerima Salinan Keputusan Anggota Dewan Komisiner OJK No. KEP-15/KS.1/2025 terkait persetujuan kepada Bank sebagai Perusahaan Induk Konglomerasi Keuangan atas Konglomerasi Keuangan Maybank.

53. OTHER INFORMATION (continued)

- a. *In relation to the mismatch of the Bank and subsidiaries' monetary assets and liabilities that mature up to one month and between one and three months, the Bank has plans to improve its services to customers, to offer interesting products and interests to customers to maintain stability and continuity in deposit amounts. In addition, the Bank and subsidiaries has intensified its efforts in the collection of non-performing debtors and is in the process of negotiation to obtain certain borrowing facilities from both local and offshore banks.*
- b. *Effective October 31, 2023, the Bank entered into an irrevocable office space lease agreement for a period of 10 (ten) years up to October 30, 2033, covering a total office space of approximately 29,104.50 square meters (with rent for 976.3 square meters effective August 1, 2024 and 1,820 square meters effective January 1, 2025) in Sentral Senayan III. The total lease commitment including Value Added Tax for the duration of the lease is Rp716,521,000,000 (full amount). The payment terms of the lease is in advance on a quarterly basis.*
- c. *Based on POJK No. 30 of 2024 concerning Financial Conglomerates and Financial Conglomerate Holding Companies, on September 16, 2025, the Bank received a copy of the Decree of the Members of the Board of Commissioners of OJK No. KEP-15/KS.1/2025 regarding the approval of the Bank as the Financial Conglomerate Holding Company of the Maybank Financial Conglomerate.*

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54. INFORMASI KEUANGAN UNIT USAHA SYARIAH
54. FINANCIAL INFORMATION ON SHARIA UNIT

	31 Desember/December 31	
	2025	2024
ASET		
Kas	7.087	9.527
Penempatan pada Bank Indonesia	1.081.753	2.483.167
Penempatan pada bank lain	613.050	21.985
Surat berharga yang dimiliki	12.506.092	9.508.965
Pembiayaan berbasis piutang	815.651	962.153
Pembiayaan bagi hasil	27.784.934	29.155.473
Pembiayaan sewa	1.914.011	1.631.538
Aset produktif lainnya	547.342	469.576
Dikurangi : Cadangan kerugian penurunan nilai		
aset produktif		
Individual	(810.067)	(968.639)
Kolektif	(548.978)	(524.302)
Aset tetap dan inventaris	9.559	9.177
Aset non-produktif	74.023	80.786
Aset lainnya	133.805	124.616
JUMLAH ASET	44.128.262	42.964.022
LIABILITAS DAN EKUITAS		
LIABILITAS		
Dana simpanan wadiah	1.925.925	1.350.363
Dana investasi non-profit sharing	31.025.001	35.433.327
Liabilitas kepada bank lain	48.140	71.562
Pinjaman diterima	201.502	-
Liabilitas lainnya	89.506	112.122
Dana investasi profit sharing	234.206	-
Dana usaha	4.744.231	1.111.142
EKUITAS		
Saldo laba	5.859.751	4.885.506
JUMLAH LIABILITAS DAN EKUITAS	44.128.262	42.964.022

ASSETS
Cash
Placements with Bank Indonesia
Placements with other banks
Marketable securities
Receivables financing
Profit sharing financing
Lease financing
Other earning assets
Less : Allowance for impairment losses on
earning assets
Individual
Collective
Fixed assets and inventories
Non-earning assets
Other assets
TOTAL ASSETS
LIABILITIES AND EQUITY
LIABILITIES
Wadiah demand deposits
Non-profit sharing investment deposits
Liabilities to other banks
Borrowings
Other liabilities
Profit sharing investment deposits
Business funds
EQUITY
Retained earnings
TOTAL LIABILITIES AND EQUITY

KOMITMEN DAN KONTINJENSI
COMMITMENTS AND CONTINGENCIES
KEWAJIBAN KOMITMEN
COMMITMENT LIABILITIES

Fasilitas pembiayaan kepada		
nasabah yang belum ditarik	8.376.763	10.383.989
Lainnya	1.216	2.260

Unused loan commitments
granted to customers
Others

KEWAJIBAN KONTINJENSI
CONTINGENT LIABILITIES

Garansi yang diberikan	85.402	65.074

Guarantees issued

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**54. INFORMASI KEUANGAN UNIT USAHA SYARIAH
(lanjutan)**

**54. FINANCIAL INFORMATION ON SHARIA UNIT
(continued)**

	Tahun yang Berakhir pada Tanggal 31 Desember/ Year ended December 31		
	2025	2024	
PENDAPATAN DAN BEBAN OPERASIONAL DARI PENYALURAN DANA			OPERATING INCOME AND EXPENSES FROM FUND DISTRIBUTION
PENDAPATAN PENYALURAN DANA			INCOME FROM FUND DISTRIBUTION
Pendapatan dari Piutang	55.908	57.165	Income from Receivables
Pendapatan dari Bagi Hasil	1.701.453	1.862.100	Income from Profit Sharing
Pendapatan Sewa	138.526	73.863	Lease Income
Lainnya	771.032	643.639	Others
JUMLAH PENDAPATAN PENYALURAN DANA	2.666.919	2.636.767	TOTAL INCOME FROM FUND DISTRIBUTION
BAGI HASIL UNTUK PEMILIK DANA INVESTASI			PROFIT SHARING FOR INVESTORS
Non-Profit Sharing	(1.161.775)	(1.347.406)	Non-Profit Sharing
Profit Sharing	(3.272)	-	Profit Sharing
JUMLAH BAGI HASIL	(1.165.047)	(1.347.406)	TOTAL PROFIT SHARING
PENDAPATAN SETELAH DISTRIBUSI BAGI HASIL	1.501.872	1.289.361	INCOME AFTER PROFIT SHARING DISTRIBUTION
PENDAPATAN DAN BEBAN OPERASIONAL SELAIN PENYALURAN DANA			OPERATING INCOME AND EXPENSES OTHER THAN FUND DISTRIBUTION
Komis/provisi/fee dan administrasi	173.701	147.828	Commission/provision/fee and administration
Pendapatan lainnya	107.226	129.538	Other income
Keuntungan penjabaran transaksi valuta asing	12.048	9.535	Income from translation of foreign currencies
Pendapatan bank selaku mudharib dalam mudharabah muqayyadah	6	-	Bank income as Mudharib in mudharabah muqayyadah
Beban kerugian penurunan nilai aset keuangan (<i>impairment</i>)	(33.265)	(316.923)	Expenses of provisions for impairment losses of financial assets (<i>impairment</i>)
Beban tenaga kerja	(116.724)	(93.659)	Personnel expenses
Beban bonus wadiah	(1.282)	(1.091)	Wadiah bonus expenses
Pemulihan kerugian penurunan nilai aset lainnya (<i>non</i> keuangan)	(542)	(3.657)	Reversal of provision for impairment losses of other assets (<i>non</i> financial)
Beban lainnya	(794.627)	(752.146)	Other expenses
BEBAN OPERASIONAL LAINNYA - NETO	(653.459)	(880.575)	OTHER OPERATING EXPENSES - NET
LABA OPERASIONAL	848.413	408.786	OPERATING INCOME
PENDAPATAN DAN BEBAN NON-OPERASIONAL			NON-OPERATING INCOME AND EXPENSES
Keuntungan penjualan aset tetap dan inventaris	36	13	Income from sale of fixed asset
(Beban)/pendapatan non-operasional lainnya	(1.789)	6.201	Other non-operating (expense)/income
(BEBAN)/PENDAPATAN NON-OPERASIONAL	(1.753)	6.214	NON-OPERATING LOSSES (LOSSES)/INCOME
LABA TAHUN BERJALAN	846.660	415.000	INCOME FOR THE YEAR

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**55. PERNYATAAN STANDAR AKUNTANSI KEUANGAN
BARU DAN YANG DISESUAIKAN**

Mulai efektif berlaku pada atau setelah tanggal
1 Januari 2026

**PSAK No.109: "Instrumen Keuangan" dan PSAK
No.107: "Instrumen Keuangan Pengungkapan
tentang Klasifikasi dan Pengukuran Instrumen
Keuangan"**

Amendemen ini menambahkan dan mengklarifikasi ketentuan dalam PSAK 109 terkait penghentian pengakuan liabilitas keuangan, serta mengklarifikasi penilaian karakteristik arus kas untuk aset keuangan dengan fitur ESG-linked, aset keuangan dengan fitur non-recourse, dan instrumen yang terikat secara kontraktual seperti tranche. Amendemen ini juga mengubah ketentuan dalam PSAK 107 terkait persyaratan pengungkapan investasi pada instrumen ekuitas yang diukur pada nilai wajar melalui penghasilan komprehensif lain dan menambah ketentuan terkait instrumen keuangan dengan persyaratan kontraktual yang mengubah waktu atau jumlah arus kas kontraktual.

Mulai efektif berlaku pada atau setelah tanggal
1 Januari 2027

**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 Grup dan bagaimana ukuran tersebut dibandingkan dengan ukuran yang didefinisikan dalam PSAK 118.

**55. NEW AND REVISED STATEMENTS OF FINANCIAL
ACCOUNTING STANDARDS**

Effective beginning on or after January 1, 2026

**SFAS 109 No: "Financial Instruments" and SFAS 107
No: "Financial Instruments: Disclosures about the
Classification and Measurement of Financial
Instruments."**

These amendments adding and clarify statement in SFAS 109 regarding derecognition of financial liabilities, as well as clarify the assessment of cash flow characteristics for financial assets with ESG-linked features, financial assets with non-recourse features, and contractually bound instruments such as tranches. The amendments also revise the statement in SFAS 107 regarding the disclosure requirements for investments in equity instruments measured at fair value through other comprehensive income and adding statement related to financial instruments with contractual terms that alter the timing or amount of contractual cash flows.

Effective beginning on or after January 1, 2027

**PSAK 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 Group's financial performance and how these measures compare to those defined in SFAS 118.

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**55. PERNYATAAN STANDAR AKUNTANSI KEUANGAN
BARU DAN YANG DISESUAIKAN (lanjutan)**

**Mulai efektif berlaku pada atau setelah tanggal
1 Januari 2027 (lanjutan)**

**PSAK 118: "Penyajian dan Pengungkapan dalam
Laporan Keuangan" (lanjutan)**

Meskipun PSAK 118 tidak mempengaruhi 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.

PSAK No. 413: "Penurunan nilai"

Pada 24 Juli 2024, DSAS IAI telah mengesahkan PSAK No. 413 tentang Penurunan Nilai. PSAK ini mengatur tentang penurunan nilai atas instrumen keuangan yaitu aset keuangan berbasis syariah dan kafalah untuk penjaminan risiko kredit.

PSAK No. 413 diterapkan pada aset keuangan syariah berupa hak tagih yang jumlah kas dan waktu pembayarannya sudah ditentukan dalam akad. Perhitungan penurunan nilai dalam PSAK No. 413 menggunakan konsep ekspektasi kerugian (expected loss) yang perhitungannya mencerminkan jumlah tidak bias dan probabilitas tertimbang (unbiased and probability-weighted amount) dan informasi wajar dan tersokong (reasonable and supportable information). Perhitungan tersebut tidak mencerminkan nilai waktu atas uang (time value of money). Kafalah penjaminan risiko kredit ditentukan jumlah yang lebih tinggi antara jumlah provisi yang dihitung berdasarkan PSAK No. 413 dengan jumlah liabilitas yang telah dibentuk.

Pada tanggal 31 Desember 2025, Grup sedang mengevaluasi dampak yang mungkin timbul dari penerapan amandemen standar-standar di atas, yang telah diterbitkan namun, belum berlaku, pada laporan keuangan konsolidasian Grup 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 konsolidasian Grup.

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**55. NEW AND REVISED STATEMENTS OF FINANCIAL
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**Effective beginning on or after January 1, 2027
(continued)**

**PSAK 118: "Presentation and Disclosure in Financial
Statements" (continued)**

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 MPMS within the financial statements.

SFAS No. 413: "Impairment"

On July 24, 2024, DSAS IAI has ratified SFAS No. 413 related to Impairment. This SFAS regulates the impairment of financial instruments, namely sharia-based financial assets and kafalah for credit risk guarantees.

SFAS No. 413 is applied to sharia financial assets in the form of collection rights whose cash amount and payment time have been determined in the contract. The calculation of impairment in SFAS No. 413 uses the concept of expected loss whose calculation reflects the unbiased and probability-weighted amount and reasonable and supportable information. This calculation does not reflect the time value of money. The credit risk guarantee kafalah is determined by the higher amount between the provision amount calculated based on SFAS No. 413 and the amount of liabilities that have been formed.

On December 31, 2025, the Group is still evaluating the potential impact of the implementation of above standards amendment issued, but not yet effective, on the Group's consolidated 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 Group consolidated financial statements.

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**56. INFORMASI TAMBAHAN YANG TIDAK
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INDONESIA**

Informasi tambahan berikut yang disajikan dibawah ini merupakan informasi yang disyaratkan oleh regulasi yang berlaku dan bukan/tidak merupakan informasi yang dipersyaratkan oleh Standar Akuntansi Indonesia:

a. Giro pada Bank Indonesia

Pada tanggal 24 Maret 2023, PADG No.2 Tahun 2023 tentang Perubahan atas PADG No 24/8/PADG/2022 tentang Peraturan Pelaksanaan Pemenuhan GWM dalam Rupiah dan Valuta Asing Bagi BUK, BUS dan UUS ditetapkan. Pada PADG tersebut, terdapat perubahan besaran insentif makroprudensial dari sebelumnya paling banyak 2% menjadi 2,8%. Peraturan ini telah berlaku efektif sejak 1 April 2023.

Pada tanggal 29 November 2023, Bank Indonesia mengeluarkan PADG No. 18 Tahun 2023 tentang Perubahan Kelima atas PADG No.21/22/PADG/2019 tentang RIM dan PLM bagi BUK, BUS dan UUS. Perubahan ini tidak berdampak pada pemenuhan target RIM, PLM dan GWM. Peraturan ini telah berlaku sejak 1 Desember 2023.

Pada tanggal 23 Desember 2025, Bank Indonesia mengeluarkan PADG No. 31 Tahun 2025 tentang Perubahan Keempat atas PADG No.24/8/PADG/2022 tentang Peraturan Pelaksanaan Pemenuhan GWM dalam Rupiah dan Valuta Asing bagi BUK, BUS dan UUS. Pada PADG tersebut, terdapat perubahan perubahan besaran insentif makroprudensial dari sebelumnya paling banyak 4% menjadi 5,5%. Peraturan ini telah berlaku efektif sejak 23 Desember 2025.

**56. ADDITIONAL INFORMATION THAT IS NOT REQUIRED
BY INDONESIAN ACCOUNTING STANDARDS**

The following additional information presented below is information required by applicable regulations and is not information required by Indonesian Accounting Standards:

a. Current accounts with Bank Indonesia

On March 24, 2023, PADG No.2 Year 2023 on The Amendment of PADG No.24/8/PADG/2022 regarding Implementation Regulation of Minimum Reserve Requirement Fulfillment in Rupiah and Foreign Currencies for BUK, BUS and UUS. In the PADG, there is amendment in the macroprudential incentive from previously 2% at the maximum to become 2.8%. This regulation has been effective since April 1, 2023.

On November 29, 2023, PADG No. 18 Year 2023 on the Fifth Amendment of PADG No. 21/22/PADG/2019 on RIM and PLM for Commercial Banks (BUK), Sharia Commercial Banks (BUS), and Sharia Business Units (UUS). This amendment does not affect the fulfillment of the RIM, PLM, and GWM targets. This regulation has been effective since December 1, 2023.

On December 23, 2025, PADG No. 31 Year 2025 on The Fourth Amendment of PADG No.24/8/PADG/2022 regarding Implementation Regulation of Minimum Reserve Requirement Fulfillment in Rupiah and Foreign Currencies for BUK, BUS and UUS. In the PADG, there is amendment in the macroprudential incentive from previously 4% at the maximum to become 5.5%. This regulation has been effective since December 23, 2025.

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**56. INFORMASI TAMBAHAN YANG TIDAK
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INDONESIA (lanjutan)**

Informasi tambahan berikut yang disajikan dibawah ini merupakan informasi yang disyaratkan oleh regulasi yang berlaku dan bukan/tidak merupakan informasi yang dipersyaratkan oleh Standar Akuntansi Indonesia (lanjutan):

a. Giro pada Bank Indonesia

Giro Wajib Minimum (GWM) Bank pada tanggal 31 Desember 2025 untuk mata uang Rupiah terdiri dari GWM utama harian, rata-rata dan Penyangga Likuiditas Makroprudensial (PLM) masing-masing sebesar 5,07%, 5,30% dan 23,07% (31 Desember 2024: 8,33%, 7,65% dan 20,40%) dan GWM untuk Valuta Asing sebesar 4,37% (31 Desember 2024: 4,38%).

Pada tanggal 31 Desember 2025 dan 2024, Rasio Intermediasi Makroprudensial (RIM) berada dalam kisaran RIM target. Pada tanggal 31 Desember 2025 dan 2024, Kewajiban Penyediaan Modal Minimum (KPMM) Bank lebih besar dari KPMM insentif.

Bank telah memenuhi ketentuan BI yang berlaku tentang Giro Wajib Minimum Bank Umum.

**b. Kredit yang diberikan dan Piutang/
Pembiayaan Syariah**

i. Rasio kredit kepada Usaha Mikro dan Kecil

Per 31 Desember 2025 dan 2024, rasio kredit kepada Usaha Mikro dan Kecil terhadap kredit yang diberikan sesuai dengan Surat Edaran Bank Indonesia No. 13/30/DPNP tanggal 16 Desember 2011 masing-masing sebesar 0,62% dan 0,67%.

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**56. ADDITIONAL INFORMATION THAT IS NOT REQUIRED
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(continued)**

The following additional information presented below is information required by applicable regulations and is not information required by Indonesian Accounting Standards (continued):

a. Current accounts with Bank Indonesia

The minimum statutory reserves of the Bank as of December 31, 2025 for Rupiah consist of daily Primary Minimum Statutory Reserves and averages, and Macroprudential Liquidity Buffer of 5.07%, 5.30% and 23.07% (December 31, 2024: 8.33%, 7.65% and 20.40%), respectively, and Foreign Currencies Minimum Statutory Reserves of 4.37% (December 31, 2024: 4.38%).

On December 31, 2025 and 2024, the Bank's Macroprudential Intermediation Ratio (RIM) was within the RIM target range. On December 31, 2025 and 2024, Capital Adequacy Ratio (CAR) of the Bank was greater than CAR incentives.

The Bank has fulfilled BI's regulation regarding Statutory Reserve Requirement on Commercial Bank.

b. Loans and Sharia Receivables/Financing

i. Ratio of micro and small business loans

As of December 31, 2025 and 2024, the ratio of micro and small business loans to the total loans in accordance with Bank Indonesia Circular Letter No. 13/30/DPNP dated December 16, 2011 are 0.62% and 0.67%, respectively.

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Informasi tambahan berikut yang disajikan dibawah ini merupakan informasi yang disyaratkan oleh regulasi yang berlaku dan bukan/tidak merupakan informasi yang dipersyaratkan oleh Standar Akuntansi Indonesia (lanjutan):

**b. Kredit yang diberikan dan Piutang/
Pembiayaan Syariah (lanjutan)**

ii. Kredit restrukturisasi

Sesuai dengan POJK No. 11/POJK.03/2020 tanggal 16 Maret 2020 dan siaran pers IAI atas dampak pandemi Covid-19, Bank telah melakukan restrukturisasi kredit terhadap debitur yang terkena dampak Covid-19, dan melaporkan saldo restrukturisasi kredit tersebut pada kolektibilitas lancar. Restrukturisasi kredit dilakukan dengan penurunan suku bunga dan/atau penundaan pembayaran bunga dan pokok di kasus-kasus tertentu.

Pada tahun 2022, peraturan-peraturan baru terkait yang dikeluarkan oleh regulator adalah POJK No.19 Tahun 2022 tanggal 27 Oktober 2022 tentang "Perlakuan Khusus untuk Lembaga Jasa Keuangan pada Daerah dan Sektor Tertentu di Indonesia yang Terkena Dampak Bencana", serta Keputusan Dewan Komisiner Otoritas Jasa Keuangan No.34/KDK.03/2022 tanggal 25 November 2022 tentang "Penetapan Sektor Penyediaan Akomodasi dan Penyediaan Makan Minum, Sektor Tekstil dan Produk Tekstil serta Alas Kaki, Segmen Usaha Mikro, Kecil, dan Menengah, serta Provinsi Bali sebagai Sektor dan Daerah yang Memerlukan Perlakuan Khusus terhadap Kredit Atau Pembiayaan Bank" (efektif pada 1 April 2023 dan berlaku hingga 31 Maret 2024).

**56. ADDITIONAL INFORMATION THAT IS NOT REQUIRED
BY INDONESIAN ACCOUNTING STANDARDS
(continued)**

The following additional information presented below is information required by applicable regulations and is not information required by Indonesian Accounting Standards (continued):

**b. Loans and Shariah Receivables/Financing
(continued)**

ii. Restructured loans

In accordance to POJK No. 11/POJK.03/2020 dated March 16, 2020 and IAI press release on the Covid-19 pandemic impact, the Bank has restructured debtors which are affected by Covid-19, and reported the balance as current collectibility. Credit restructuring is performed by lowering the interest rate and/or interest or principal postponement in selected cases.

In 2022, new related regulations issued by regulator are POJK No.19 Year 2022 dated October 27, 2022 regarding "Specific Treatment for Financial Service Institutions in Certain Areas and Sectors Impacted by Disaster", and Financial Services Authority's Board of Commissioners Decree No. 34/KDK.03/2022 dated November 25, 2022 regarding "Determination of Accommodation and Food Beverage Sector, Textile, Textile Product and Footwear Sector, Small, Medium and Micro Business Segment, and Bali Province as Sectors and Areas which Require Specific Treatment related to Bank's Financing and Credit" (effective on April 1, 2023 and valid until March 31, 2024).

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Informasi tambahan berikut yang disajikan dibawah ini merupakan informasi yang disyaratkan oleh regulasi yang berlaku dan bukan/tidak merupakan informasi yang dipersyaratkan oleh Standar Akuntansi Indonesia (lanjutan):

**b. Kredit yang diberikan dan Piutang/
Pembiayaan Syariah (lanjutan)**

- iii. Kredit bermasalah berdasarkan sektor ekonomi

	31 Desember/December 31, 2025	
	Kredit bermasalah/ Non-performing loans	Minimum penyesihan/ Minimum allowance *)
Rupiah		
Pertanian dan perhutanan	32.830	28.179
Pertambangan	-	-
Perindustrian	439.733	328.965
Listrik, gas dan air	4.493	3.089
Konstruksi	126.492	40.326
Perdagangan, restoran dan hotel	974.145	519.524
Angkutan, gudang dan komunikasi	74.864	25.274
Jasa-jasa dunia usaha	31.603	11.767
Jasa-jasa sosial/masyarakat	13.384	117
Lain-lain	863.191	465.208
	<u>2.560.735</u>	<u>1.422.449</u>
Mata uang asing		
Perindustrian	-	-
Perdagangan, restoran dan hotel	2	2
	<u>2</u>	<u>2</u>
	<u>2.560.737</u>	<u>1.422.451</u>

*) Kredit bermasalah merupakan kredit yang diklasifikasikan dalam kolektibilitas kurang lancar, diragukan dan macet sesuai peraturan Otoritas Jasa Keuangan No. 40/POJK.03/2019. Minimum penyesihan dihitung berdasarkan peraturan OJK yang disebutkan sebelumnya.

Rasio kredit bermasalah ("NPL") konsolidasian per tanggal 31 Desember 2025 dan 2024, sesuai dengan Surat Edaran Bank Indonesia No.13/30/DPNP tanggal 16 Desember 2011, dihitung secara bruto masing-masing adalah 2,17% dan 2,68%, dan dihitung secara neto masing-masing adalah 1,31% dan 1,42%.

**56. ADDITIONAL INFORMATION THAT IS NOT REQUIRED
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(continued)**

The following additional information presented below is information required by applicable regulations and is not information required by Indonesian Accounting Standards (continued):

**b. Loans and Sharia Receivables/Financing
(continued)**

- iii. Non-performing loans based on economic sector

	31 Desember/December 31, 2024	
	Kredit bermasalah/ Non-performing loans	Minimum penyesihan/ Minimum allowance *)
Rupiah		
Agriculture and forestry	33.842	32.867
Mining	3.995	2.318
Manufacturing	593.801	465.287
Electricity, gas and water	4.493	4.493
Construction	152.750	116.467
Trading, restaurant and hotel	1.065.194	806.772
Transportation, warehouses and communication	62.139	51.713
Business services	56.924	25.454
Social/public services	15.840	12.816
Others	830.210	473.761
	<u>2.819.188</u>	<u>1.991.948</u>
Foreign currencies		
Manufacturing	366.353	366.353
Trading, restaurant and hotel	2	2
	<u>366.355</u>	<u>366.355</u>
	<u>3.185.543</u>	<u>2.358.303</u>

*) Non-performing loans are loans classified in collectibility substandard, doubtful and loss in accordance with Financial Services Authority regulation No. 40/POJK.03/2019. Minimum allowance is calculated based on the aforementioned OJK regulation.

The consolidated non-performing loans ("NPL") ratio as of December 31, 2025 and 2024, in accordance with Bank Indonesia Circular Letter No.13/30/DPNP dated December 16, 2011, calculated at gross was 2.17% and 2.68%, respectively, and calculated at net were 1.31% and 1.42%, respectively.

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**56. INFORMASI TAMBAHAN YANG TIDAK
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Informasi tambahan berikut yang disajikan dibawah ini merupakan informasi yang disyaratkan oleh regulasi yang berlaku dan bukan/tidak merupakan informasi yang dipersyaratkan oleh Standar Akuntansi Indonesia (lanjutan):

**b. Kredit yang diberikan dan Piutang/
Pembiayaan Syariah (lanjutan)**

iv. Cadangan kerugian penurunan nilai

Jumlah penyisihan penghapusan aset yang wajib dibentuk atas kredit yang diberikan sesuai dengan ketentuan Otoritas Jasa Keuangan untuk perhitungan Kewajiban Penyediaan Modal Minimum ("KPM") adalah masing-masing sebesar Rp2.728.159 dan Rp3.716.176 pada 31 Desember 2025 dan 2024.

Pengungkapan lebih lanjut tentang cadangan kerugian penurunan nilai untuk Kredit yang diberikan dan Piutang/ Pembiayaan Syariah diungkapkan pada Catatan 12.

v. Informasi Pokok Lainnya sehubungan dengan Kredit yang Diberikan dan Piutang/ Pembiayaan Syariah

Per 31 Desember 2025 dan 2024 tidak terdapat pelampauan dan pelanggaran Batas Maksimum Pemberian Kredit seperti yang ditentukan dalam POJK No.38/POJK.3/2019.

c. Piutang Pembiayaan Konsumen

Piutang pembiayaan konsumen restrukturisasi

Perusahaan telah melakukan restrukturisasi pembiayaan untuk debitur yang terkena dampak pandemi Covid-19 yaitu penundaan pokok, perpanjangan tenor dan perubahan jatuh tempo sesuai dengan POJK No. 14/POJK.05/2020 "Kebijakan Countercyclical Dampak Penyebaran Coronavirus Disease 2019 bagi Lembaga Jasa Keuangan Non-Bank" tanggal 17 April 2020. Per tanggal 31 Desember 2025 dan 2024, saldo piutang pembiayaan konsumen - bruto restrukturisasi Covid-19 masing-masing sebesar Rp1.306 dan Rp15.860. Sesuai dengan kebijakan tersebut, kualitas aset pembiayaan direstrukturisasi ditetapkan lancar.

**56. ADDITIONAL INFORMATION THAT IS NOT REQUIRED
BY INDONESIAN ACCOUNTING STANDARDS
(continued)**

The following additional information presented below is information required by applicable regulations and is not information required by Indonesian Accounting Standards (continued):

**b. Loans and Sharia Receivables/Financing
(continued)**

iv. Allowance for impairment losses

Allowance for uncollectible assets required for loans which is in accordance with Financial Services Authority regulation for Capital Adequacy Ratio ("CAR") computation amounted to Rp2,728,159 and Rp3,716,176 and as of December 31, 2025 and 2024, respectively.

Further disclosures on allowance for impairment losses of Loans and Sharia Receivables/Financing are presented in Note 12.

v. Other Significant Information relating to Loans and Sharia Receivables/Financing

As of December 31, 2025 and 2024, there were no excess and violation of the Legal Lending Limit, as stipulated in POJK No.38/POJK.3/2019.

c. Consumer Financing Receivables

Restructured consumer financing receivables

The Company has restructured its financing for debtors affected by the Covid-19 pandemic by tenure extension, grace period, and change of due date in accordance with POJK No. 14/POJK.05/2020 "Countercyclical Policy Impact of the Spread of Coronavirus Disease 2019 for Non-Bank Financial Services Institutions" dated April 17, 2020. As of December 31, 2025 and 2024, the balance of restructured Covid-19 consumer financing receivables - gross amounted to Rp1,306 and Rp15,860, respectively. Based on the aforementioned regulation, the restructured financing asset quality is current.

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Informasi tambahan berikut yang disajikan dibawah ini merupakan informasi yang disyaratkan oleh regulasi yang berlaku dan bukan/tidak merupakan informasi yang dipersyaratkan oleh Standar Akuntansi Indonesia (lanjutan):

d. Manajemen Modal

Pada tanggal 31 Desember 2025 dan 2024, Bank mematuhi semua persyaratan modal yang ditetapkan oleh pihak eksternal sepanjang periode pelaporan, khususnya berkenaan dengan perhitungan Kewajiban Penyediaan Modal Minimum ("KPMM") dan Aktiva Tertimbang Menurut Risiko ("ATMR").

Kewajiban penyediaan modal Bank dengan memperhitungkan risiko kredit, risiko operasional dan risiko pasar:

**56. ADDITIONAL INFORMATION THAT IS NOT REQUIRED
BY INDONESIAN ACCOUNTING STANDARDS
(continued)**

The following additional information presented below is information required by applicable regulations and is not information required by Indonesian Accounting Standards (continued):

d. Capital Management

As of December 31, 2025 and 2024, the Bank has complied with all externally imposed capital requirements throughout the reporting period, particularly regarding Capital Adequacy Ratio ("CAR") and calculation of Risk Weighted Assets ("RWA").

The Bank's capital adequacy ratio with consideration of credit, operational and market risks:

	31 Desember/December 31		
	2025	2024	
Konsolidasi			Consolidated
Modal			Capital
Tier I	30.882.115	28.878.652	Tier I
Tier II	1.383.111	1.377.482	Tier II
Jumlah Modal	32.265.226	30.256.134	Total Capital
Aktiva Tertimbang Menurut Risiko			Risk Weighted Assets for
untuk Risiko Kredit	102.621.948	102.153.511	Credit Risk
Aktiva Tertimbang Menurut Risiko			Risk Weighted Assets for
untuk Risiko Operasional	11.400.120	10.625.953	Operational Risk
Aktiva Tertimbang Menurut Risiko			Risk Weighted Assets for
untuk Risiko Pasar	4.117.434	5.618.197	Market Risk
Rasio CET 1	26,14%	24,39%	CET 1 Ratio
Rasio Tier 1	26,14%	24,39%	Tier 1 Ratio
Rasio Tier 2	1,17%	1,16%	Tier 2 Ratio
Total rasio	27,31%	25,55%	Ratio Total
Rasio Kewajiban Penyediaan			Minimum Capital Adequacy
Modal Minimum sesuai profil risiko	9,99%	9,99%	Ratio based on risk profile

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Informasi tambahan berikut yang disajikan dibawah ini merupakan informasi yang disyaratkan oleh regulasi yang berlaku dan bukan/tidak merupakan informasi yang dipersyaratkan oleh Standar Akuntansi Indonesia (lanjutan):

d. Manajemen Modal (lanjutan)

Kewajiban penyediaan modal Bank dengan memperhitungkan risiko kredit, risiko operasional dan risiko pasar (lanjutan):

	31 Desember/December 31	
	2025	2024
Bank		
Modal		
Tier I	25.325.724	23.664.322
Tier II	1.220.476	1.224.983
Jumlah Modal	26.546.200	24.889.305
Aktiva Tertimbang Menurut Risiko		
untuk Risiko Kredit	89.582.476	89.924.657
Aktiva Tertimbang Menurut Risiko		
untuk Risiko Operasional	10.519.252	9.645.242
Aktiva Tertimbang Menurut Risiko		
untuk Risiko Pasar	4.114.966	5.637.551
Rasio CET I	24,30%	22,49%
Rasio Tier I	24,30%	22,49%
Rasio Tier 2	1,17%	1,16%
Total rasio	25,47%	23,65%
Rasio Kewajiban Penyediaan		
Modal Minimum sesuai profil risiko	9,99%	9,99%

**56. ADDITIONAL INFORMATION THAT IS NOT REQUIRED
BY INDONESIAN ACCOUNTING STANDARDS
(continued)**

The following additional information presented below is information required by applicable regulations and is not information required by Indonesian Accounting Standards (continued):

d. Capital Management (continued)

The Bank's capital adequacy ratio with consideration of credit, operational and market risks (continued):

Bank
Capital
Tier I
Tier II
Total Capital
Risk Weighted Assets for
Credit Risk
Risk Weighted Assets for
Operational Risk
Risk Weighted Assets for
Market Risk
CET I Ratio
Tier I Ratio
Tier 2 Ratio
Ratio Total
Minimum Capital Adequacy
Ratio based on risk profile

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e. Kolektabilitas

Berikut detail kolektabilitas berdasarkan klasifikasi OJK:

**56. ADDITIONAL INFORMATION THAT IS NOT REQUIRED
BY INDONESIAN ACCOUNTING STANDARDS
(continued)**

The following additional information presented below is information required by applicable regulations and is not information required by Indonesian Accounting Standards (continued):

e. Collectability

Details of financial assets collectability based on OJK classification are as follows:

	31 Desember/December 31, 2025						
	Lancar/ Current	Dalam perhatian khusus/ Special mention	Kurang lancar/ Substandard	Diragukan/ Doubtful	Macet/ Loss	Jumlah/ Total	
Kas	1.717.615	-	-	-	-	1.717.615	Cash
							Current accounts with
Giro pada Bank Indonesia	7.099.181	-	-	-	-	7.099.181	Bank Indonesia
Giro pada bank lain	3.398.766	-	-	-	-	3.398.766	Current accounts with other banks
Cadangan kerugian penurunan nilai	(890)	-	-	-	-	(890)	Allowance for impairment losses
Penempatan pada Bank							Placements with Bank
Indonesia dan bank lain	2.788.331	-	-	-	-	2.788.331	Indonesia and other banks
Cadangan kerugian penurunan nilai	(6.039)	-	-	-	-	(6.039)	Allowance for impairment losses
Efek-efek yang diperdagangkan	4.553.200	-	-	-	-	4.553.200	Trading securities
Investasi keuangan	39.156.157	-	-	-	-	39.156.157	Financial investments
Cadangan kerugian penurunan nilai	(4.509)	-	-	-	-	(4.509)	Allowance for impairment losses
Efek-efek yang dibeli dengan							Securities purchased under
janji dijual kembali	204.793	-	-	-	-	204.793	resale agreement
Cadangan kerugian penurunan nilai	(2)	-	-	-	-	(2)	Allowance for impairment losses
Tagihan derivatif	1.711.294	-	-	-	-	1.711.294	Derivatives receivable
Kredit yang diberikan dan							Loans and Sharia
piutang/pembiayaan Syariah	110.384.925	3.384.643	149.566	271.429	2.139.742	116.330.305	receivables/financing
Cadangan kerugian penurunan nilai	(1.224.129)	(952.094)	(56.107)	(108.502)	(841.153)	(3.181.985)	Allowance for impairment losses
Piutang pembiayaan konsumen	6.882.158	371.913	14.706	25.302	12.837	7.306.916	Consumer financing receivables
Cadangan kerugian penurunan nilai	(56.285)	(37.142)	(9.698)	(15.402)	(8.316)	(126.843)	Allowance for impairment losses
Tagihan akseptasi	1.918.677	-	-	-	-	1.918.677	Acceptances receivable
Cadangan kerugian penurunan nilai	(3.367)	-	-	-	-	(3.367)	Allowance for impairment losses
Liabilitas komitmen	2.421.609	-	-	-	-	2.421.609	Commitment liabilities
Tagihan kontinjensi	227.066	-	-	-	-	227.066	Contingent receivables
Liabilitas kontinjensi	4.942.563	3.240	-	-	-	4.945.803	Contingent liabilities
Estimasi kerugian pada komitmen							Estimated losses on commitment and
dan kontinjensi	(105.346)	(7.548)	-	-	-	(112.894)	contingencies

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Informasi tambahan berikut yang disajikan dibawah ini merupakan informasi yang disyaratkan oleh regulasi yang berlaku dan bukan/tidak merupakan informasi yang dipersyaratkan oleh Standar Akuntansi Indonesia (lanjutan):

e. Kolektabilitas (lanjutan)

Berikut detail kolektabilitas berdasarkan klasifikasi OJK: (lanjutan)

**56. ADDITIONAL INFORMATION THAT IS NOT REQUIRED
BY INDONESIAN ACCOUNTING STANDARDS
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The following additional information presented below is information required by applicable regulations and is not information required by Indonesian Accounting Standards (continued):

e. Collectability (continued)

Details of financial assets collectability based on OJK classification are as follows: (continued)

31 Desember/December 31, 2024						
	Lancar/ Current	Dalam perhatian khusus/ Special mention	Kurang lancar/ Substandard	Diragukan/ Doubtful	Macet/ Loss	Jumlah/ Total
Kas	1.861.870	-	-	-	-	1.861.870
						Cash
Giro pada Bank Indonesia	10.696.358	-	-	-	-	10.696.358
						Current accounts with Bank Indonesia
Giro pada bank lain	2.571.949	-	-	-	-	2.571.949
						Current accounts with other banks
Cadangan kerugian penurunan nilai	(1.108)	-	-	-	-	(1.108)
						Allowance for impairment losses
Penempatan pada Bank Indonesia dan bank lain	2.998.966	-	-	-	-	2.998.966
						Placements with Bank Indonesia and other banks
Efek-efek yang diperdagangkan	1.941.629	-	-	-	-	1.941.629
						Trading securities
Investasi keuangan	40.152.180	-	-	-	-	40.152.180
						Financial investments
Cadangan kerugian penurunan nilai	(1.015)	-	-	-	-	(1.015)
						Allowance for impairment losses
Efek-efek yang dibeli dengan janji dijual kembali	838.423	-	-	-	-	838.423
						Securities purchased under resale agreement
Cadangan kerugian penurunan nilai	(147)	-	-	-	-	(147)
						Allowance for impairment losses
Tagihan derivatif	1.381.431	-	-	-	-	1.381.431
						Derivatives receivable
Kredit yang diberikan dan piutang/pembiayaan Syariah	113.982.780	3.220.258	171.784	195.492	2.818.267	120.388.581
						Loans and Sharia receivables/financing
Cadangan kerugian penurunan nilai	(1.385.849)	(1.030.292)	(58.517)	(68.116)	(1.360.164)	(3.902.938)
						Allowance for impairment losses
Piutang pembiayaan konsumen	6.683.547	446.446	16.945	29.340	16.156	7.192.434
						Consumer financing receivables
Cadangan kerugian penurunan nilai	(43.301)	(36.797)	(10.159)	(16.601)	(9.628)	(116.486)
						Allowance for impairment losses
Tagihan akseptasi	1.574.241	-	-	-	-	1.574.241
						Acceptances receivable
Cadangan kerugian penurunan nilai	(3.176)	-	-	-	-	(3.176)
						Allowance for impairment losses
Liabilitas Komitmen	1.569.796	-	-	-	-	1.569.796
						Commitment Liabilities
Tagihan Kontinjensi	27.173	-	-	-	-	27.173
						Contingent Receivables
Liabilitas Kontinjensi	3.049.141	3.300	-	-	-	3.052.441
						Contingent Liabilities
Estimasi kerugian pada komitmen dan kontinjensi	(132.209)	(8.529)	-	-	-	(140.738)
						Estimated losses on commitment and contingencies

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Informasi tambahan berikut yang disajikan dibawah ini merupakan informasi yang disyaratkan oleh regulasi yang berlaku dan bukan/tidak merupakan informasi yang dipersyaratkan oleh Standar Akuntansi Indonesia (lanjutan):

f. Posisi devisa neto

Pengelolaan posisi devisa neto Bank dilakukan untuk selalu memenuhi ketentuan Bank Indonesia yang mensyaratkan Bank untuk memelihara Posisi Devisa Neto ("PDN") keseluruhan untuk seluruh valuta asing tidak melebihi 20,00% dari modal Bank (Tier I dan II).

Berikut ini adalah posisi devisa neto Bank per tanggal 31 Desember 2025 dan 2024:

**56. ADDITIONAL INFORMATION THAT IS NOT REQUIRED
BY INDONESIAN ACCOUNTING STANDARDS
(continued)**

The following additional information presented below is information required by applicable regulations and is not information required by Indonesian Accounting Standards (continued):

f. Net open position

The Bank's foreign currency position is being managed to meet the Bank Indonesia regulation that require the Bank to maintain aggregate net open position for all foreign currencies not exceeding 20.00% of the Bank's capital (Tier I and II).

Following is the Bank's foreign currency net open position as of December 31, 2025 and 2024:

31 Desember/December 31, 2025				
Mata uang	Aset/Assets Laporan Posisi Keuangan dan Rekening Administratif/ Statement of Financial Position and Off-Balance Sheet	Liabilitas/Liabilities Laporan Posisi Keuangan dan Rekening Administratif/ Statement of Financial Position and Off-Balance Sheet	Nilai neto absolut/ Net absolute value	Currencies
Dolar Amerika Serikat	100.185.622	99.931.113	254.509	United States Dollar
Dolar Australia	593.725	522.180	71.545	Australian Dollar
Dolar Kanada	4.680	10.151	5.471	Canadian Dollar
Frank Swiss	8.141	13.362	5.221	Swiss Franc
Euro Eropa	1.394.537	1.350.376	44.161	European Euro
Poundsterling Inggris	86.268	75.727	10.541	Great Britain Poundsterling
Dolar Hong Kong	7.174	21.726	14.552	Hong Kong Dollar
Rupiah India	518.107	551.200	33.093	Indian Rupee
Yen Jepang	7.920.141	8.567.551	647.410	Japanese Yen
Ringgit Malaysia	170.805	137.445	33.360	Malaysian Ringgit
Dolar Selandia Baru	8.128	-	8.128	New Zealand Dollar
Riyal Arab Saudi	1.679	-	1.679	Saudi Arabian Riyal
Dolar Singapura	1.908.238	1.805.693	102.545	Singapore Dollar
Yuan Tiongkok	442.111	436.136	5.975	Chinese Yuan
Baht Thailand	2.091	47	2.044	Thailand Baht
Jumlah			1.240.234	Total
Modal			26.546.200	Capital
Rasio Posisi Devisa Neto (Laporan posisi keuangan dan rekening administratif)			4,67%	Net Open Position Ratio (Statement of Financial Position and off-balance sheet)

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Informasi tambahan berikut yang disajikan dibawah ini merupakan informasi yang disyaratkan oleh regulasi yang berlaku dan bukan/tidak merupakan informasi yang dipersyaratkan oleh Standar Akuntansi Indonesia (lanjutan):

f. Posisi devisa neto (lanjutan)

31 Desember/December 31, 2024				
Mata uang	Aset/Assets Laporan Posisi Keuangan dan Rekening Administratif/ Statement of Financial Position and Off-Balance Sheet	Liabilitas/Liabilities Laporan Posisi Keuangan dan Rekening Administratif/ Statement of Financial Position and Off-Balance Sheet	Nilai neto absolut/ Net absolute value	Currencies
Dolar Amerika Serikat	81.923.024	82.793.944	870.920	United States Dollar
Dolar Australia	570.735	514.430	56.305	Australian Dollar
Dolar Kanada	4.107	10.906	6.799	Canadian Dollar
Frank Swiss	6.758	10.895	4.137	Swiss Franc
Euro Eropa	1.671.235	1.631.229	40.006	European Euro
Poundsterling Inggris	91.123	67.279	23.844	Great Britain Poundsterling
Dolar Hong Kong	7.906	12.101	4.195	Hong Kong Dollar
Rupiah India	430.209	481.186	50.977	Indian Rupee
Yen Jepang	10.389.468	10.560.983	171.515	Japanese Yen
Ringgit Malaysia	36.202	20.668	15.534	Malaysian Ringgit
Dolar Selandia Baru	6.628	3	6.625	New Zealand Dollar
Riyal Arab Saudi	1.618	-	1.618	Saudi Arabian Riyal
Dolar Singapura	1.248.991	1.130.101	118.890	Singapore Dollar
Yuan Tiongkok	228.671	182.663	46.008	Chinese Yuan
Baht Thailand	2.551	17	2.534	Thailand Baht
Jumlah			1.419.907	Total
Modal			24.889.305	Capital
Rasio Posisi Devisa Neto (Laporan posisi keuangan dan rekening administratif)			5,70%	Net Open Position Ratio (Statement of financial position and off-balance sheet)

g. Jasa Kustodian

Bank telah memberikan jasa kustodian dan telah memperoleh Izin Jasa Kustodian dari Badan Pengawas Pasar Modal dan Lembaga Keuangan ("BAPEPAM-LK") berdasarkan Surat Keputusan No.KEP-67/PM/1991 tanggal 21 Juli 1991 dan juga telah memperoleh Sertifikat Kesesuaian Syariah Bank Kustodian dengan No.U-158/DSN-MUI/V/2009 tanggal 7 Mei 2009 yang dikeluarkan Dewan Syariah Nasional - MUI.

**56. ADDITIONAL INFORMATION THAT IS NOT REQUIRED
BY INDONESIAN ACCOUNTING STANDARDS
(continued)**

The following additional information presented below is information required by applicable regulations and is not information required by Indonesian Accounting Standards (continued):

f. Net open position (continued)

g. Custodian Service

The Bank provides a full range of custodian services and obtained a license from the Capital Market and Financial Institutions Supervisory Agency ("BAPEPAM-LK") under its Decision Letter No.KEP-67/PM/1991 dated July 21, 1991 and also obtained the Compliance Certificate Sharia Custodian Bank from the National Sharia Board - Indonesian Council of Ulama under No.U-158/DSN-MUI/V/2009 dated May 7, 2009.

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g. Jasa Kustodian (lanjutan)

Bank menyediakan jasa kustodian termasuk penyelesaian transaksi jual beli dengan atau tanpa warkat (dalam dan luar negeri), pendaftaran efek-efek dan pemecahan serta penggabungan efek-efek, penyimpanan surat berharga/aset berharga lainnya, pelayanan aksi korporasi, jasa layanan penyelesaian dan pembayaran, jasa *sub-registry*, jasa layanan pengadministrasian dana/reksa dana dan jasa *agency* (*Facility, Escrow, Security, Monitoring, Paying* dan *Receiving Agent*).

Bank memiliki 50.369 dan 51.251 nasabah (termasuk individu dan ORI serta sub-rekening nasabah) masing-masing per 31 Desember 2025 dan 2024. Nasabah kustodian sebagian besar adalah individu, perusahaan swasta, sekuritas, dana pensiun, bank, perusahaan asuransi dan reksadana.

Per tanggal 31 Desember 2025 dan 2024 bagian kustodian Bank masing-masing memiliki 35 dan 36 orang pegawai tetap.

Jumlah pendapatan *fee* dan komisi kustodian yang diperoleh untuk tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024 adalah masing-masing sebesar Rp36.917 dan Rp39.454.

h. Manajemen Risiko

Manajemen Risiko Terintegrasi

Sesuai Peraturan Otoritas Jasa Keuangan (POJK) No.17/POJK.03/2014 tentang Penerapan Manajemen Risiko Terintegrasi Bagi Konglomerasi Keuangan, Bank telah ditunjuk sebagai Entitas Utama dalam Konglomerasi Keuangan Maybank Indonesia.

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**56. ADDITIONAL INFORMATION THAT IS NOT REQUIRED
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The following additional information presented below is information required by applicable regulations and is not information required by Indonesian Accounting Standards (continued):

g. Custodian Service (continued)

The custodian service of the Bank provides a full range of custodian services including settlement of script and scriptless trading transactions (domestic and offshore transactions), registration of securities and splitting and merging of securities, safekeeping of securities and other valuable assets, corporate action services, settlement services and payment agent, sub-registry services, fund/mutual fund administration services and Agency services (*Facility, Escrow, Security, Monitoring, Paying* and *Receiving Agent*).

The Bank had 50,369 and 51,251 customers (including individual and ORI, also sub-account customers) as of December 31, 2025 and 2024, respectively. The customers are primarily individual, private companies, securities companies, pension funds, banks, insurance companies and mutual funds.

As of December 31, 2025 and 2024 the custodian services of the Bank had 35 and 36 permanent employees, respectively.

Total custodian fees and commissions earned for the year ended December 31, 2025 and 2024 were Rp36,917 and Rp39,454, respectively.

h. Risk Management

Integrated Risk Management

In accordance with Financial Services Authority (POJK) Regulation No.17/POJK.03/2014 on Integrated Risk Management Implementation for Financial Conglomeration, the Bank has been appointed as the Main Entity of Maybank Indonesia Financial Conglomeration.

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Informasi tambahan berikut yang disajikan dibawah ini merupakan informasi yang disyaratkan oleh regulasi yang berlaku dan bukan/tidak merupakan informasi yang dipersyaratkan oleh Standar Akuntansi Indonesia (lanjutan):

h. Manajemen Risiko (lanjutan)

Manajemen Risiko Terintegrasi (lanjutan)

Sebagai tindak lanjut atas penunjukkan tersebut, Bank telah membentuk Satuan Kerja Manajemen Risiko Terintegrasi, melaksanakan Komite Manajemen Risiko Terintegrasi, menyusun Kebijakan Manajemen Risiko Terintegrasi, dan melaporkan Laporan Profil Risiko Terintegrasi serta Laporan Kewajiban Penyediaan Modal Minimum Terintegrasi kepada Otoritas Jasa Keuangan secara rutin sesuai ketentuan yang berlaku.

Sesuai dengan Peraturan Otoritas Jasa (POJK) Keuangan No.30 Tahun 2024 tentang Konglomerasi Keuangan dan Perusahaan Induk Konglomerasi Keuangan (PIKK), Bank telah ditunjuk sebagai PIKK dalam Konglomerasi Keuangan Maybank Indonesia.

Profil Risiko

Secara berkala, Bank membuat laporan profil risiko yang mencerminkan tingkat risiko yang dimiliki Bank berdasarkan 8 (delapan) jenis risiko yang ditetapkan Otoritas Jasa Keuangan, yaitu: risiko kredit, risiko pasar, risiko likuiditas, risiko operasional, risiko hukum, risiko kepatuhan, risiko reputasi, dan risiko strategik.

Penilaian profil risiko Bank terkait dengan Unit Usaha Syariah juga telah memperhitungkan Risiko Imbal Hasil (*rate of return risk*) dan Risiko Investasi (*equity investment risk*) sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan (POJK) No.8/POJK.03/2014 tentang Penilaian Tingkat Kesehatan Bank Umum Syariah dan Unit Usaha Syariah.

Penilaian profil risiko terintegrasi konglomerasi keuangan Maybank Indonesia juga telah mengakomodasi risiko yang dimiliki oleh perusahaan anak dan perusahaan terelasi termasuk risiko asuransi.

**56. ADDITIONAL INFORMATION THAT IS NOT REQUIRED
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(continued)**

The following additional information presented below is information required by applicable regulations and is not information required by Indonesian Accounting Standards (continued):

h. Risk Management (continued)

Integrated Risk Management (continued)

As follow up to the appointment, the Bank has established Integrated Risk Management Working Group, conducted Integrated Risk Management Committee, established Integrated Risk Management Policy and submitted Integrated Risk Profile Report and Integrated Minimum Capital Requirement to Financial Services Authority in periodic basis according to the relevant regulation.

Pursuant to Financial Services Authority Regulation (POJK) No. 30 of 2024 on Financial Conglomerates and Financial Conglomerate Holding Companies (PIKK), the Bank has been designated as the PIKK within the Maybank Indonesia Financial Conglomerate.

Risk Profile

Periodically, the Bank prepares a risk profile report that reflects the Bank's risk in accordance with Financial Services Authority's 8 (eight) types of risks, which are: credit risk, market risk, liquidity risk, operational risk, legal risk, compliance risk, reputation risk and strategic risk.

The Bank's risk profile assessment on Sharia Business Unit has accounted the rate of return risk and equity investment risk in accordance with Financial Services Authority Regulation (POJK) No.8/POJK.03/2014 on Sharia Commercial Bank and Sharia Business Unit Soundness Assessment.

Integrated risk profile assessment of Maybank Indonesia financial conglomerates has taken into account risk embedded in subsidiaries and sister companies, including insurance risk.

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h. Manajemen Risiko (lanjutan)

Profil Risiko (lanjutan)

Terhadap penerapan Basel III, khususnya dalam hal permodalan dan likuiditas, Bank mengacu kepada Peraturan Otoritas Jasa Keuangan (POJK) No.34/POJK.03/2016 tentang Perubahan Atas POJK No.11/POJK.03/2016 tentang Kewajiban Penyediaan Modal Minimum Bank Umum, Peraturan Otoritas Jasa Keuangan (POJK) No.42/POJK.03/2015 tentang Kewajiban Pemenuhan Rasio Kecukupan Likuiditas (*Liquidity Coverage Ratio*) Bagi Bank Umum, dan POJK No.2/POJK.03/2018 tentang Penetapan Bank Sistematis dan *Capital Surcharge*.

Dalam perhitungan Aset Tertimbang Menurut Risiko untuk Risiko Kredit, Bank telah mengimplementasikan metode perhitungan kecukupan modal untuk risiko kredit sesuai dengan Surat Edaran Otoritas Jasa Keuangan (SEOJK) No.24/SEOJK.03/2021 mengenai Perhitungan Aset Tertimbang Menurut Risiko (ATMR) untuk Risiko Kredit Menggunakan Pendekatan Standar, Bagi Bank Umum dan juga SEOJK No.48/SEOJK.03/2017 tentang Pedoman Perhitungan Tagihan Bersih Transaksi Derivatif dalam Perhitungan Aset Tertimbang Menurut Risiko untuk Risiko Kredit dengan Menggunakan Pendekatan Standar serta SEOJK No.16/SEOJK.03/2023 tentang Perhitungan Permodalan untuk Eksposur Bank terhadap Lembaga Central Counterparty.

Sesuai dengan SEOJK No.6/SEOJK.03/2020 tentang Perhitungan Aset Tertimbang Menurut Risiko untuk Risiko Operasional dengan Menggunakan Pendekatan Standar Bagi Bank Umum, Bank telah melakukan perhitungan ATMR Risiko Operasional dengan menggunakan *Standardized Approach*.

**56. ADDITIONAL INFORMATION THAT IS NOT REQUIRED
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(continued)**

The following additional information presented below is information required by applicable regulations and is not information required by Indonesian Accounting Standards (continued):

h. Risk Management (continued)

Risk Profile (continued)

On Basel III implementation, especially in terms of capital and liquidity, the Bank refers to Financial Services Authority Regulation (POJK) No.34/POJK.03/2016 on the amendments of POJK No.11/POJK.03/2016 concerning Minimum Capital Requirement for Commercial Banks, Financial Services Authority Regulation (POJK) No.42/POJK.03/2015 on Liquidity Coverage Ratio, and POJK No.2/POJK.03/2018 on appointment of Systemically Important Bank and Capital Surcharge.

To calculate Credit Risk Weighted Asset, the Bank has implemented credit risk capital adequacy calculation method that is in line with Financial Services Authority Circular Letter (SEOJK) No.24/SEOJK.03/2021 on Risk Weighted Asset (RWA) for Credit Risk Standardized Approach, as well as SEOJK No.48/SEOJK.03/2017 on the Calculation of Derivative Net Exposures Transaction to calculate Credit Risk Weighted Asset with Standardized Approach and SEOJK No.16/SEOJK.03/2023 concerning Capital Calculations for Bank Exposure to Central Counterparty Institutions.

In accordance with SEOJK No.6/SEOJK.03/2020 concerning Calculation of Risk-Weighted Assets for Operational Risk Using a Standardized Approach for Commercial Banks, the Bank has calculated Operational Risk Weighted Asset using a Standardized Approach.

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h. Manajemen Risiko (lanjutan)

Rencana Aksi

Bank melakukan pengkinian Rencana Aksi Bank secara berkala sebagaimana ditetapkan dalam POJK No.5 tahun 2024 tentang Penetapan Status Pengawasan dan Penanganan Bank Umum. Penyampaian pengkinian tahunan Rencana Aksi terbaru yang telah disampaikan kepada OJK melalui surat tertanggal 29 November 2024 dan telah memperoleh persetujuan Pemegang Saham dalam Rapat Umum Pemegang Saham (RUPS) 11 April 2025.

Risiko Operasional

Berdasarkan Peraturan OJK No. 18/POJK.03/2016, 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. Termasuk risiko hukum namun tidak termasuk risiko strategis dan risiko reputasi.

Model tata kelola risiko operasional untuk Bank memberikan tata kelola yang formal, transparan dan konsisten yang secara jelas menegaskan tugas dan tanggung jawab serta alur pelaporan untuk mengelola risiko operasional dalam Bank dan entitas anak secara efektif. Model tata kelola risiko operasional bank didasarkan pada tiga lini pertahanan (*Three Line of Defense*) yang sejalan dengan Kerangka Kerja Manajemen Risiko dan telah diregulasi dalam kebijakan dan prosedur risiko operasional untuk memastikan pengelolaan risiko operasional yang efektif bagi seluruh bagian di bank. Model tata kelola bertujuan untuk menempatkan akuntabilitas terhadap risiko operasional yang mungkin timbul serta pada saat yang bersamaan memfasilitasi pemisahan tugas secara independen antara *risk taking units*, unit pengendali risiko dan fungsi Satuan Kerja Audit Internal.

**56. ADDITIONAL INFORMATION THAT IS NOT REQUIRED
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The following additional information presented below is information required by applicable regulations and is not information required by Indonesian Accounting Standards (continued):

h. Risk Management (continued)

Recovery Plan

The Bank has regularly reviewed Bank's Recovery Plan in accordance with POJK No.5 Year 2024 concerning Penetapan Status Pengawasan dan Penanganan Permasalahan Bank Umum. The submission of latest annual review Recovery Plan has been submitted to OJK with reference to letter dated November 29, 2024 and has been approved by Shareholders at the General Meeting on Shareholders (RUPS) on April 11, 2025.

Operational Risk (continued)

Based on OJK regulation No. 18/POJK.03/2016, operational risk is the risk arising from the inadequacy and/or malfunctioning of internal processes, human errors, system failures, and/or external events that effect Bank's operations. The scope of operational risks includes legal risk but excludes strategic risk and reputation risk.

The operational risk governance model for the Bank provides formalized, transparent and consistent governance which clearly defines the roles and responsibilities as well as reporting flow for managing operational risk at the Bank and subsidiaries effectively. The bank's operational risk governance model is based on three lines of defense (*Three Line of Defense*) which are in line with the Risk Management Framework and have been regulated in operational risk policies and procedures to ensure effective operational risk management for all parts of the bank. The Governance model aims to place accountability to operational risk that may arise and simultaneously facilitates the segregation of duties independently between the risk-taking units, risk control units and the functions of the Internal Audit Unit.

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h. Manajemen Risiko (lanjutan)

Risiko Operasional (lanjutan)

Manajemen telah membentuk perangkat risiko operasional yang saling melengkapi untuk mengembangkan manajemen risiko operasional yang efektif, yaitu:

1. *Risk and Control Self-Assessment ("RCSA")*

RCSA merupakan proses terstruktur dalam mengidentifikasi dan menilai risiko operasional yang melekat (*inherent*) dan keefektifan kontrol pada operasional bisnis, dengan memanfaatkan pengetahuan, pengalaman dan *expert opinion* dari pemilik bisnis proses/risiko.

2. *Key Risk Indicators ("KRI")*

Key Risk Indicators ("KRI") merupakan proses terstruktur untuk mengukur dan memantau eksposur risiko yang sangat tinggi atau ekstrim dalam operasional bisnis dengan cara menetapkan indikator yang berfungsi sebagai sinyal peringatan dini pada area risiko operasional utama dengan tingkat eksposur yang berpotensi melebihi toleransi/batas *appetite* risiko yang telah ditetapkan.

3. *Incident Management and Data Collection ("IMDC")*

IMDC merupakan proses yang terstruktur dalam pengelolaan insiden risiko operasional yang terjadi, dari mulai ditemukannya hingga penyelesaian insiden. Hal ini termasuk pengumpulan data dan analisis dari Kerugian Aktual, Kerugian Potensial dan Insiden *Near Miss*.

Bank telah menetapkan *risk appetite* untuk risiko operasional yang mengartikulasikan secara efektif tingkat toleransi risiko Bank dan entitas anak. *Risk appetite* untuk risiko operasional ditinjau ulang secara berkala dan disetujui oleh Komite Manajemen Risiko dan Komite Pemantau Risiko.

**56. ADDITIONAL INFORMATION THAT IS NOT REQUIRED
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The following additional information presented below is information required by applicable regulations and is not information required by Indonesian Accounting Standards (continued):

h. Risk Management (continued)

Operational Risk (continued)

Management has established operational risk tools that complement each other to develop an effective operational risk management, as follows:

1. *Risk and Control Self-Assessment ("RCSA")*

RCSA sets out a structured process for the identification and assessment of inherent operational risk and controls effectiveness in the business operations, leveraging on the knowledge, experience and expert opinions of business process/risk owners.

2. *Key Risk Indicators ("KRI")*

Key Risk Indicators ("KRI") provides a structured process to measure and monitor the very high or extreme risk exposures within the business operations by way of establishing indicators that serves as early warning signal on key operational risk areas with exposure levels potentially exceeding tolerable risk appetite/limits which have been established.

3. *Incident Management and Data Collection ("IMDC")*

IMDC provides a structured process for the management of operational risk incidents that have occurred, from the point of discovery until resolution. It includes the collection and analysis of Actual Losses, Potential Losses and Near Misses Incidents.

The Bank has determined the risk appetite for operational risk which articulates effectively the risk tolerance level of the Bank and subsidiaries. Risk appetite for operational risk is periodically reviewed and approved by the Risk Management Committee and Risk Oversight Committee.

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h. Manajemen Risiko (lanjutan)

Risiko Reputasi

Risiko reputasi adalah sebuah risiko yang berkaitan dengan menurunnya tingkat kepercayaan pemangku kepentingan yang diakibatkan dari adanya berita negatif yang dipicu kejadian yang tidak diinginkan, dan/atau suatu persepsi buruk terkait Bank. Setiap aktivitas Bank rawan terhadap risiko reputasi dan kelalaian dalam menjaga reputasi Bank dapat secara langsung merusak persepsi publik, termasuk nasabah, regulator dan pemangku kepentingan lainnya. Hal ini akan berdampak negatif terhadap kinerja Bank, pendapatan dan nilai aset yang dikelola oleh Bank.

Untuk memitigasi risiko reputasi, Bank telah merumuskan Kebijakan Manajemen Risiko Reputasi dalam Peraturan Direksi No. PER.DIR.2024.003/PRESDIR dan telah dikomunikasikan ke seluruh divisi/unit kerja/cabang Bank agar pelaksanaannya dapat berjalan secara optimal. Kebijakan Manajemen Risiko Reputasi telah disusun dengan memperhatikan Peraturan Otoritas Jasa Keuangan No.18/POJK.03/2016 tanggal 16 Maret 2016 tentang Penerapan Manajemen Risiko Bank Umum, Surat Edaran Otoritas Jasa Keuangan No.34/SEOJK.03/2016 tanggal 1 September 2016 tentang Penerapan Manajemen Risiko bagi Bank Umum, Peraturan Otoritas Jasa Keuangan No.22 Tahun 2023 tentang Pelindungan Konsumen dan Masyarakat di Sektor Jasa Keuangan, POJK Nomor 17/POJK.03/2014 tentang Penerapan Manajemen Risiko Terintegrasi Bagi Konglomerasi Keuangan, SEOJK Nomor 14/SEOJK.03/2015 tentang Penerapan Manajemen Risiko Terintegrasi Bagi Konglomerasi Keuangan dan Peraturan Bank Indonesia No.3 Tahun 2023 tentang Pelindungan Konsumen Bank Indonesia.

**56. ADDITIONAL INFORMATION THAT IS NOT REQUIRED
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(continued)**

The following additional information presented below is information required by applicable regulations and is not information required by Indonesian Accounting Standards (continued):

h. Risk Management (continued)

Reputation Risk

Reputation risk is a risk caused by declining trust and confidence of stakeholders resulted from acquired negative news due to unfavourable event/occurrence and/or perceived image on the Bank. Every activity carried out by the Bank is prone to reputation risk, and negligence to maintain the Bank reputation could immediately damage the public's perception, including customers, regulator and other stakeholders, which may negatively impact the Bank's performance, revenue and asset value managed by the Bank.

To mitigate reputational risk, the Bank has formulated the Reputational Risk Management Policy in Board of Directors Regulation No. PER.DIR.2024.003/PRESDIR and has communicated it to all divisions/work units/branches of the Bank to ensure its optimal implementation. The Reputational Risk Management Policy has been prepared in accordance with Financial Services Authority Regulation No.18/POJK.03/2016 dated March 16, 2016, concerning the Implementation of Risk Management for Commercial Banks, Financial Services Authority Circular Letter No. 34/SEOJK.03/2016 dated September 1, 2016, concerning the Implementation of Risk Management for Commercial Banks, Financial Services Authority Regulation No.22 of 2023 concerning Consumer and Public Protection in the Financial Services Sector, POJK No. 17/POJK.03/2014 concerning the Implementation of Integrated Risk Management for Financial Conglomerates, SEOJK No. 14/SEOJK.03/2015 concerning the Implementation of Integrated Risk Management for Financial Conglomerates, and Bank Indonesia Regulation No.3 of 2023 concerning Consumer Protection by Bank Indonesia.

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h. Manajemen Risiko (lanjutan)

Risiko Reputasi (lanjutan)

Demikian juga, Bank memiliki serangkaian peraturan internal untuk diperhatikan yang meliputi, Peraturan Perusahaan No.PER.PUR.2023.008/DIR RISK MGMT tentang Kerangka Kerja Manajemen Risiko (KKMR), Peraturan Perusahaan No.PER.PUR.2023.002/DIR RISK MGMT tentang Kerangka Kerja Manajemen Risiko Operasional (KKMRO), Peraturan Direksi No.PER.DIR.2023.027/DIR RISK MGMT tentang Prosedur Risiko Operasional (Operational Risk Procedure), Peraturan Perusahaan No.PER.PUR.2022.001/DIR OPS tentang Kebijakan Perlindungan Konsumen dan Masyarakat dan Peraturan Direksi No.PER.DIR.2022.024/DIR OPS tentang Penanganan dan Penyelesaian Pengaduan Nasabah.

Divisi *Corporate and Brand Communications* secara rutin melakukan pemantauan pemberitaan di media tentang Bank termasuk memantau publikasi negatif atau keluhan nasabah yang muncul di media. Sedangkan pengawasan atas keluhan nasabah yang disampaikan secara langsung ke Bank, ditangani oleh Divisi *Customer Experience Management* untuk kemudian ditindaklanjuti penyelesaiannya. Untuk pemberitaan negatif dan keluhan nasabah yang muncul di media selanjutnya dibuatkan klarifikasi dan tanggapan sesuai dengan langkah yang ditempuh Bank. Upaya memitigasi risiko reputasi juga dilakukan ketika Bank meluncurkan produk/layanan/program baru dengan menganalisa risiko reputasi yang mungkin timbul dan bagaimana mengantisipasi risiko tersebut. Demikian pula, untuk informasi yang bersifat material atau yang penting untuk diketahui oleh *stakeholder*, Divisi *Corporate and Brand Communications* bersama Divisi *Customer Experience Management* juga menyiapkan panduan bagi para *frontliner* dan *spokespersons* agar mereka dapat menjelaskan informasi tersebut secara benar dan proporsional kepada nasabah dan *stakeholder* lainnya.

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The following additional information presented below is information required by applicable regulations and is not information required by Indonesian Accounting Standards (continued):

h. Risk Management (continued)

Reputation Risk (continued)

Likewise, the Bank has a set of internal regulations to be observed, including Company Regulation No.PER.PUR.2023.008/DIR RISK MGMT concerning the Risk Management Framework (KKMR), Company Regulation No. PER.PUR.2023.002/DIR RISK MGMT concerning the Operational Risk Management Framework (KKMRO), Board of Directors Regulation No.PER.DIR.2023.027/DIR RISK MGMT concerning the Operational Risk Procedure, Company Regulation No. PER.PUR.2022.001/DIR OPS concerning Consumer and Public Protection Policy, and Board of Directors Regulation No. PER.DIR.2022.024/DIR OPS concerning Customer Complaint Handling and Resolution.

The Bank's Corporate Communication Division performs routine media monitoring of the news to monitor the news coverage about the Bank, including observing negative publications or customers' complaints that appear in the media. The Customer Experience Management Division manages the monitoring of customers' complaints submitted directly to the Bank for follow-ups. For negative news publication and customers' complaints that appear in the media, the Bank will provide clarification and appropriate response and be delivered according to the steps undertaken by the Bank. Efforts to mitigate the reputation risk are also undertaken whenever the Bank launches a new product/service/program by analysing the possibility of reputation risk that may arise and anticipate such risk. Moreover, for material or important information to be known by the stakeholders, the Bank's Corporate and Brand Communications Division and Customer Experience Management Division also prepare guidelines for frontliners and spokespersons so that they can explain the information correctly and proportionately to customers and other stakeholders.

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h. Manajemen Risiko (lanjutan)

Risiko Hukum

Risiko hukum adalah risiko akibat tuntutan hukum dan/atau kelemahan aspek yuridis. Kelemahan aspek yuridis tersebut antara lain disebabkan oleh ketiadaan peraturan perundang-undangan yang mendukung atau kelemahan perikatan seperti tidak dipenuhinya syarat sahnya kontrak dan pengikatan dokumen yang tidak sempurna. Risiko hukum dapat juga timbul dari adanya perubahan ketentuan hukum dan peraturan perundang-undangan yang berlaku, serta pelaksanaan putusan Pengadilan yang dapat mengakibatkan kerugian bagi Bank.

Sebagai sebuah perusahaan yang berdiri dalam yuridiksi hukum Republik Indonesia, Bank harus selalu tunduk terhadap segala peraturan hukum Indonesia termasuk yang dikeluarkan oleh regulator terkait antara lain Otoritas Jasa Keuangan dan Bank Indonesia. 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.

**56. ADDITIONAL INFORMATION THAT IS NOT REQUIRED
BY INDONESIAN ACCOUNTING STANDARDS
(continued)**

The following additional information presented below is information required by applicable regulations and is not information required by Indonesian Accounting Standards (continued):

h. Risk Management (continued)

Legal Risk

Legal risk is the risk related to lawsuits and/or weakness in the juridical aspect. These weakness in juridical aspect are 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. Legal risk can also arise from changes in legal provisions and prevailing laws and regulations, and the enforcement of court decisions that can result in losses for the Bank.

As a company which is governed by the laws of the Republic of Indonesia, the Bank should always comply with all such laws and regulations including regulations issued by respective regulator among others Financial Services Authority and Bank Indonesia. In addition, the Bank obliged to comply all prevailing rules and regulations in the society whether directly or indirectly related to the business activities conducted by the Bank. The Bank's failure to comply with applicable legal regulations can result in the emergence of legal claims that will be directed against the Bank. If the legal claims filed against the Bank have a material value, then it may directly impact the Bank's financial performance.

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**56. INFORMASI TAMBAHAN YANG TIDAK
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INDONESIA (lanjutan)**

Informasi tambahan berikut yang disajikan dibawah ini merupakan informasi yang disyaratkan oleh regulasi yang berlaku dan bukan/tidak merupakan informasi yang dipersyaratkan oleh Standar Akuntansi Indonesia (lanjutan):

h. Manajemen Risiko (lanjutan)

Risiko Hukum (lanjutan)

Untuk memitigasi risiko hukum yang mungkin timbul akibat tuntutan hukum atau kelemahan aspek yuridis, Bank memiliki Unit *Corporate Legal* yang tergabung dalam Unit Kerja *Corporate Legal and Litigation*. Unit *Corporate Legal* memiliki peranan antara lain sebagai berikut:

Corporate Legal:

- 1) Memberikan analisa, advis/kajian hukum kepada Direksi, Dewan Komisaris dan seluruh unit kerja pada setiap jenjang organisasi;
- 2) Melakukan analisa/advis hukum atas inisiatif penyusunan produk, layanan dan jasa/aktivitas Bank, proyek baru serta membuat kebijakan, standar dokumen hukum yang terkait dengan produk, jasa, layanan dan aktivitas tersebut;
- 3) Memberikan advis/kajian hukum terkait dengan eksposur risiko hukum atas suatu transaksi baik di tingkat korporat, transaksi kredit/pembiayaan maupun transaksi yang terjadi sebagai akibat dari suatu perjanjian kerja sama dengan Debitur / Nasabah atau mitra kerjasama;
- 4) Melakukan review berkala atas perjanjian dan atau dokumen standard yang telah dibuat;
- 5) Melakukan analisa dan pemantauan terhadap manajemen risiko hukum;
- 6) Secara berkala memberikan pelatihan-pelatihan terkait dengan materi hukum kepada unit kerja dan atau karyawan Bank yang relevan;
- 7) Melakukan diseminasi kebijakan kebijakan terkait hukum.

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**56. ADDITIONAL INFORMATION THAT IS NOT REQUIRED
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The following additional information presented below is information required by applicable regulations and is not information required by Indonesian Accounting Standards (continued):

h. Risk Management (continued)

Legal Risk (continued)

To mitigate the possible legal risk caused by lawsuits or weaknesses in the juridical aspects, the Bank has a *Corporate Legal Unit* that is incorporated into the *Corporate Legal and Litigation Unit*. The *Corporate Legal Unit* has the following functions among others:

Corporate Legal:

- 1) Provide legal analysis, advice, and reviews to the Board of Directors, Board of Commissioners, and all organizational units at every level;
- 2) Conduct legal analysis and advice on the development of products, services, and activities of the Bank, including new projects, and formulate policies and standard legal documents related to those products, services, and activities;
- 3) Provide legal advice or reviews concerning legal risk exposure from transactions, whether at the corporate level, credit/financing transactions, or transactions arising from cooperative agreements with Debtors/Customers or business partners;
- 4) Perform periodic reviews of agreements and/or standard documents that have been prepared
- 5) Analyze and monitor legal risk management;
- 6) Regularly provide legal training to relevant Bank units and/or employees;
- 7) Disseminate policies related to legal matters.

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h. Manajemen Risiko (lanjutan)

Risiko Hukum (lanjutan)

Sedangkan Unit Litigasi memiliki peranan sebagai berikut:

- 1) Memberikan analisa, advis/kajian hukum, atas isu perselisihan/persengketaan yang dihadapi Bank;
- 2) Memberikan analisa/advis hukum terkait dengan eksposur risiko hukum atas sengketa hukum, termasuk potensi sengketa hukum yang dihadapi Bank;
- 3) Merekomendasikan strategi penanganan perkara perdata, pidana, kepailitan dan hal-hal lain yang terkait dengan penanganan perkara yang melindungi kepentingan Bank, termasuk atas strategi penanganan perkara oleh internal Bank atau konsultan hukum eksternal, untuk diputuskan oleh Bank;
- 4) Mewakili dan bertindak sebagai pembela, penasihat dan atau kuasa hukum perusahaan, manajemen dan karyawan Bank dalam penanganan perkara perselisihan hukum, termasuk dalam dukungan interaksi dengan aparat penegak hukum, pengadilan dan atau instansi instansi terkait, berdasarkan strategi penanganan yang ditetapkan Bank;
- 5) Mengelola dan memonitor pelaksanaan dan status penanganan perkara hukum Bank, baik yang ditangani internal Bank atau konsultan hukum eksternal.

Dengan adanya Unit Corporate Legal, maka pelaksanaan kebijakan dan standar dokumen hukum yang terkait dengan produk, jasa dan/atau fasilitas perbankan yang ditawarkan oleh Bank kepada masyarakat, di mana kebijakan hukum dan standar dokumen hukum dimaksud dibuat dengan mengacu kepada ketentuan peraturan perundangan yang berlaku serta memperhatikan kepentingan aspek yuridis dari Bank.

**56. ADDITIONAL INFORMATION THAT IS NOT REQUIRED
BY INDONESIAN ACCOUNTING STANDARDS
(continued)**

The following additional information presented below is information required by applicable regulations and is not information required by Indonesian Accounting Standards (continued):

h. Risk Management (continued)

Legal Risk (continued)

Litigation Division has the following roles and responsibilities, as follows:

- 1) Provide legal analysis, legal advice/opinion based on disputes faced by the Bank;
- 2) Provide legal analysis/advice related to legal risk exposure due to legal disputes, including potential legal disputes faced by the Bank;
- 3) Recommend strategies for handling civil, criminal, bankruptcy cases, and other matters related to handling cases that protect Bank's interest, including strategies for handling cases by Bank's internal or external counsel, to be determined by the Bank;
- 4) Represent and legally act on behalf of the Bank as counsel, advisor, and/or attorney for the company, management, and employees of the Bank in handling legal disputes, including in interaction support with law enforcement authorities, courts, and/or other relevant institutions, based on the handling strategy determined by the Bank;
- 5) Manage and monitor the execution and progress of Bank's legal case handling, either internally or through external counsel.

Based on the above, the implementation of legal policy and standard legal document related to the product, service and/ or banking facilities offered by the Bank to public, whereby the legal policy and legal document standards are intentionally made in accordance with the prevailing laws and regulations also considering the interests in the juridical aspects of the Bank.

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h. Manajemen Risiko (lanjutan)

Risiko Hukum (lanjutan)

Selain itu, Bank juga memiliki unit Litigasi yang tergabung juga didalam unit kerja *Corporate Legal and Litigation* yang salah satu fungsinya adalah memberikan analisa, advis/kajian hukum atas permasalahan hukum, termasuk potensi permasalahan hukum, serta mengelola penanganan setiap permasalahan hukum yang terkait dengan kasus litigasi guna memitigasi risiko hukum yang mungkin ada.

Pengelolaan risiko hukum oleh Unit Litigasi dilakukan dengan memantau perkembangan kasus-kasus hukum yang terjadi dan Bank juga memberikan perhatian khusus atas penanganan kasus hukum yang berpotensi menimbulkan kerugian secara signifikan.

Risiko Kepatuhan

Risiko kepatuhan merupakan risiko akibat Bank tidak mematuhi dan/atau tidak melaksanakan peraturan perundang-undangan dan ketentuan yang berlaku termasuk prinsip syariah bagi unit usaha syariah. Dalam menjalankan kegiatan usaha pada industri perbankan, Bank diwajibkan untuk selalu tunduk terhadap peraturan perbankan yang diterbitkan baik oleh pemerintah maupun Bank Indonesia atau Otoritas Jasa Keuangan. Selain itu, Bank juga wajib tunduk kepada beberapa ketentuan lainnya, seperti peraturan yang mengatur mengenai Penjaminan Simpanan, Perseroan Terbatas, Perpajakan dan Bursa Efek Indonesia serta Fatwa dari Dewan Syariah Nasional.

**56. ADDITIONAL INFORMATION THAT IS NOT REQUIRED
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The following additional information presented below is information required by applicable regulations and is not information required by Indonesian Accounting Standards (continued):

h. Risk Management (continued)

Legal Risk (continued)

In addition, the Bank also has a Litigation unit which also incorporated in the Corporate Legal and Litigation Unit. One of its functions is to provide legal analysis and advice on legal matters, including potential legal cases, as well as to manage the handling of any legal cases related to litigation in order to mitigate potential legal risks.

Legal risk management by Litigation Unit is carried out with monitoring every legal cases that occur and the Bank also put as close attention in handling legal cases which potentially may rise significant loss to the Bank.

Compliance Risk

Compliance risk is the risks resulting from the failure of the Bank in fulfilling and/or implementing the prevailing laws and regulations, including sharia principles for sharia business unit. In engaging in the banking industry services, the Bank is required to always comply with the banking regulations issued by the government and Bank Indonesia or Financial Services Authority. 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 Indonesian Stock Exchange regulations and Fatwa of National Sharia Council.

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Informasi tambahan berikut yang disajikan dibawah ini merupakan informasi yang disyaratkan oleh regulasi yang berlaku dan bukan/tidak merupakan informasi yang dipersyaratkan oleh Standar Akuntansi Indonesia (lanjutan):

h. Manajemen Risiko (lanjutan)

Risiko Kepatuhan (lanjutan)

Pada umumnya, risiko kepatuhan melekat pada Bank sebagai sebuah lembaga perbankan, antara lain: risiko kredit terkait dengan ketentuan Batas Maksimum Pemberian Kredit ("BMPK"); Kewajiban Penyediaan Modal Minimum ("KPM"); Penilaian Kualitas Aset; Penerapan tata kelola yang baik ("GCG"); risiko pasar terkait dengan ketentuan Posisi Devisa Neto ("PDN"), Giro Wajib Minimum ("GWM"); Pemantauan Penerapan Manajemen Risiko, serta risiko strategis terkait dengan ketentuan Rencana Bisnis Bank ("RBB"), Rencana Kerja Anggaran Tahunan ("RKAT"), Transparansi dan Publikasi Laporan Bank, dan risiko-risiko lain yang terkait dengan ketentuan tertentu. Ketidakmampuan Bank untuk mengikuti dan mematuhi seluruh peraturan perundangan yang terkait dengan kegiatan usaha Bank dapat berdampak terhadap kelangsungan usaha Bank.

Mitigasi risiko kepatuhan dilakukan dalam rangka pengendalian aspek kepatuhan yang setidaknya meliputi:

- a) Melakukan upaya-upaya untuk memastikan bahwa kebijakan yang diterbitkan terkait dengan penetapan limit risiko, konsistensi kebijakan manajemen risiko, penerapan kepatuhan pada jenjang organisasi, kebijakan penyimpangan dalam pengambilan keputusan guna menyelaraskan dengan struktur organisasi yang berlaku, kebijakan pemantauan kepatuhan dan kebijakan *whistleblowing* telah sesuai dengan regulasi yang berlaku;

**56. ADDITIONAL INFORMATION THAT IS NOT REQUIRED
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The following additional information presented below is information required by applicable regulations and is not information required by Indonesian Accounting Standards (continued):

h. Risk Management (continued)

Compliance Risk (continued)

In general, the compliance risk is embedded in the Bank as a banking institution, such as: credit risks related to Legal Lending Limit; Capital Adequacy Ratio ("CAR"); Asset Quality Rating; Good Corporate Governance ("GCG"); market risks related to Net Open Position ("NOP") regulation, statutory reserve, monitoring of risk management and also strategic risks related to the Bank's Business Plan regulation, the Annual Business and Budget Plan, Transparency and Publication of Bank Report, 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.

Compliance risk mitigation is conducted with regards to control aspects of compliance which at least include:

- a) Make efforts to ensure that the policies issued are related to the determination of limit risk, consistency of risk management policies, implementation of compliance at the organizational level, policy divergence in decision making to align with applicable organizational structure, compliance monitoring policies and whistleblowing policies, in accordance with applicable regulations;

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INDONESIA (lanjutan)**

Informasi tambahan berikut yang disajikan dibawah ini merupakan informasi yang disyaratkan oleh regulasi yang berlaku dan bukan/tidak merupakan informasi yang dipersyaratkan oleh Standar Akuntansi Indonesia (lanjutan):

h. Manajemen Risiko (lanjutan)

Risiko Kepatuhan (lanjutan)

Mitigasi risiko kepatuhan dilakukan dalam rangka pengendalian aspek kepatuhan yang setidaknya meliputi: (lanjutan)

- b) Melakukan upaya-upaya untuk memastikan bahwa prosedur terkait dengan ketepatan waktu pengkomunikasian kebijakan kepada seluruh pegawai, pengendalian dan analisa terhadap produk dan aktivitas baru, kewajiban pelaporan dan sistem data, kecukupan pengawasan komisaris dan direksi, pemisahan fungsi telah sesuai dengan regulasi yang berlaku;
- c) Sumber daya manusia terkait dengan program kompensasi dan pengelolaan kinerja pegawai dan pejabat Bank, kecukupan program pelatihan, termasuk kewajiban mengikuti sertifikasi;
- d) Keberadaan sistem pemantauan internal terkait dengan keefektifan dan independensi fungsi audit; dan
- e) Keberadaan sistem pemantauan terhadap penyimpangan terhadap kebijakan dan prosedur internal Bank.

Selain itu, mitigasi risiko kepatuhan juga dilakukan oleh Direktur yang membawahkan fungsi kepatuhan dan/atau melalui Satuan Kerja Kepatuhan melalui langkah-langkah antara lain:

- 1) Menyusun rencana kepatuhan yang disesuaikan dengan kebutuhan dan aktivitas bank beserta *self-assessment* untuk menentukan keefektifan standar kepatuhan;

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**56. ADDITIONAL INFORMATION THAT IS NOT REQUIRED
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The following additional information presented below is information required by applicable regulations and is not information required by Indonesian Accounting Standards (continued):

h. Risk Management (continued)

Compliance Risk (continued)

Compliance risk mitigation is conducted with regards to control aspects of compliance which at least include: (lanjutan)

- b) Make efforts to ensure that procedures related to timeliness communication policy to all employees, control and analysis of new products and activities, reporting obligations and data system, adequacy of supervision of commissioners and directors, segregation of duties are in accordance with applicable regulations;
- c) Human resources related to compensation program and performance management of the Bank's employees and officers, including participating in certification obligation;
- d) Existence of internal control system related to effectiveness and independence in audit function; and
- e) Existence of monitoring system towards deviation of policy and the Bank's internal procedures.

In addition, the mitigation of compliance risk is also conducted by a Director who oversees compliance function and/or via the Compliance Unit by taking, among other, the following steps:

- 1) Establish compliance plan which are adjusted to the needs and bank activities with *self-assessment* to determine the effectiveness of the compliance standards;

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h. Manajemen Risiko (lanjutan)

Risiko Kepatuhan (lanjutan)

Selain itu, mitigasi risiko kepatuhan juga dilakukan oleh Direktur yang membawahkan fungsi kepatuhan dan/atau melalui Satuan Kerja Kepatuhan melalui langkah-langkah antara lain: (lanjutan)

- 2) Melakukan analisa kepatuhan untuk memberikan saran, masukan serta rekomendasi atas draft kebijakan internal Bank termasuk review terhadap produk dan aktivitas baru yang akan diterbitkan untuk memastikan bahwa kebijakan internal yang dikeluarkan oleh manajemen dan produk/aktivitas baru tersebut telah sesuai dengan peraturan perundang-undangan yang berlaku;
- 3) Melakukan pengawasan (*monitoring*) dan memastikan kepatuhan terhadap perjanjian dan komitmen yang dibuat dengan Bank Indonesia dan Otoritas Jasa Keuangan, serta bertanggung jawab untuk mengirimkan semua laporan perkembangan atas temuan dan tindakan perbaikan kepada Bank Indonesia dan Otoritas Jasa Keuangan sekaligus bertindak sebagai pejabat perantara antara Bank Indonesia dan Otoritas Jasa Keuangan dengan Bank;

**56. ADDITIONAL INFORMATION THAT IS NOT REQUIRED
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The following additional information presented below is information required by applicable regulations and is not information required by Indonesian Accounting Standards (continued):

h. Risk Management (continued)

Compliance Risk (continued)

In addition, the mitigation of compliance risk is also conducted by a Director who oversees compliance function and/or via the Compliance Unit by taking, among other, the following steps: (continued)

- 2) Perform compliance analysis to provide advice, inputs, and also recommendations for the Bank's draft internal policy including review on new products and activities that will be launched to ensure that the internal policies established by the management and new products/activities already comply with the prevailing laws and regulations;
- 3) Perform monitoring and ensure the compliance with the agreements and commitments made with Bank Indonesia and Financial Services Authority, also responsible to submit all progress reports of the findings and corrective actions to Bank Indonesia and Financial Services Authority, and also act as liaison officer between Bank Indonesia and Financial Services Authority and the Bank;

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h. Manajemen Risiko (lanjutan)

Risiko Kepatuhan (lanjutan)

Selain itu, mitigasi risiko kepatuhan juga dilakukan oleh Direktur yang membawahkan fungsi kepatuhan dan/atau melalui Satuan Kerja Kepatuhan melalui langkah-langkah antara lain: (lanjutan)

- 4) Melakukan upaya-upaya untuk memastikan bahwa kebijakan, ketentuan, sistem dan prosedur, serta kegiatan usaha Bank telah sesuai dengan ketentuan Bank Indonesia, Otoritas Jasa Keuangan dan peraturan perundang-undangan yang berlaku;
- 5) Mengoptimalkan fungsi kepatuhan melalui proses pemantauan dan pemeriksaan dari segi kepatuhan (pengujian kepatuhan) dan melakukan pelatihan untuk meningkatkan budaya kepatuhan yang berkesinambungan, serta untuk meningkatkan pemahaman dan *awareness* karyawan terhadap peraturan perundang-undangan yang berlaku, antara lain melalui forum pelatihan internal, workshop, media LCCA Site/LCCA Portal;
- 6) Menerapkan kebijakan program anti pencucian uang dan pencegahan pendanaan terorisme yang diatur dalam Peraturan Otoritas Jasa Keuangan dan Pusat Pelaporan dan Analisis Transaksi Keuangan;

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h. Risk Management (continued)

Compliance Risk (continued)

In addition, the mitigation of compliance risk is also conducted by a Director who oversees compliance function and/or via the Compliance Unit by taking, among other, the following steps: (continued)

- 4) Ensure that the Bank's policy, regulation, system and procedure, as well as business activities are complied with the prevailing regulation of Bank Indonesia and Financial Services Authority and prevailing laws and regulations;
- 5) Optimizing the compliance function through compliance monitoring and testing processes, as well as conducting training to promote a sustainable compliance culture. This initiative is also designed to enhance employees' understanding and awareness of applicable laws and regulations through internal training forums, workshops, and digital platforms such as the LCCA Site/LCCA Portal;
- 6) Implement anti-money laundering and combating financing of terrorism policy as regulated by Financial Service Authority and Financial Transaction Report and Analysis Center;

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**56. INFORMASI TAMBAHAN YANG TIDAK
DIPERSYARITKAN OLEH STANDAR AKUNTANSI
INDONESIA (lanjutan)**

Informasi tambahan berikut yang disajikan dibawah ini merupakan informasi yang disyaratkan oleh regulasi yang berlaku dan bukan/tidak merupakan informasi yang dipersyaratkan oleh Standar Akuntansi Indonesia (lanjutan):

h. Manajemen Risiko (lanjutan)

Risiko Kepatuhan (lanjutan)

- 7) Menerapkan kebijakan strategi anti fraud;
- 8) Memastikan penerapan Tata Kelola Perusahaan telah dilakukan oleh Bank, baik untuk bank konvensional maupun unit usaha syariah serta penerapan tata kelola terintegrasi.

Risiko Strategik

Risiko strategik adalah risiko akibat ketidaktepatan dalam pengambilan dan/atau pelaksanaan suatu keputusan strategik serta kegagalan dalam mengantisipasi perubahan lingkungan bisnis.

Untuk dapat tumbuh dan berkembang menjadi sebuah institusi keuangan terdepan di Indonesia, Bank membutuhkan serangkaian strategi. Ketidakmampuan dalam menyusun strategi yang tepat dapat menimbulkan kegagalan bisnis Bank di masa yang akan datang.

Risiko ini juga mencakup kemampuan Bank dalam menciptakan keunggulan kompetitif di tengah kompetisi perbankan yang semakin ketat. Ketidakmampuan dalam menghadapi tantangan bisnis tersebut, yang terus mengalami perubahan dari waktu ke waktu, akan mengakibatkan kegagalan dalam mencapai visi yang selama ini telah ditetapkan.

**56. ADDITIONAL INFORMATION THAT IS NOT REQUIRED
BY INDONESIAN ACCOUNTING STANDARDS
(continued)**

The following additional information presented below is information required by applicable regulations and is not information required by Indonesian Accounting Standards (continued):

h. Risk Management (continued)

Compliance Risk (continued)

- 7) Implement a policy of anti fraud strategy;
- 8) Ensure that Good Corporate Governance (GCG) has been performed by the Bank, both for conventional banks and Sharia business units and the implementation of integrated governance.

Strategic Risk

Strategic risk is the risk due to inaccurate decision-making and/or implementation of a strategic decision, and the failure to anticipate changes in business environment.

In order to grow and develop into a leading financial institution in Indonesia, the Bank needs to adopt certain strategies. Failure in formulating the right strategy may deteriorate the Bank's business in the future.

This risk also includes the Bank's ability to create a competitive edge amidst stiff competition in the banking industry. The inability to cope with such business challenges, which are constantly changing from time to time, will lead to failure in accomplishing the determined vision.

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**56. INFORMASI TAMBAHAN YANG TIDAK
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Informasi tambahan berikut yang disajikan dibawah ini merupakan informasi yang disyaratkan oleh regulasi yang berlaku dan bukan/tidak merupakan informasi yang dipersyaratkan oleh Standar Akuntansi Indonesia (lanjutan):

h. Manajemen Risiko (lanjutan)

Risiko Strategik (lanjutan)

Demi merealisasikan keuntungan yang diharapkan, penerapan keputusan-keputusan strategik secara disiplin perlu dilaksanakan. Untuk menjamin implementasi strategi yang tepat, ketika strategi ditentukan, rencana kerja yang terperinci termasuk inisiatif-inisiatif kunci perlu dikembangkan, dan dipantau kesesuaiannya terhadap target jadwal pelaksanaan dan keuntungan.

Pada akhirnya, kesuksesan strategi Bank harus dapat diukur. Bank memantau ukuran-ukuran kunci berikut ini:

- Posisi pasar, diukur dari peringkat aset
- Pertumbuhan bisnis, diukur dari pertumbuhan tahunan PBT (laba sebelum pajak)
- Efisiensi, diukur dari rasio BOPO

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**56. ADDITIONAL INFORMATION THAT IS NOT REQUIRED
BY INDONESIAN ACCOUNTING STANDARDS
(continued)**

The following additional information presented below is information required by applicable regulations and is not information required by Indonesian Accounting Standards (continued):

h. Risk Management (continued)

Strategic Risk (continued)

In order to realise the expected benefit, the implementation of strategic decision must be conducted in a disciplined manner. To ensure proper strategy implementation, once the strategy is determined, detailed action plans including key initiatives have to be developed, and tracked according to the targeted timeline and benefit.

In the end, success of the Bank's strategy should be measurable. The Bank monitors the following key measures:

- Market position, measured by asset size rank
- Business growth, measured by year-on-year PBT (profit before tax) growth
- Efficiency, measured by BOPO ratio

The original consolidated financial statements included herein are in the Indonesian language.

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57. TAMBAHAN INFORMASI ARUS KAS

Perubahan pada liabilitas yang timbul dari aktivitas pendanaan pada laporan arus kas konsolidasian adalah sebagai berikut:

	1 Januari/ January 1, 2025	Arus Kas/Cash Flows			31 Desember/ December 31, 2025
		Penerimaan/ Proceeds	Pembayaran/ Payment		
Pinjaman diterima	14.426.809	-	(385.152)	-	14.041.657
Efek-efek yang dijual dengan janji dibeli kembali	14.803.086	-	(6.944.390)	-	7.858.696
Liabilitas sewa	453.390	-	(169.086)	159.249	443.553
Surat berharga yang diterbitkan	3.713.750	2.750.000	(2.545.445)	53.662	3.971.967
Pinjaman Subordinasi	99.484	-	-	37	99.521
Total	33.496.519	2.750.000	(10.044.073)	212.948	26.415.394

57. SUPPLEMENTARY CASH FLOW INFORMATION

Changes in liabilities arising from financing activities in the consolidated cash flow statement are as follows:

	1 Januari/ January 1, 2025	Arus Kas/Cash Flows		Perubahan Non Kas/ Non-Cash Changes	31 Desember/ December 31, 2025	
		Penerimaan/ Proceeds	Pembayaran/ Payment			
Pinjaman diterima	14.426.809	-	(385.152)	-	14.041.657	Borrowings
Efek-efek yang dijual dengan janji dibeli kembali	14.803.086	-	(6.944.390)	-	7.858.696	Securities sold under repurchased agreements
Liabilitas sewa	453.390	-	(169.086)	159.249	443.553	Lease liabilities
Surat berharga yang diterbitkan	3.713.750	2.750.000	(2.545.445)	53.662	3.971.967	Securities issued
Pinjaman Subordinasi	99.484	-	-	37	99.521	Subordinated loan
Total	33.496.519	2.750.000	(10.044.073)	212.948	26.415.394	Total

	1 Januari/ January 1, 2024	Arus Kas/Cash Flows		Perubahan Non Kas/ Non-Cash Changes	31 Desember/ December 31, 2024	
		Penerimaan/ Proceeds	Pembayaran/ Payment			
Pinjaman diterima	7.744.928	6.681.881	-	-	14.426.809	Borrowings
Efek-efek yang dijual dengan janji dibeli kembali	2.017.063	12.786.023	-	-	14.803.086	Securities sold under repurchased agreements
Liabilitas sewa	528.247	-	(180.787)	105.930	453.390	Lease liabilities
Surat berharga yang diterbitkan	4.222.181	1.100.000	(1.637.000)	28.569	3.713.750	Securities issued
Pinjaman Subordinasi	99.451	-	-	33	99.484	Subordinated loan
Total	14.611.870	20.567.904	(1.817.787)	134.532	33.496.519	Total

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58. TANGGAL PENYELESAIAN LAPORAN KEUANGAN KONSOLIDASIAN

Manajemen Bank bertanggung jawab atas penyusunan laporan keuangan konsolidasian ini yang diselesaikan dan disetujui untuk diterbitkan oleh Direksi pada tanggal 25 Februari 2026.

59. INFORMASI KEUANGAN TERSENDIRI ENTITAS INDUK

Informasi keuangan tersendiri Entitas Induk hanya menyajikan informasi laporan posisi keuangan tanggal 31 Desember 2025 dan laporan laba rugi dan penghasilan komprehensif lain, laporan perubahan ekuitas dan laporan arus kas untuk tahun yang berakhir pada tanggal tersebut, dan catatan atas investasi pada entitas anak di sajikan dengan metode biaya.

Laporan keuangan tersendiri Entitas Induk disajikan pada halaman 314 – 325.

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58. COMPLETION OF THE CONSOLIDATED FINANCIAL STATEMENTS

The management of the Bank is responsible for the preparation of these consolidated financial statements that were completed and authorized to be issued by the Board of Directors on February 25, 2026.

59. PARENT ENTITY'S SEPARATE FINANCIAL INFORMATION

The Parent Entity's separate financial information only presents information on the statement of financial position as of December 31, 2025 and the statement of profit or loss and other comprehensive income, the statement of changes in equity and the statement of cash flow for the year then ended, and notes on investments in Subsidiaries presented using the cost method.

The Parent Entity's separate financial statements are presented on pages 314 – 325.

The original parent entity financial statements included herein are in the Indonesian language.

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LAPORAN POSISI KEUANGAN -
ENTITAS INDUK
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STATEMENT OF FINANCIAL POSITION -
PARENT ENTITY
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	31 Desember/December 31		
	2025	2024	
ASET			ASSETS
Kas	1.711.576	1.855.759	Cash
Giro pada Bank Indonesia	7.099.181	10.696.358	Current accounts with Bank Indonesia
Giro pada bank lain			Current accounts with other banks
Pihak berelasi	115.242	60.915	Related parties
Pihak ketiga	3.118.648	2.329.845	Third parties
	3.233.890	2.390.760	
Dikurangi: Cadangan kerugian penurunan nilai	(479)	(558)	Less: Allowance for impairment losses
Giro pada bank lain - neto	3.233.411	2.390.202	Current accounts with other banks - net
Penempatan pada Bank Indonesia dan bank lain	2.788.331	2.998.966	Placements with Bank Indonesia and other banks
Dikurangi: Cadangan kerugian penurunan nilai	(6.039)	-	Less: Allowance for impairment losses
Penempatan pada Bank Indonesia dan Bank bank lain - neto	2.782.292	2.998.966	Placements with Bank Indonesia and other banks - net
Efek-efek yang diperdagangkan	4.553.200	1.941.629	Trading securities
Investasi keuangan			Financial investments
Pihak berelasi	654.902	707.442	Related parties
Pihak ketiga	38.996.653	39.992.675	Third parties
	39.651.555	40.700.117	
Dikurangi: Cadangan kerugian penurunan nilai	(4.509)	(1.015)	Less: Allowance for impairment losses
Investasi keuangan - neto	39.647.046	40.699.102	Financial investments - net
Efek-efek yang dibeli dengan janji dijual kembali	204.796	839.475	Securities purchased under resale agreements
Dikurangi: Pendapatan bunga yang belum diamortisasi	(3)	(1.052)	Less: Unamortized interest
	204.793	838.423	
Dikurangi: Cadangan kerugian penurunan nilai	(2)	(147)	Less: Allowance for impairment losses
Efek-efek yang dibeli dengan janji dijual kembali - neto	204.791	838.276	Securities purchased under resale agreements - net
Tagihan derivatif			Derivatives receivable
Pihak berelasi	503.709	446.622	Related parties
Pihak ketiga	1.207.585	934.809	Third parties
	1.711.294	1.381.431	

The original parent entity financial statements included herein are in the Indonesian language.

PT BANK MAYBANK INDONESIA Tbk
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PT BANK MAYBANK INDONESIA Tbk
STATEMENT OF FINANCIAL POSITION –
PARENT ENTITY (continued)
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	31 Desember/December 31		
	2025	2024	
ASET (lanjutan)			ASSETS (continued)
Kredit yang diberikan dan piutang/pembiayaan syariah			Loans and sharia receivables/financing
Pihak berelasi	612.986	345.858	Related parties
Pihak ketiga	108.012.927	113.306.317	Third parties
	108.625.913	113.652.175	
Dikurangi: Cadangan kerugian penurunan nilai	(2.968.374)	(3.754.834)	Less: Allowance for impairment losses
Kredit yang diberikan dan piutang/pembiayaan syariah - neto	105.657.539	109.897.341	Loans and sharia receivables/financing - net
Tagihan akseptasi			Acceptances receivable
Pihak berelasi	2.157	-	Related parties
Pihak ketiga	1.916.520	1.574.241	Third parties
	1.918.677	1.574.241	
Dikurangi: Cadangan kerugian penurunan nilai	(3.367)	(3.176)	Less: Allowance for impairment losses
Tagihan akseptasi - neto	1.915.310	1.571.065	Acceptances receivable - net
Aset pajak tangguhan	277.369	572.544	Deferred tax assets
Aset tetap dan aset hak-guna	5.657.371	5.892.654	Fixed assets and right-of-use assets
Dikurangi: Akumulasi penyusutan	(2.125.246)	(2.163.211)	Less: Accumulated depreciation
Aset tetap dan aset hak-guna - neto	3.532.125	3.729.443	Fixed assets and right-of-use assets- net
Aset tidak berwujud - neto	296.026	309.949	Intangible assets - net
Beban dibayar dimuka dan aset lain-lain			Prepayments and other assets
Pihak berelasi	439.897	149.332	Related parties
Pihak ketiga	6.006.764	4.520.959	Third parties
	6.446.661	4.670.291	
Dikurangi:			Less:
Cadangan kerugian penurunan nilai	(90.236)	(79.643)	Allowance for impairment losses
Cadangan kerugian	(166.094)	(169.840)	Allowance for possible losses
Beban dibayar dimuka dan aset lain-lain - neto	6.190.331	4.420.808	Prepayments and other assets - net
JUMLAH ASET	178.811.491	183.302.873	TOTAL ASSETS

The original parent entity financial statements included herein are in the Indonesian language.

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PARENT ENTITY (continued)
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	31 Desember/December 31		
	2025	2024	
LIABILITAS DAN EKUITAS			LIABILITIES AND EQUITY
LIABILITAS			LIABILITIES
Liabilitas segera			Obligations due immediately
Pihak berelasi	409	1.014	Related parties
Pihak ketiga	2.057.930	781.055	Third parties
	2.058.339	782.069	
Simpanan nasabah			Deposits from customers
Pihak berelasi	898.780	805.847	Related parties
Pihak ketiga	115.807.122	118.599.594	Third parties
	116.705.902	119.405.441	
Simpanan dari bank lain			Deposits from other banks
Pihak berelasi	2.610.117	2.914.963	Related parties
Pihak ketiga	6.519.580	3.105.294	Third parties
	9.129.697	6.020.257	
Efek-efek yang dijual dengan janji dibeli kembali	7.872.178	14.819.967	Securities sold under repurchased agreements
Dikurangi: Beban bunga yang belum diamortisasi	(13.482)	(16.881)	Less: Unamortized interest
Efek-efek yang dijual dengan janji dibeli kembali - neto	7.858.696	14.803.086	Securities sold under repurchased agreements - net
Liabilitas derivatif			Derivatives payable
Pihak berelasi	740.969	508.422	Related parties
Pihak ketiga	629.638	847.999	Third parties
	1.370.607	1.356.421	
Liabilitas akseptasi			Acceptances payable
Pihak berelasi	12.901	56.085	Related parties
Pihak ketiga	1.877.323	1.360.144	Third parties
	1.890.224	1.416.229	
Surat berharga yang diterbitkan			Securities issued
Pihak berelasi	-	3.996	Related parties
Pihak ketiga	399.224	694.490	Third parties
	399.224	698.486	
Pinjaman diterima	8.621.084	9.277.315	Borrowings
Utang pajak	252.448	239.702	Taxes payable
Beban yang masih harus dibayar dan liabilitas lain-lain			Accrued expenses and other liabilities
Pihak berelasi	3.136	6.675	Related parties
Pihak ketiga	3.047.468	3.302.017	Third parties
	3.050.604	3.308.692	
Pinjaman subordinasi			Subordinated loan
Pihak berelasi	99.521	99.484	Related parties
JUMLAH LIABILITAS	151.436.346	157.407.182	TOTAL LIABILITIES

The original parent entity financial statements included herein are in the Indonesian language.

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LAPORAN POSISI KEUANGAN –
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	31 Desember/December 31		
	2025	2024	
LIABILITAS DAN EKUITAS (lanjutan)			LIABILITIES AND EQUITY (continued)
EKUITAS			EQUITY
Modal Saham			Share Capital
Modal Dasar –			Authorized Capital –
476.608.857.231 saham,			476,608,857,231 shares,
terdiri dari:			consist of:
388.146.231 saham Seri A			388,146,231 Series A
dengan nilai nominal			shares with a par value of
Rp900 (nilai penuh)			Rp900 (full amount)
per saham;			per share;
8.891.200.000 saham Seri B			8,891,200,000 Series B shares
dengan nilai nominal			with a par value of
Rp225 (nilai penuh)			Rp225 (full amount)
per saham; dan			per share; and
467.329.511.000 saham Seri D			467,329,511,000 Series D
dengan nilai nominal Rp22,50			shares with a par value of Rp22.50
(nilai penuh) per saham			(full amount) per share
Modal ditempatkan dan			
disetor penuh			Issued and paid-up capital
388.146.231 saham Seri A,			388,146,231 Series A Shares,
8.891.200.000 saham Seri B			8,891,200,000 Series B shares
dan 66.935.849.590 saham Seri D	3.855.908	3.855.908	and 66,935,849,590 Series D shares
Tambahan modal disetor	6.357.376	6.357.376	Additional paid-in capital
Surplus revaluasi aset tetap	1.960.252	2.094.567	Fixed assets revaluation surplus
Selisih kurs karena penjabaran			
laporan keuangan dalam mata uang asing	40.951	40.793	Differences arising from the translation of
			foreign currency financial statements
Keuntungan/(kerugian) yang belum			
direalisasi atas perubahan nilai wajar			Unrealized gain/(losses) on changes
investasi keuangan yang diukur pada nilai wajar			in fair value of fair value through other
melalui pendapatan komprehensif lain –			comprehensive income financial investments –
setelah pajak tangguhan dan cadangan			net of deferred tax and expected credit
atas kerugian kredit ekpektasian	326.958	(350.039)	loss allowances
Keuntungan aktuarial atas program manfaat pasti			
– setelah pajak tangguhan	461.493	388.017	Actuarial gains on defined benefit plan
			– net of deferred tax
Cadangan umum	771.182	771.182	General reserve
Saldo laba	13.601.025	12.737.887	Retained earnings
JUMLAH EKUITAS	27.375.145	25.895.691	TOTAL EQUITY
JUMLAH LIABILITAS DAN EKUITAS	178.811.491	183.302.873	TOTAL LIABILITIES AND EQUITY

The original parent entity financial statements included herein are in the Indonesian language.

PT BANK MAYBANK INDONESIA Tbk
LAPORAN LABA RUGI
DAN PENGHASILAN KOMPREHENSIF
LAIN – ENTITAS INDUK
Untuk Tahun yang Berakhir
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PT BANK MAYBANK INDONESIA Tbk
STATEMENT OF PROFIT OR LOSS
AND OTHER COMPREHENSIVE
INCOME – PARENT ENTITY
For Year Ended
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	Tahun yang Berakhir pada Tanggal 31 Desember/Year Ended December 31		
	2025	2024	
PENDAPATAN DAN BEBAN OPERASIONAL			OPERATING INCOME AND EXPENSES
Pendapatan dan beban bunga dan Syariah			Interest and Sharia income and expenses
Pendapatan bunga dan Syariah			Interest and Sharia income
Pendapatan bunga	7.703.452	7.646.263	Interest income
Pendapatan Syariah	2.666.920	2.636.767	Sharia income
	10.370.372	10.283.030	
Beban bunga dan Syariah			Interest and Sharia expense
Beban bunga	4.283.549	4.079.213	Interest expense
Beban Syariah	1.166.329	1.348.497	Sharia expense
	5.449.878	5.427.710	
Pendapatan bunga dan Syariah neto	4.920.494	4.855.320	Net interest and Sharia income
Pendapatan/(beban) operasional lainnya			Other operating income/(expenses)
Pendapatan operasional lainnya:			Other operating income:
Provisi dan komisi selain			Fees and commissions
dari kredit yang diberikan	359.880	368.962	other than from loans
Keuntungan/(kerugian) transaksi			Gains/(losses) on foreign exchange
mata uang asing – neto	91.459	(226.209)	transactions – net
Keuntungan penjualan efek-efek			Gains on sale of
yang diperdagangkan dan			trading securities and
investasi keuangan – neto	345.647	132.339	financial investments – net
Kenaikan/(penurunan) nilai efek-efek			Increase/(decrease) in value of
yang diperdagangkan – neto	3.857	(8.408)	trading securities – net
Pendapatan lainnya	1.279.025	1.659.796	Other fee income
Jumlah pendapatan operasional			Total other operating
lainnya	2.079.868	1.926.480	income
Beban operasional lainnya:			Other operating expenses:
Penyisihan kerugian penurunan nilai			Provision for impairment losses
atas instrumen keuangan-neto	412.682	930.208	on financial instruments – net
Penyisihan kerugian atas			Provision for possible losses
aset non-produktif	16.853	16.168	on non-earning assets
Umum dan administrasi	2.304.985	2.251.541	General and administrative
Tenaga kerja	2.701.069	2.682.401	Personnel
Jumlah beban			Total other operating
operasional lainnya	5.435.589	5.880.318	expenses
Beban operasional			Other operating expenses –
lainnya – neto	(3.355.721)	(3.953.838)	net
LABA OPERASIONAL – NETO	1.564.773	901.482	OPERATING INCOME NET
PENDAPATAN			NON OPERATING
NON-OPERASIONAL – NETO	102.437	14.976	INCOME – NET
LABA SEBELUM BEBAN PAJAK	1.667.210	916.458	INCOME BEFORE TAX EXPENSE
BEBAN PAJAK – NETO	(357.687)	(206.891)	TAX EXPENSE – NET
LABA TAHUN BERJALAN	1.309.523	709.567	INCOME FOR THE YEAR

The original parent entity financial statements included herein are in the Indonesian language.

PT BANK MAYBANK INDONESIA Tbk
LAPORAN LABA RUGI
DAN PENGHASILAN KOMPREHENSIF
LAIN – ENTITAS INDUK (lanjutan)
Untuk Tahun yang Berakhir
Pada Tanggal 31 Desember 2025
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

PT BANK MAYBANK INDONESIA Tbk
STATEMENT OF PROFIT OR LOSS
AND OTHER COMPREHENSIVE
INCOME – PARENT ENTITY (continued)
For the Year Ended
December 31, 2025
(Expressed in millions of Rupiah,
unless otherwise stated)

	Tahun yang Berakhir pada Tanggal 31 Desember/Year Ended December 31		
	2025	2024	
Pendapatan komprehensif lainnya:			Other comprehensive income:
Pos-pos yang tidak akan direklasifikasi ke laba rugi:			Items that will not be reclassified subsequently to profit or loss:
Keuntungan aktuarial atas program manfaat pasti (Kerugian)/keuntungan revaluasi aset tetap	94.199	87.475	Actuarial gains on defined benefit plan (Losses)/gains on fixed assets revaluation
Pajak penghasilan terkait dengan komponen pendapatan komprehensif lainnya	(134.315)	124.632	Income tax relating to components of other comprehensive income
	(20.723)	(19.245)	
	(60.839)	192.862	
Pos-pos yang akan direklasifikasi ke laba rugi:			Items that may be reclassified subsequently to profit or loss:
Selisih kurs karena penjabaran laporan keuangan dalam mata uang asing	158	(1.349)	Differences arising from the translation of foreign currency financial statements
Perubahan nilai wajar investasi keuangan yang tersedia untuk dijual	869.230	(234.816)	Fair value changes of financial investment measured at fair value through other comprehensive income
Pajak penghasilan terkait dengan komponen pendapatan komprehensif lainnya	(192.233)	52.101	Income tax relating to components of other comprehensive income
	677.155	(184.064)	
Laba komprehensif lainnya – setelah pajak	616.316	8.798	Other comprehensive income – net of tax
Jumlah laba komprehensif selama tahun berjalan	1.925.839	718.365	Total comprehensive income for the year
Laba tahun berjalan yang dapat diatribusikan kepada:			Income for the year attributable to:
Pemilik entitas induk	1.309.523	709.567	Equity holders of the parent company
Jumlah laba komprehensif selama tahun berjalan yang dapat diatribusikan kepada:			Total comprehensive income for the year attributable to:
Pemilik entitas induk	1.925.839	718.365	Equity holders of the parent company
LABA PER SAHAM DASAR (nilai penuh)	17,18	9,31	BASIC EARNINGS PER SHARE (full amount)

PT BANK MAYBANK INDONESIA Tbk
STATEMENT OF CHANGES IN EQUITY - PARENT ENTITY
For the Year Ended December 31, 2025
(Expressed in millions of Rupiah, unless otherwise stated)

Dapat diatribusikan kepada pemilik entitas induk/Attributable to equity holders of the parent company

[illegible]

PT BANK MAYBANK INDONESIA Tbk
STATEMENT OF CHANGES IN EQUITY – PARENT ENTITY (continued)
For the Year Ended December 31, 2025
(Expressed in millions of Rupiah, unless otherwise stated)

PT BANK MAYBANK INDONESIA Tbk
LAPORAN PERUBAHAN EKUITAS - ENTITAS INDUK (lanjutan)
Untuk Tahun yang Berakhir Pada Tanggal 31 Desember 2025
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

Dapat diatribusikan kepada pemilik entitas induk/Atributable to equity holders of the parent company

[illegible]

The original parent entity financial statements included herein are in the Indonesian language.

PT BANK MAYBANK INDONESIA Tbk
LAPORAN ARUS KAS –
ENTITAS INDUK
Untuk Tahun yang Berakhir
Pada Tanggal 31 Desember 2025
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

PT BANK MAYBANK INDONESIA Tbk
STATEMENT OF CASH FLOWS –
PARENT ENTITY
For the Year Ended
December 31, 2025
(Expressed in millions of Rupiah,
unless otherwise stated)

Tahun yang Berakhir pada Tanggal 31 Desember/Year Ended December 31				
	2025	2024		
ARUS KAS DARI AKTIVITAS OPERASI			CASH FLOWS FROM OPERATING ACTIVITIES	
Penerimaan pendapatan bunga dan Syariah	10.220.707	10.231.105	Proceeds from interest and Sharia income	
Pembayaran beban bunga dan Syariah	(5.544.490)	(5.401.892)	Payment of interest and Sharia expense	
Beban umum dan administrasi yang dibayar	(1.756.790)	(1.818.654)	General and administrative expenses paid	
Tenaga kerja dan tunjangan yang dibayar	(2.689.468)	(2.480.341)	Personnel expenses paid	
Pendapatan operasional lainnya yang diterima	1.283.551	1.631.181	Other operating income received	
Pembayaran pajak penghasilan	(334.730)	(186.699)	Payment of income tax	
Penerimaan/(pembayaran) pendapatan/(beban) non-operasional – neto	96.632	(15.619)	Income received/(expenses paid)/ for non-operating income/(expenses) – net	
Arus kas dari aktivitas operasi sebelum perubahan aset dan liabilitas operasi	1.275.412	1.959.081	Cash flows from operating activities before changes in operating assets and liabilities	
(Kenaikan)/penurunan aset operasi:			(Increase)/decrease in operating assets:	
Efek-efek yang diperdagangkan	(2.607.714)	(652.350)	Trading securities	
Tagihan atas wesel ekspor	209.665	(1.309.643)	Receivables from export bills	
Kredit yang diberikan dan piutang/pembiayaan Syariah	3.821.280	(11.665.939)	Loans and Sharia receivables/financing	
Beban dibayar dimuka dan aset lain-lain	(1.304.950)	(449.751)	Prepayments and other assets	
Kenaikan/(penurunan) liabilitas operasi:			Increase/(decrease) in operating liabilities:	
Liabilitas segera	1.276.270	(46.463)	Obligations due immediately	
Simpanan dari nasabah dan bank lain	409.901	4.758.860	Deposits from customers and other banks	
Liabilitas lain-lain	(179.574)	(66.791)	Other liabilities	
Kas neto diperoleh dari/(digunakan untuk) aktivitas operasi	2.900.290	(7.472.996)	Net cash provided by/(used in) operating activities	
ARUS KAS DARI AKTIVITAS INVESTASI			CASH FLOWS FROM INVESTING ACTIVITIES	
Penjualan/(pembelian) efek-efek yang diukur pada nilai wajar melalui pendapatan komprehensif lain dan yang diukur pada biaya perolehan yang diamortisasi	2.055.037	(8.137.998)	Sale/(purchase) of marketable securities measured at fair value through other comprehensive income and measured at amortized cost	
Penjualan efek-efek yang dibeli dengan janji dijual kembali	633.630	1.494.699	Sale of securities purchased under resale agreements	
Penerimaan dari penjualan aset tetap	4.949	5.989	Proceeds from sale of fixed assets	
Penambahan nilai aset hak-guna	(41.002)	(19.168)	Addition of right-of-use assets	
Pembelian aset tidak berwujud	(104.005)	(129.052)	Acquisition of intangible asset	
Pembelian aset tetap	(279.400)	(320.860)	Acquisition of fixed assets	
Kas neto diperoleh dari/(digunakan untuk) dari aktivitas investasi	2.269.209	(7.106.390)	Net cash provided by/(used in) investing activities	

The original parent entity financial statements included herein are in the Indonesian language.

PT BANK MAYBANK INDONESIA Tbk
LAPORAN ARUS KAS -
ENTITAS INDUK (lanjutan)
Untuk Tahun yang Berakhir
Pada Tanggal 31 Desember 2025
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

PT BANK MAYBANK INDONESIA Tbk
STATEMENT OF CASH FLOWS -
PARENT ENTITY (continued)
For Year Ended
December 31, 2025
(Expressed in millions of Rupiah,
unless otherwise stated)

Tahun yang Berakhir pada Tanggal					
31 Desember/Year Ended December 31					
	2025	2024			
ARUS KAS DARI AKTIVITAS PENDANAAN			CASH FLOWS FROM FINANCING ACTIVITIES		
(Pembelian)/penjualan efek-efek yang dijual dengan janji dibeli kembali	(6.944.390)	12.786.023	(Purchase)/sale of securities sold under repurchased agreements		
(Pembayaran)/penerimaan dari pinjaman diterima	(656.231)	6.515.569	(Payment)/proceeds from borrowings		
Pembayaran liabilitas sewa	(158.905)	(166.557)	Payment of lease liabilities		
Pelunasan dari surat berharga yang diterbitkan	(300.000)	(368.000)	Repayment from securities issued		
Pembayaran dividen	(446.335)	(784.444)	Dividend payment		
Kas neto (digunakan untuk)/diperoleh dari aktivitas pendanaan	(8.505.861)	17.982.591	Net cash (used in)/provided by financing activities		
(PENURUNAN)/KENAIKAN NETO KAS DAN SETARA KAS	(3.336.362)	3.403.205	NET (DECREASE)/INCREASE IN CASH AND CASH EQUIVALENTS		
KAS DAN SETARA KAS AWAL TAHUN	17.941.843	14.283.481	CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR		
Pengaruh perubahan kurs mata uang asing	227.497	255.157	Effect of foreign exchange rate changes		
KAS DAN SETARA KAS AKHIR TAHUN	14.832.978	17.941.843	CASH AND CASH EQUIVALENTS AT END OF YEAR		
PENGUNGKAPAN TAMBAHAN			SUPPLEMENTARY DISCLOSURES		
Kas dan setara kas terdiri dari:			Cash and cash equivalents consist of:		
Kas	1.711.576	1.855.759	Cash		
Giro pada Bank Indonesia	7.099.181	10.696.358	Current accounts with Bank Indonesia		
Giro pada bank lain	3.233.890	2.390.760	Current accounts with other banks		
Penempatan pada Bank Indonesia dan bank lain yang jatuh tempo dalam 3 bulan dari tanggal akuisisi	2.788.331	2.998.966	Placements with Bank Indonesia and other banks that will mature within 3 months from the date of acquisition		
Jumlah kas dan setara kas	14.832.978	17.941.843	Total cash and cash equivalents		

The original parent entity financial statements included herein are in the Indonesian language.

PT BANK MAYBANK INDONESIA Tbk
LAPORAN ARUS KAS –
ENTITAS INDUK (lanjutan)
Untuk Tahun yang Berakhir
Pada Tanggal 31 Desember 2025
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

PT BANK MAYBANK INDONESIA Tbk
STATEMENT OF CASH FLOWS –
PARENT ENTITY (continued)
For the Year Ended
December 31, 2025
(Expressed in millions of Rupiah,
unless otherwise stated)

Perubahan pada liabilitas yang timbul dari aktivitas pendanaan pada laporan arus kas entitas induk adalah sebagai berikut:

Changes in liabilities arising from financing activities in the parent entity cash flow statement are as follows:

	1 Januari/ January 1, 2025	Arus Kas/Cash Flows		Perubahan Non Kas/ Non-Cash Changes	31 Desember/ December 31, 2025	
		Penerimaan/ Proceeds	Pembayaran/ Payment			
Pinjaman diterima	9.277.315	-	(656.231)	-	8.621.084	Borrowings
Efek-efek yang dijual dengan janji dibeli kembali	14.803.086	-	(6.944.390)	-	7.858.696	Securities sold under repurchased agreements
Liabilitas sewa	421.376	-	(158.905)	157.313	419.784	Lease liabilities
Surat berharga yang diterbitkan	698.486	-	(300.000)	738	399.224	Securities issued
Pinjaman Subordinasi	99.484	-	-	37	99.521	Subordinated loan
Total	25.299.747	-	(8.059.526)	158.088	17.398.309	Total

	1 Januari/ January 1, 2024	Arus Kas/Cash Flows		Perubahan Non Kas/ Non-Cash Changes	31 Desember/ December 31, 2024	
		Penerimaan/ Proceeds	Pembayaran/ Payment			
Pinjaman diterima	2.761.746	6.515.569	-	-	9.277.315	Borrowings
Efek-efek yang dijual dengan janji dibeli kembali	2.017.063	12.786.023	-	-	14.803.086	Securities sold under repurchased agreements
Liabilitas sewa	487.105	-	(166.557)	100.828	421.376	Lease liabilities
Surat berharga yang diterbitkan	1.065.304	-	(368.000)	1.182	698.486	Securities issued
Pinjaman Subordinasi	99.451	-	-	33	99.484	Subordinated loan
Total	6.430.669	19.301.592	(534.557)	102.043	25.299.747	Total

The original parent entity financial statements included herein are in the Indonesian language.

**PT BANK MAYBANK INDONESIA Tbk
CATATAN ATAS LAPORAN KEUANGAN –
ENTITAS INDUK**

**Tanggal 31 Desember 2025 serta untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)**

**PT BANK MAYBANK INDONESIA Tbk
NOTES TO THE FINANCIAL
STATEMENTS – PARENT ENTITY
As of December 31, 2025
and For the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)**

1. IKHTISAR KEBIJAKAN AKUNTANSI PENTING

Dasar penyusunan laporan keuangan tersendiri entitas induk

Laporan keuangan tersendiri entitas induk disusun sesuai dengan Pernyataan Standar Akuntansi Keuangan ("PSAK") No.227 (Revisi 2013), "Laporan Keuangan Tersendiri".

PSAK No.227 (Revisi 2013) mengatur dalam hal entitas menyajikan laporan keuangan tersendiri maka laporan tersebut hanya dapat disajikan sebagai informasi tambahan dalam laporan keuangan konsolidasian. Laporan keuangan tersendiri adalah laporan keuangan yang disajikan oleh entitas induk yang mencatat investasi pada entitas anak, entitas asosiasi dan pengendalian bersama entitas berdasarkan kepemilikan ekuitas langsung bukan berdasarkan pelaporan hasil dan aset neto investee.

Kebijakan akuntansi yang diterapkan dalam penyusunan laporan keuangan tersendiri entitas induk adalah sama dengan kebijakan akuntansi yang diterapkan dalam penyusunan laporan keuangan konsolidasian sebagaimana diungkapkan dalam Catatan 2 atas laporan keuangan konsolidasian, kecuali untuk penyertaan pada entitas anak yang di dalam laporan keuangan tersendiri entitas induk dicatat menggunakan metode biaya.

2. PENYERTAAN SAHAM PADA ENTITAS ANAK

Informasi mengenai entitas anak yang dimiliki Bank diungkapkan dalam Catatan 1.b atas laporan keuangan konsolidasian.

Pada tanggal 31 Desember 2025 dan 2024 entitas induk memiliki penyertaan saham pada entitas anak berikut:

	Persentase kepemilikan/ Percentage of ownership		
	31 Desember/ December 31, 2025	31 Desember/ December 31, 2024	
Entitas anak			Subsidiaries
PT Maybank Indonesia Finance	99,99%	99,99%	PT Maybank Indonesia Finance
PT Wahana Ottomitra Multiartha Tbk	67,49%	67,49%	PT Wahana Ottomitra Multiartha Tbk
	Biaya perolehan/Acquisition cost		
	31 Desember/ December 31, 2025	31 Desember/ December 31, 2024	
Entitas anak			Subsidiaries
PT Maybank Indonesia Finance	32.370	32.370	PT Maybank Indonesia Finance
PT Wahana Ottomitra Multiartha Tbk	781.431	781.431	PT Wahana Ottomitra Multiartha Tbk

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of preparation of the separate financial statements of the parent company

The separate financial statements of the parent company are prepared in accordance with the Statement of Financial Accounting Standards ("SFAS") No.227 (Revised 2013), "Separate Financial Statements".

SFAS No.227 (Revised 2013) regulates that when a company presents the separate financial statements, such financial statements should be presented as supplementary information to the consolidated financial statements. Separate financial statements are those presented by a parent, in which the investments in subsidiaries, associates and joint ventures are accounted for on the basis of the direct equity interest rather than on the basis of the reported results and net assets of the investees.

Accounting policies adopted in the preparation of the parent company separate financial statements are the same as the accounting policies adopted in the preparation of the consolidated financial statements as disclosed in Note 2 to the consolidated financial statements, except for investments in subsidiaries, in which the parent entity financial information uses cost method.

2. INVESTMENTS IN SHARES OF SUBSIDIARIES

Information pertaining to subsidiaries owned by the Bank is disclosed in Note 1.b to the consolidation financial statements.

As of December 31, 2025 and 2024 the parent company has the following investments in shares of subsidiaries:



Parent
Company
Consolidated
Financial
Statements
2025

MALAYAN BANKING BERHAD
(Co. Reg. No.: 196001000142)
(Incorporated in Malaysia)

CONDENSED FINANCIAL STATEMENTS
INCOME STATEMENTS
FOR THE FOURTH QUARTER AND FINANCIAL YEAR ENDED 31 DECEMBER 2025

Group	Note	Unaudited		Audited	
		Fourth Quarter Ended		Cumulative 12 Months Ended	
		31 December 2025	31 December 2024	31 December 2025	31 December 2024
		RM'000	RM'000	RM'000	RM'000
Interest income	A20	6,956,662	8,055,836	29,351,194	32,769,873
Interest expense	A21	(3,462,412)	(4,703,217)	(16,194,182)	(19,962,450)
Net interest income		3,494,250	3,352,619	13,157,012	12,807,423
Income from Islamic Banking Scheme operations	A40a	2,285,657	2,016,899	8,653,273	8,346,399
Insurance/takaful service result	A22	584,590	352,710	1,755,748	1,284,513
Other operating income	A24	1,495,566	1,951,843	9,019,554	9,066,000
Total operating income		7,860,063	7,674,071	32,585,587	31,504,335
Net insurance/takaful investment/finance result	A25	(340,913)	(252,035)	(2,206,086)	(1,931,829)
Net operating income		7,519,150	7,422,036	30,379,501	29,572,506
Overhead expenses	A26	(3,658,346)	(3,687,474)	(14,839,199)	(14,460,235)
Operating profit before impairment losses		3,860,804	3,734,562	15,540,302	15,112,271
Allowances for impairment losses on loans, advances, financing and other debts, net	A27	(8,976)	(444,844)	(562,136)	(1,670,545)
(Allowances for)/writeback of impairment losses on financial investments, net	A28	(175,433)	83,689	(847,242)	42,353
Allowances for impairment losses on other assets and interest in an associate, net	A29	(41,470)	(12,199)	(71,398)	(18,816)
Operating profit		3,634,925	3,361,208	14,059,526	13,465,263
Share of profits in associates and joint ventures		86,904	52,932	274,268	236,302
Profit before taxation and zakat		3,721,829	3,414,140	14,333,794	13,701,565
Taxation and zakat	B5	(955,404)	(739,218)	(3,502,446)	(3,195,179)
Profit for the financial period/year		2,766,425	2,674,922	10,831,348	10,506,386
Attributable to:					
Equity holders of the Bank		2,675,658	2,532,232	10,513,948	10,088,673
Non-controlling interests		90,767	142,690	317,400	417,713
		2,766,425	2,674,922	10,831,348	10,506,386
Earnings per share attributable to equity holders of the Bank					
Basic/diluted	B12	22.15 sen	20.98 sen	87.05 sen	83.61 sen

(These audited condensed interim financial statements should be read in conjunction with the audited annual financial statements for the financial year ended 31 December 2024 and the accompanying explanatory notes attached to these financial statements)

MALAYAN BANKING BERHAD
(Co. Reg. No.: 196001000142)
(Incorporated in Malaysia)

CONDENSED FINANCIAL STATEMENTS
STATEMENTS OF COMPREHENSIVE INCOME
FOR THE FOURTH QUARTER AND FINANCIAL YEAR ENDED 31 DECEMBER 2025

Group	Unaudited		Audited	
	Fourth Quarter Ended	Fourth Quarter Ended	Cumulative 12 Months Ended	Cumulative 12 Months Ended
	31 December	31 December	31 December	31 December
	2025	2024	2025	2024
	RM'000	RM'000	RM'000	RM'000
Profit for the financial period/year	2,766,425	2,674,922	10,831,348	10,506,386
Other comprehensive (loss)/income:				
Items that will not be reclassified subsequently to profit or loss:				
Defined benefit plan actuarial gain	3,722	27,387	38,565	22,259
Income tax effect	(7,572)	(6,138)	(7,540)	(6,548)
Net (loss)/gain from change in fair value on equity instruments at fair value through other comprehensive income	(226,177)	18,230	(175,314)	97,998
	(230,027)	39,479	(144,289)	113,709
Items that may be reclassified subsequently to profit or loss:				
Net (loss)/gain on debt instruments at fair value through other comprehensive income	(137,899)	(760,912)	710,352	(775,241)
- Net loss from change in fair value	(712,487)	(841,802)	(32,587)	(840,246)
- Changes in expected credit losses	360,057	(118,166)	666,069	(153,283)
- Income tax effect	214,531	199,056	76,870	218,288
Net (loss)/gain on foreign exchange translation	(1,553,987)	1,485,107	(3,986,444)	(2,444,251)
Cost of hedging for fair value hedge	963	(31,739)	6,145	(53,062)
Net loss on capital reserve	(268)	(499)	(548)	(1,483)
Net gain on revaluation reserve	-	-	1	3
Share of change in associates' reserve	(139,471)	158	(191,599)	(276,482)
Net insurance finance/investment result	96,416	48,037	(54,324)	(107,690)
	(1,734,246)	740,152	(3,516,417)	(3,658,206)
Other comprehensive (loss)/gain for the financial period/year, net of tax	(1,964,273)	779,631	(3,660,706)	(3,544,497)
Total comprehensive income for the financial period/year	802,152	3,454,553	7,170,642	6,961,889
Other comprehensive (loss)/income for the financial period/year, attributable to:				
Equity holders of the Bank	(1,944,530)	781,579	(3,653,847)	(3,548,191)
Non-controlling interests	(19,743)	(1,948)	(6,859)	3,694
	(1,964,273)	779,631	(3,660,706)	(3,544,497)
Total comprehensive income for the financial period/year, attributable to:				
Equity holders of the Bank	731,128	3,313,811	6,860,101	6,540,482
Non-controlling interests	71,024	140,742	310,541	421,407
	802,152	3,454,553	7,170,642	6,961,889

(These audited condensed interim financial statements should be read in conjunction with the audited annual financial statements for the financial year ended 31 December 2024 and the accompanying explanatory notes attached to these financial statements)

MALAYAN BANKING BERHAD
(Co. Reg. No.: 196001000142)
(Incorporated in Malaysia)

CONDENSED FINANCIAL STATEMENTS
INCOME STATEMENTS
FOR THE FOURTH QUARTER AND FINANCIAL YEAR ENDED 31 DECEMBER 2025

Bank	Note	Unaudited		Audited	
		Fourth Quarter Ended	Fourth Quarter Ended	Cumulative 12 Months Ended	Cumulative 12 Months Ended
		31 December	31 December	31 December	31 December
		2025	2024	2025	2024
		RM'000	RM'000	RM'000	RM'000
Interest income	A20	4,890,877	5,575,782	20,200,643	22,887,904
Interest expense	A21	(2,790,177)	(3,740,651)	(12,818,316)	(15,869,379)
Net interest income		2,100,700	1,835,131	7,382,327	7,018,525
Dividends from subsidiaries and associates	A23	154,517	121,474	5,537,700	4,191,743
Other operating income	A24	1,015,484	1,244,298	5,904,972	5,796,183
		1,170,001	1,365,772	11,442,672	9,987,926
Net operating income		3,270,701	3,200,903	18,824,999	17,006,451
Overhead expenses	A26	(1,821,149)	(1,840,832)	(7,137,004)	(6,893,494)
Operating profit before impairment losses		1,449,552	1,360,071	11,687,995	10,112,957
Writeback of/(allowances for) impairment losses on loans, advances, financing and other debts, net	A27	294,830	(321,702)	335,612	(148,291)
Writeback of/(allowances for) impairment on financial investments, net	A28	14,369	126,758	(2,405)	136,132
Writeback of/(allowances for) impairment losses on other assets and investment in a subsidiary, net	A29	5,748	(606)	(348,283)	(12,112)
Profit before taxation and zakat		1,764,499	1,164,521	11,672,919	10,088,686
Taxation and zakat	B5	(386,310)	(211,192)	(1,561,084)	(1,434,846)
Profit for the financial period/year		1,378,189	953,329	10,111,835	8,653,840

(These audited condensed interim financial statements should be read in conjunction with the audited annual financial statements for the financial year ended 31 December 2024 and the accompanying explanatory notes attached to these financial statements)

MALAYAN BANKING BERHAD
(Co. Reg. No.: 196001000142)
(Incorporated in Malaysia)

CONDENSED FINANCIAL STATEMENTS
STATEMENTS OF COMPREHENSIVE INCOME
FOR THE FOURTH QUARTER AND FINANCIAL YEAR ENDED 31 DECEMBER 2025

Bank	Unaudited		Audited	
	Fourth Quarter Ended		Cumulative 12 Months Ended	
	31 December	31 December	31 December	31 December
	2025	2024	2025	2024
	RM'000	RM'000	RM'000	RM'000
Profit for the financial period/year	1,378,189	953,329	10,111,835	8,653,840
Other comprehensive (loss)/income:				
Items that will not be reclassified subsequently to profit or loss:				
Net (loss)/gain from change in fair value on equity instruments at fair value through other comprehensive income	(152,228)	(699)	(82,016)	5,936
Items that may be reclassified subsequently to profit or loss:				
Net loss on debt instruments at fair value through other comprehensive income	(317,090)	(458,007)	(86,451)	(641,800)
- Net loss from change in fair value	(479,343)	(429,666)	(267,605)	(603,920)
- Changes in expected credit losses	10,777	(131,447)	80,455	(182,776)
- Income tax effect	151,476	103,106	100,699	144,896
Net (loss)/gain on foreign exchange translation	(624,349)	739,522	(1,542,114)	(698,614)
Cost of hedging for fair value hedge	963	(31,739)	6,145	(53,062)
	(940,476)	249,776	(1,622,420)	(1,393,476)
Other comprehensive (loss)/gain for the financial period/year, net of tax	(1,092,704)	249,077	(1,704,436)	(1,387,540)
Total comprehensive income for the financial period/year	285,485	1,202,406	8,407,399	7,266,300

(These audited condensed interim financial statements should be read in conjunction with the audited annual financial statements for the financial year ended 31 December 2024 and the accompanying explanatory notes attached to these financial statements)

MALAYAN BANKING BERHAD
(Co. Reg. No.: 196001000142)
(Incorporated in Malaysia)

CONDENSED FINANCIAL STATEMENTS
AUDITED STATEMENTS OF FINANCIAL POSITION AS AT 31 DECEMBER 2025

		Group		Bank	
		31 December 2025	31 December 2024	31 December 2025	31 December 2024
	Note	RM'000	RM'000	RM'000	RM'000
ASSETS					
Cash and short-term funds		28,328,140	40,522,520	23,860,757	27,212,276
Deposits and placements with financial institutions		14,030,366	22,275,032	29,613,139	38,309,616
Financial assets purchased under resale agreements		8,812,426	16,630,783	9,736,966	17,608,327
Financial assets designated upon initial recognition at fair value through profit or loss	A10(i)	12,905,693	12,933,334	-	-
Financial investments at fair value through profit or loss	A10(ii)	46,066,479	33,274,540	21,483,165	15,404,523
Financial investments at fair value through other comprehensive income	A10(iii)	116,964,234	128,177,404	65,619,846	68,927,203
Financial investments at amortised cost	A10(iv)	80,786,440	79,377,492	67,965,825	64,681,307
Loans, advances and financing to financial institutions	A11(i)	907,213	2,033,225	49,564,603	48,321,215
Loans, advances and financing to customers	A11(ii)	676,981,380	662,740,860	221,415,399	233,474,014
Derivative assets	A36	17,640,228	23,417,580	17,405,045	23,331,778
Insurance contract/takaful certificate assets	A12(i)	103,165	75,199	-	-
Reinsurance contract/retakaful certificate assets	A12(ii)	5,274,445	5,910,059	-	-
Other assets	A13	17,316,342	15,486,024	11,827,919	9,423,930
Investment properties		1,042,622	1,038,657	-	-
Statutory deposits with central banks		11,958,915	17,166,509	3,051,218	4,648,095
Investment in subsidiaries		-	-	37,133,790	35,575,751
Interest in associates and joint ventures		1,832,384	1,857,728	438,859	438,859
Property, plant and equipment		2,458,303	2,283,097	987,923	861,851
Right-of-use assets		1,924,027	1,456,464	1,285,210	460,130
Intangible assets		6,532,573	6,993,290	815,001	664,603
Deferred tax assets		1,718,218	1,672,159	385,973	296,655
TOTAL ASSETS		1,053,583,593	1,075,321,956	562,590,638	589,640,133
LIABILITIES					
Customers' funding:					
- Deposits from customers	A14	698,210,227	712,915,459	300,346,778	310,608,986
- Investment accounts of customers ¹	A40g	32,782,974	28,981,847	-	-
Deposits and placements from financial institutions	A15	42,587,329	47,051,220	69,888,618	76,999,224
Obligations on financial assets sold under repurchase agreements		25,899,425	32,831,691	33,949,068	46,954,812
Derivative liabilities	A36	24,535,876	27,494,477	24,156,646	26,984,480
Financial liabilities at fair value through profit or loss	A16	9,583,737	11,943,454	6,748,860	7,429,042
Bills and acceptances payable		1,452,395	1,214,634	608,709	466,170
Insurance contract/takaful certificate liabilities	A12(i)	47,093,930	46,102,335	-	-
Reinsurance contract/retakaful certificate liabilities	A12(ii)	32,762	27,063	-	-
Other liabilities	A18	29,115,493	27,507,979	14,814,278	13,692,978
Provision for taxation and zakat		395,791	294,643	-	-
Deferred tax liabilities		814,707	755,338	-	-
Borrowings	A17(i)	28,207,145	28,260,101	16,802,922	15,546,427
Subordinated obligations	A17(ii)	14,452,872	11,157,808	14,138,570	10,843,439
Capital securities	A17(iii)	1,577,087	1,576,770	1,577,087	1,576,770
TOTAL LIABILITIES		956,741,750	978,114,819	483,031,536	511,102,328

¹ Investment accounts of customers are used to fund financing and advances as disclosed in Note A40e.

MALAYAN BANKING BERHAD
(Co. Reg. No.: 196001000142)
(Incorporated in Malaysia)

CONDENSED FINANCIAL STATEMENTS
AUDITED STATEMENTS OF FINANCIAL POSITION AS AT 31 DECEMBER 2025

		Group		Bank	
		31 December 2025	31 December 2024	31 December 2025	31 December 2024
	Note	RM'000	RM'000	RM'000	RM'000
EQUITY ATTRIBUTABLE TO EQUITY HOLDERS OF THE BANK					
Share capital		54,882,333	54,736,195	54,882,333	54,736,195
Shares held-in-trust		(78)	(1,764)	(78)	(1,764)
Retained profits		37,756,235	34,028,358	20,053,014	16,822,741
Reserves		806,137	5,207,839	4,623,833	6,980,633
		93,444,627	93,970,628	79,559,102	78,537,805
Non-controlling interests		3,397,216	3,236,509	-	-
		96,841,843	97,207,137	79,559,102	78,537,805
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY					
		1,053,583,593	1,075,321,956	562,590,638	589,640,133
COMMITMENTS AND CONTINGENCIES	A34	2,069,301,088	2,919,100,070	1,965,141,573	2,803,815,918
<u>CAPITAL ADEQUACY</u>					
	A35				
The capital adequacy ratios of the Group and of the Bank are as follows:					
CET1 Capital Ratio		16.041%	15.765%	15.558%	15.210%
Tier 1 Capital Ratio		16.419%	16.135%	15.787%	15.433%
Total Capital Ratio		19.960%	18.906%	19.599%	18.325%
Net assets per share attributable to equity holders of the Bank					
		RM7.73	RM7.79	RM6.59	RM6.51

(These audited condensed interim financial statements should be read in conjunction with the audited annual financial statements for the financial year ended 31 December 2024 and the accompanying explanatory notes attached to these financial statements)

Annual Report 2025

Cross Reference

SEOJK No. 16/SEOJK.04/2021: Annual Report of Public Company

Description		Page
I. General Provision		
1. In this Financial Services Authority Circular Letter what is meant by:		
a. The Annual Report is a report on the Board of Directors and Board of Commissioners accountability in managing and supervising issuers or public companies within a period of 1 (one) fiscal year to the general meeting of shareholders prepared based on the provisions of the Financial Services Authority Regulation concerning the Annual Report of issuers or public companies	✓	
b. Issuers are parties who make public offerings	✓	
c. A Public Company is a company whose shares are owned by at least 300 (three hundred) shareholders and has a paid-up capital of at least Rp3,000,000,000.00 (three billion rupiah) or a number of shareholders and paid-up capital as determined by the Financial Services Authority	✓	
d. A Public Company is an Issuer that has made a public offering of equity securities or a Publically- listed Company	✓	
e. A Sustainability Report is a report published to the public that contains the economic, financial, social, and environmental performance of a financial service institution, Issuer, and Public Company in running a sustainable business	✓	
f. Board of Directors:		
1) For an Issuer or a Public Company in the form of a limited liability company, it is the Board of Directors as referred to in the Financial Services Authority Regulation concerning the Board of Directors and Board of Commissioners of an Issuer or Public Company; and	✓	
2) For an Issuer or a Public Company in the form of a legal entity other than a limited liability company, it is the body that carries out the management of the legal entity as referred to in the laws and regulations concerning the legal entity.	✓	
g. Board of Commissioners:		
1) For an Issuer or a Public Company in the form of a limited liability company, the Board of Commissioners as referred to in the Financial Services Authority Regulation concerning the Board of Directors and Board of Commissioners of an Issuer or Public Company; and	✓	
2) For the Issuer or Public Company in the form of a legal entity other than a limited liability company, it is the body that supervises the legal entity as referred to in the laws and regulations concerning the legal entity.	✓	
h. General Meeting of Shareholders hereinafter abbreviated as GMS:		
1) For an Issuer or a Public Company in the form of a limited liability company, it is the GMS as referred to in the Financial Services Authority Regulation concerning the Planning and Organizing of the General Meeting of Shareholders of a Public Company; and	✓	
2) For an Issuer or Public Company in the form of a legal entity other than a limited liability company, it is the body that has authority that is not given to any other body that carries out management and supervisory functions, within the limits specified in the legislation and/or articles of association governing the legal entity.	✓	
2. The Annual Report of Issuers or Public Companies is an important source of information for investors or shareholders as one of the basic considerations in making investment decisions and a means of supervision of Issuers or Public Companies.	✓	
3. Along with the development of the capital market and the increasing need for information disclosure by investors or shareholders, the Board of Directors and the Board of Commissioners are required to present quality, accurate, and accountable information through the Annual Reports of Issuers or Public Companies.	✓	
4. Annual Reports that are prepared regularly and informatively can provide convenience for investors or shareholders and stakeholders in obtaining the required information.	✓	
5. This Financial Services Authority Circular is a guideline for Issuers or Public Companies that must be applied in preparing Annual Reports and Sustainability Reports.	✓	

Description	Page
II. Format of Annual Report	
1. Annual Report should be presented in the printed format and in electronic document copy..	✓
2. The printed version of the Annual Report should be printed on light-colored paper of fine quality, in A4 size, bound and can be reproduced in good quality.	✓
3. The Annual Report may 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. The Annual Report presented in electronic document format is the Annual Report converted into pdf format.	✓
III. Content Of Annual Report	
1. Annual Report should contain at least the following information:	
a. Summary of key financial information;	26
b. Stock information (if any);	31
c. The Board of Directors report;	54
d. The Board of Commissioners report;	44
e. Profile of Issuer or Public Company;	74
f. Management discussion and analysis;	152
g. Corporate governance applied by the Issuer or Public Company;	428
h. Corporate social and environmental responsibility of the Issuer or Public Company;	678 Sustainability Report
i. Audited annual report; and	681
j. Statement that the Board of Directors and the Board of Commissioners are fully responsible for the Annual Report;	72-73
2. Description of Content of Annual Report	
a. Summary of Key Financial Information	
Summary of Key Financial Information contains financial information presented in comparison with previous 3 (three) fiscal years or since commencement of business if the Issuers or the Public Company commencing the business less than 3 (three) years, at least contain:	
1) Income/sales;	26-28
2) Gross profit;	
3) Profit (loss);	
4) Total profit (loss) attributable to equity holders of the parent entity and non-controlling interest;	
5) Total comprehensive profit (loss);	
6) Total comprehensive profit (loss) attributable to equity holders of the parent entity and non controlling interest;	
7) Earning (loss) per share;	
8) Total assets;	
9) Total liabilities;	
10) Total equities;	
11) Profit (loss) to total assets ratio;	
12) Profit (loss) to equities ratio;	
13) Profit (loss) to income ratio;	
14) Current ratio;	
15) Liabilities to equities ratio;	
16) Liabilities to total assets ratio; and	
17) Other information and financial ratios relevant to the Issuer or Public Company and type of industry;	

Description	Page
b. Stock Information	
Stock Information (if any) at least contains:	
1) Shares issued for each three-month period in the last 2 (two) fiscal years (if any), at least covering:	
a) Number of outstanding shares;	
b) Market capitalization based on the price at the Stock Exchange where the shares listed on;	
c) Highest share price, lowest share price, closing share price at the Stock Exchange where the shares listed on; and	31-32
d) Share volume at the Stock Exchange where the shares listed on;	
Information in point a) should be disclosed by the Issuer, the public company whose shares is listed or not listed in the Stock Exchange;	
Information in point b), point c), and point d) only be disclosed if the Issuer is a public company whose shares is listed in the Stock Exchange;	
2) In the event of corporate actions, including stock split, reverse stock, dividend, bonus share, and change in par value of shares, then the share price referred to in point 1), should be added with explanation on:	
a) Date of corporate action;	
b) Stock split ratio, reverse stock, dividend, bonus shares, and change in par value of shares;	32
c) Number of outstanding shares prior to and after corporate action; and	
d) The number of convertible securities exercised (if any); and	
e) Share price prior to and after corporate action;	
3) In the event that the company's shares were suspended and/or delisted from trading during the year under review, then the Issuers or Public Company should provide explanation on the reason for the suspension and/or delisting; and	32
4) In the event that the suspension and/or delisting as referred to in point 3) was still in effect until the date of the Annual Report, then the Issuer or the Public Company should also explain the corporate actions taken by the company in resolving the suspension and/or delisting;	32
c. The Board of Directors Report	
The Board of Directors Report should at least contain the following items:	
1) The performance of the Issuer or Public Company, at least covering:	
a) Strategy and strategic policies of the Issuer or Public Company;	56-57
b) Role of the Board of Directors in formulating strategies and strategic policies of Issuers or Public Companies;	57
c) Process carried out by the Board of Directors to ensure the implementation of the Issuer's or Public Company's strategy;	57-58
d) Comparison between achievement of results and targets; and	59
e) Challenges faced by the Issuer or Public Company;	60
2) Description on business prospects;	63-64
3) Implementation of good corporate governance by Issuer or Public Company; and	65-66
4) Changes in the composition of the Board of Directors and the reason behind (if any);	67
d. The Board of Commissioners Report	
The Board of Commissioners Report should at least contain the following items:	
1) Assessment on the performance of the Board of Directors in managing the Issuer or the Public Company;	45-47
2) Supervision on the implementation of the strategy of the Issuer or Public Company;	47
3) View on the business prospects of the Issuer or Public Company as established by the Board of Directors;	48
4) View on the implementation of the corporate governance by the Issuer or Public Company;	48-49
5) Changes in the composition of the Board of Commissioners and the reason behind (if any); and	50

Description	Page
e. Profile of the Issuer or Public Company	
Profile of the Issuer or Public Company should cover at least:	
1) Name of Issuer or Public Company, including change of name, reason of change, and the effective date of the change of name during the year under review;	76-77
2) access to Issuer or Public Company, including branch office or representative office, where public can have access of information of the Issuer or Public Company, which include:	76
a) Address;	
b) Telephone number;	
c) Facsimile number;	
d) E-mail address; and	
e) Website address;	
3) Brief history of the Issuer or Public Company;	77-78
4) Vision and mission of the Issuer or Public Company;	84
5) Line of business according to the latest Articles of Association, and types of products and/or services produced;	86-90
6) Operational area of the Issuer or Public Company;	140-141
7) Structure of organization of the Issuer or Public Company in chart form, at least 1 (one) level below the Board of Directors, with the names and titles;	82-83
8) List of industry association memberships both on a national and international scale related to the implementation of sustainable finance;	79
9) The Board of Directors profiles include:	99-109
a) Name and short description of duties and functions;	
b) Latest photograph;	
c) Age;	
d) Citizenship;	
e) Education;	
f) History position, covering information on:	
(1) Legal basis for appointment as member of the Board of Directors to the said Issuer or Public Company;	
(2) Dual position, as member of the Board of Directors, member of the Board of Commissioners, and/or member of committee, and other position (if any); and	
(3) Working experience and period in and outside the Issuer or Public Company;	
g) Affiliation with other members of the Board of Directors, members of the Board of Commissioners, majority and controlling shareholders, either directly or indirectly to individual owners, including names of affiliated parties. In the event that a member of the Board of Directors has no affiliation, the Issuer or Public Company shall disclose this matter; and	
h) Changes in the composition of the members of the Board of Directors and the reasons for the changes. In the event that there is no change in the composition of the members of the Board of Directors, this matter shall be disclosed;	

Description	Page
10) The Board of Commissioners profiles, at least include:	
a) Name;	
b) Latest photograph;	
c) Age;	
d) Citizenship;	
e) Education;	
f) History position, covering information on:	
(1) Legal basis for the appointment as member of the Board of Commissioners who is not Independent Commissioner at the said Issuer or Public Company;	
(2) Legal bases for the first appointment as member of the Board of Commissioners who also Independent Commissioner at the said Issuer or Public Company;	91-98, 464
(3) Dual position; as member of the Board of Commissioners, member of the Board of Directors, and/or member of committee and other position (if any); and	
(4) Working experience and period in and outside the Issuer or Public Company;	
g) Affiliation with other members of the Board of Commissioners, major shareholders, and controllers either directly or indirectly to individual owners, including names of affiliated parties; In the event that a member of the Board of Commissioners has no affiliation, the Issuer or Public Company shall disclose this matter;	
h) Statement of independence of Independent Commissioner in the event that the Independent Commissioner has been appointed more than 2 (two) periods (if any);	
i) Changes in the composition of the members of the Board of Commissioners and the reasons for the changes. In the event that there is no change in the composition of the members of the Board of Commissioners, this matter shall be disclosed;	
11) In the event that there were changes in the composition of the Board of Commissioners and/ or the Board of Directors occurring between the period after year-end until the date the Annual Report submitted, then the last and the previous composition of the Board of Commissioners and/ or the Board of Directors shall be stated in the Annual Report;	110
12) Number of employees by gender, position, age, education level, and employment status (permanent/ contracted) in the fiscal year; Disclosure of information can be presented in tabular form.	241-242
13) Names of shareholders and ownership percentage at the end of the fiscal year, including:	
a) Shareholders having 5% (five percent) or more shares of Issuer or Public Company;	
b) Commissioners and Directors who own shares of the Issuers or Public Company; and	122-124
c) Groups of public shareholders, or groups of shareholders, each with less than 5% (five percent) ownership shares of the Issuers or Public Company;	
14) The percentage of indirect ownership of the shares of the Issuer or Public Company by members of the Board of Directors and members of the Board of Commissioners at the beginning and end of the fiscal year, including information on shareholders registered in the shareholder register for the benefit of indirect ownership of members of the Board of Directors and members of the Board of Commissioners;	124
15) Number of shareholders and ownership percentage at the end of the fiscal year, based on:	
a) Ownership of local institutions;	
b) Ownership of foreign institutions;	123
c) Ownership of local individual; and	
d) Ownership of foreign individual;	
16) Information on major shareholders and controlling shareholders the Issuers of Public Company, directly or indirectly, and also individual shareholder, presented in the form of scheme or diagram;	125-126, 441
17) Name of subsidiaries, associated companies, joint venture controlled by Issuers or Public Company, with entity, percentage of stock ownership, line of business, total assets and operating status of the Issuers of Public Company (if any);	127-129
For subsidiaries, include the addresses of the said subsidiaries;	
18) Chronology of share listing, number of shares, par value, and bid price from the beginning of listing up to the end of the financial year, and name of Stock Exchange where the Issuers of Public Company shares are listed;	130-131

Description	Page
19) Other securities listing information other than the securities as referred to in number 18), which have not yet matured in the fiscal year, at least contain the name of the securities, year of issue, interest rate/yield, maturity date, offering value, and securities rating (if any);	132-135
20) Information on the use of a Public Accountant (AP) and a Public Accounting firm (KAP) services and their networks/associations/alliances include:	137
a) Name and address;	
b) Period of assignment;	
c) Informasi jasa audit dan/atau non audit yang diberikan;	
d) Audit and/or non-audit fees for each assignment given during the fiscal year; and	
e) In the event that AP and KAP and their network/association/alliance, which are appointed do not provide non-audit services, then the information is disclosed; and	
21) Name and address of capital market supporting institutions and/or professionals other than AP and KAP.	138
f. Management Discussion and Analysis	
Management Analysis and Discussion Annual should contain discussion and analysis on financial statements and other material information emphasizing material changes that occurred during the year under review, at least including:	
1) Operational review per business segment, according to the type of industry of the Issuer or Public Company including:	158-193
a) Production, including process, capacity, and growth;	
b) Income/sales; and	
c) Profitability;	
2) comprehensive financial performance analysis which includes a comparison between the financial performance of the last 2 (two) fiscal years, and explanation on the causes and effects of such changes, among others concerning:	194-209
a) Current assets, non-current assets, and total assets;	
b) Short term liabilities, long term liabilities, total liabilities;	
c) Equities;	
d) Sales/operating revenues, expenses and profit (loss), other comprehensive revenues, and total comprehensive profit (loss); and	
e) Cash flows	
3) The capacity to pay debts by including the computation of relevant ratios;	212
4) Accounts receivable collectability of the Issuer or Public Company, including the computation of the relevant ratios;	213
5) Capital structure and management policies concerning capital structure, including the basis for determining the said policy;	214-215
6) discussion on material ties for the investment of capital goods, including the explanation on at least:	215
a) The purpose of such ties;	
b) Source of funds expected to fulfill the said ties;	
c) Currency of denomination; and	
d) Steps taken by the Issuer of Public Company to protect the position of a related foreign currency against risks;	

Description	Page
7) Discussion on investment of capital goods which was realized in the last fiscal year, at least include:	
a) Type of investment of capital goods;	215
b) Objective of the investment of capital goods; and	
c) Value of the investment of capital goods;	
8) Material Information and facts that occurring after the date of the accountant's report (if any);	216
9) Information on the prospects of the Issuer or the Company in connection with industry,economy in general, accompanied with supporting quantitative data if there is a reliable data source;	229-232
10) Comparison between target/projection at beginning of year and result (realization), concerning:	
a) Income/sales;	216-217
b) Profit (loss);	
c) Capital structure; or	
d) Dividend policy; or	
e) Others that deemed necessary for the Issuer or Public Company;	
11) Target/projection at most for the next one year of the Issuer or Public Company, concerning:	
a) Income/sales;	216-217
b) Profit (loss);	
c) Capital structure; or	
d) Dividend policy;	
e) Or others that deemed necessary for the Issuer or Public Company;	
12) Marketing aspects of the company's products and/or services the Issuer or Public Company, among others marketing strategy and market share;	225-226
13) Description regarding the dividend policy during the last 2 (two) fiscal years, at least:	
a) Dividend policy;	217-218
b) The date of the payment of cash dividend and/or date of distribution of non-cash dividend;	
c) Amount of cash per share (cash and/or non cash); and	
d) Amount of dividend per year paid;	
Disclosure of information can be presented in tabular form. In the event that the Issuer or Public Company does not distribute dividends in the last 2 (two) years, this matter shall be disclosed.	
14) Use of proceeds from Public Offerings, under the condition of:	
a) During the year under review, on which the Issuer has the obligation to report the realization of the use of proceeds, then the realization of the cumulative use of proceeds until the year end should be disclosed; and	218
b) In the event that there were changes in the use of proceeds as stipulated in the Regulation of the Financial Services Authority on the Report of the Utilization of Proceeds from Public Offering, then Issuer should explain the said changes;	

Description	Page
15) Material information (if any), among others concerning investment, expansion, divestment, acquisition, debt/capital restructuring, transactions with related parties and transactions with conflict of interest that occurred during the year under review, among others include:	
a) Transaction date, value, and object;	
b) Name of transacting parties;	
c) Nature of related parties (if any);	
d) Description of the fairness of the transaction; and	
e) Compliance with related rules and regulations;	
f) In the event that there is an affiliation relationship, apart from disclosing the information as referred to in letter a) to letter e), the Issuer or Public Company also discloses information:	218-221
1) A statement from the Board of Directors that the affiliate transaction has gone through adequate procedures to ensure that the affiliate transaction is carried out in accordance with generally accepted business practices, by complying with the arms-length principle; and	
2) The role of the Board of Commissioners and the audit committee in carrying out adequate procedures to ensure that affiliated transactions are carried out in accordance with generally accepted business practices, by complying with the arms-length principle;	
g) For affiliated transactions or material transactions which are business activities carried out to generate business income and are carried out regularly, repeatedly, and/or continuously, an explanation is added that the affiliated transactions or material transactions are business activities carried out to generate operating income. and run regularly, repeatedly, and/or continuously;	
h) For disclosure of affiliated transactions and/or conflict of interest transactions resulting from the implementation of affiliated transactions and/or conflict of interest transactions that have been approved by independent shareholders, additional information regarding the date of the GMS which approved the affiliated transactions and/or conflict of interest transactions is added;	219-221
i) In the event that there is no affiliated transaction and/or conflict of interest transaction, then this shall be disclosed;	
16) Changes in regulation which have a significant effect on the Issuer or Public Company and impacts on the company (if any); and	221-225
17) Changes in the accounting policy, rationale and impact on the financial statement (if any);	225
g. Corporate Governance of the Issuer or Public Company	
Corporate Governance of the Issuer or Public Company contains at least:	
1) GMS, at least contains:	
a) Information regarding the resolutions of the GMS in the fiscal year and 1 (one) year prior to the fiscal year include:	
1) Resolutions of the GMS in the fiscal year and 1 (one) year before the fiscal year realized in the fiscal year; and	442-457
2) Resolutions of the GMS in the fiscal year and 1 (one) year before the fiscal year that 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 conduct of the GMS to calculate the votes, then this matter shall be disclosed;	

Description	Page
2) The Board of Directors, covering:	
a) The tasks and responsibilities of each member of the Board of Directors;	
b) Statement that the Board of Directors has already have board manual or charter;	
c) Policies and implementation of the frequency of meetings of the Board of Directors, meetings of the Board of Directors with the Board of Commissioners, and the level of attendance of members of the Board of Directors in the meeting including attendance at the GMS;	
d) Training and/or competency development of members of the Board of Directors:	
(1) Policies for training and/or improving the competence of members of the Board of Directors, including an orientation program for newly appointed members of the Board of Directors (if any); and	485-509,
(2) Training and/or competency improvement attended by members of the Board of Directors in the fiscal year (if any);	550-567
e) The Board of Directors' assessment of the performance of the committees that support the implementation of the Board of Directors' duties for the fiscal year shall at least contain:	
(1) Performance appraisal procedures; and	
(2) The criteria used are performance achievements during the fiscal year, are competence and attendance at meetings; and	
f) In the event that the Issuer or Public Company does not have a committee that supports the implementation of the duties of the Board of Directors, this matter shall be disclosed.	
3) The Board of Commissioners, among others include:	
a) Duties and responsibilities of the Board of Commissioners;	
b) Statement that the Board of Commissioner has already have the board manual or charter;	
c) Policies and implementation of the frequency of meetings of the Board of Commissioners, meetings of the Board of Commissioners with the Board of Directors and the level of attendance of members of the Board of Commissioners in these meetings including attendance at the GMS;	
d) Training and/or competency improvement of members of the Board of Commissioners:	
(1) Policy on competency training and/or development of members of the Board of Commissioners, including orientation programs for newly appointed members of the Board of Commissioners (if any); and	
(2) Competency training and/or development attended by members of the Board of Commissioners in the fiscal year (if any);	458-484
e) The assessment on the performance of the Board of Directors and Board of Commissioners and the implementation, at least covering:	
(1) Procedure for the implementation of performance assessment;	
(2) Criteria used are performance achievements during the fiscal year, competency and attendance at meetings; and	
(3) Assessor;	
f) Board of Commissioners' assessment of the performance of the Committees that support the implementation of the duties of the Board of Commissioners in the fiscal year includes:	
(1) Performance appraisal procedures; and	
(2) The criteria used are performance achievements during the fiscal year, competency and attendance at meetings;	

Description	Page
4) The nomination and remuneration of the Board of Directors and the Board of Commissioners shall at least contain:	465, 498-500, 545-549
a) Nomination procedure, including a brief description of the policies and process for nomination of members of the Board of Directors and/or members of the Board of Commissioners; and	
b) Procedures and implementation of remuneration for the Board of Directors and the Board of Commissioners, among others:	
(1) Procedures for determining remuneration for the Board of Directors and the 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 member of the Board of Commissioners	666-672
5) Sharia Supervisory Board, for Issuer or Public Company that conduct business based on sharia law, as stipulated in the articles of association, at least containing:	
a) Name;	
b) Legal basis for the appointment of the sharia supervisory board;	
c) Period of assignment of the sharia supervisory board;	
d) Duty and responsibility of Sharia Supervisory Board; and	516-521
e) Frequency and procedure in providing advice and suggestion, as well as the compliance of Sharia Principles by the Issuer or Public Company in the Capital Market;	
6) Audit Committee, among others covering:	
a) Name and position in the committee;	
b) Age;	
c) Citizenship;	
d) Education background;	
e) History of position; including:	
(1) Legal basis for appointment as committee member;	
(2) Dual position, as member of Board of Commissioners, member of Board of Directors, and/or member of committee, and other position (if any); and	
(3) working experience and period in and outside the Issuer or Public Company;	
f) Period and terms of office of the member of Audit Committee;	
g) Statement of independence of the Audit Committee;	
h) Training and/or competency improvement that have been followed in the fiscal year (if any);	
i) Policies and implementation of the frequency of audit committee meetings and the level of attendance of audit committee members in those meetings; and	
j) the activities of the Audit Committee in the year under review, in accordance with the Audit Committee Charter;	

Description	Page
7) The nomination and remuneration committee or function of the Issuer or Public Company, at least containing: a) Name and position in committee membership; b) Age; c) Nationality; d) Educational history; e) Position history, including information on: (1) Legal basis for appointment as committee member; (2) Concurrent positions, either as a member of the Board of Commissioners, member of the Board of Directors, and/or committee member and other positions (if any); and (3) Work experience and period of time both inside and outside the Issuer or Public Company; f) Period and term of office of the committee members; g) Statement of committee independence; h) Training and/or competency improvement that have been followed in the fiscal year (if any); i) Description of duties and responsibilities; j) A statement that it has a guideline or charter; k) Policies and implementation of the frequency of meetings and the level of attendance of members at the meeting; l) Brief description of the implementation of activities in the fiscal year; and m) In the event that no nomination and remuneration committee is formed, the Issuer or Public Company is sufficient to disclose the information as referred to in letter i) to letter l) and disclose: (1) Reasons for not forming the committee; and (2) The party carrying out the nomination and remuneration function;	528-544
8) Other committees owned by Issuers or Public Companies in order to support the functions and tasks of the Board of Directors (if any) and / or committees that support the functions and duties of the Board of Commissioners, the least contains: a) Name and position in the Committee; b) Age; c) Citizenship; d) Education background; e) History of position, including: (1) Legal basis for the appointment as member of the committee; (2) Dual position, as member of Board of Commissioners, member of Board of Directors, and/or member of committee, and other position (if any); and (3) Working experience and period in and outside the Issuer or Public Company; f) Period and terms of office of the member of Audit Committee; g) Statement of committee independence; h) Training and/or competency improvement that have been followed in the fiscal year (if any); and i) Description of duties and responsibilities; j) A statement that the committee has had guidelines or charters; k) Policies and implementation of the frequency of committee meetings and the level of attendance of committee members at the meeting; and l) A brief description of the committee's activities for the fiscal year;	522-527, 533-544, 550-567

Description	Page
9) Corporate Secretary, including:	
a) Name;	
b) Domicile;	
c) History of position, including:	
(1) Legal basis for the appointment as Corporate Secretary; and	
(2) Working experience and period in and outside the Issuer or Public Company;	
d) Education background;	
e) Education and/or training during the year under review; and	
f) Brief description on the implementation of duties of the Corporate Secretary in the year under review;	
10) Internal Audit Unit, among others including:	
a) Name of Head of Internal Audit Unit;	
b) History of position, including:	
(1) Legal basis for the appointment as Head of Internal Audit Unit; and	
(2) Working experience and period in and outside the Issuer or Public Company;	
c) Qualification or certification as internal auditor (if any);	
d) Education and/or training during the year under review;	
e) Structure and position of Internal Audit Unit;	
f) Description of duties and responsibilities;	
g) Statement that the Internal Audit Unit has already have Internal Audit Unit charter; and	
h) Brief description on the implementation of duty of Internal Audit Unit during the year under review;	
11) Description on internal control system adopted by the Issuer or Public Company, at least covering:	
a) Financial and operational control, and compliance to the other prevailing rules; and	
b) Review on the effectiveness of internal control systems;	
c) Statement of the Board of Directors and/or Board of Commissioners on the adequacy of the internal control system;	
12) Risk management system implemented by the company, at least includes:	
a) General description about the company's risk management system the Issuer or Public Company;	
b) Types of risk and the management; and	
c) Review the effectiveness of the risk management system applied by the Issuer or Public Company;	
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) Legal cases that have a material impact faced by Issuers or Public Companies, subsidiaries, members of the Board of Directors and members of the Board of Commissioners (if any), at least contain:	
a) Substance of the case/claim;	
b) Status of settlement of case/claim; and	
c) Potential impacts on the condition of the Issuer or Public Company;	
14) information about administrative sanctions imposed to Issuer or Public Company, members of the Board of Commissioners and the Board of Directors, by the Capital Market Authority and other authorities during the last fiscal year (if any);	

Description	Page
15) information about codes of conduct of the Issuer or Public Company, includes:	
a) Key points of the code of conduct;	
b) Socialization of the code of conduct and enforcement; and	
c) Statement that the code of conduct is applicable for the Board of Commissioners, the Board of Directors, and employees of the Issuer of Public Company;	605-606
16) A brief description of the policy of 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 program employee stock ownership (ESOP);	
a) Number of shares and/or options;	
b) Implementation period;	
c) Requirements for eligible employees and/or management; and	
d) Exercise price or determination of exercise price;	614
17) A brief description of the information disclosure policy regarding:	
a) Share ownership of members of the Board of Directors and members of the Board of Commissioners no later than 3 (three) working days after the occurrence of ownership or any change in ownership of shares of a Public Company; and	
b) Implementation of the policy;	124
18) Description of whistleblowing system at the Issuer or Public Company (if any), among others include:	
a) Mechanism for violation reporting;	
b) Protection for the whistleblower;	
c) Handling of violation reports;	
d) Unit responsible for handling of violation report; and	
e) Results from violation report handling, at least includes:	
(1) Number of complaints received and processed during the fiscal year; and	
(2) Follow up of complaints;	578-579
19) A description of the anti-corruption policy of the Issuer or Public Company, at least containing:	
a) Programs and procedures implemented in overcoming corrupt practices, kickbacks, fraud, bribery and/or gratification in Issuers or Public Companies; and	
b) Anti-corruption training/socialization to employees of Issuers or Public Companies;	613
20) Implementation of the Guidelines of Corporate Governance for Public Companies for Issuer issuing Equity-based Securities or Public Company, including:	
a) Statement regarding recommendation that have been implemented; and/or	
b) Description of recommendation that have not been implemented, along with the reason and alternatives of implementation (if any);	621-624
h. Social and Environmental Responsibility of the Issuer or Public Company	Sustainability Report
1) The information disclosed in the social and environmental responsibility section is a Sustainability Report as referred to in the Financial Services Authority Regulation Number 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies, at at least includes:	Sustainability Report
a) Explanation of the sustainability strategy;	Sustainability Report
b) Overview of sustainability aspects (economic, social, and environmental);	Sustainability Report
c) Brief profile of the Issuer or Public Company;	Sustainability Report
d) Explanation of the Board of Directors;	Sustainability Report
e) Sustainability governance;	Sustainability Report

Description		Page
f)	Sustainability performance;	Sustainability Report
g)	Written verification from an independent party, if any;	Sustainability Report
h)	Feedback sheet for readers, if any; and	Sustainability Report
i)	The response of the Issuer or Public Company to the previous year's report feedback;	Sustainability Report
2)	The Sustainability Report as referred to in number 1) must be prepared in accordance with the Technical Guidelines for the Preparation of a Sustainability Report for Issuers and Public Companies as contained in Appendix II which is an integral part of this Financial Services Authority Circular Letter;	Sustainability Report
3)	Information on the Sustainability Report in number 1) can:	
a)	Disclosed in other relevant sections outside the Social and Environmental Responsibility section, such as the Directors' explanation regarding the Sustainability Report disclosed in the section related to the Directors' Report; and/or	Sustainability Report
b)	Refers to other sections outside the Social and Environmental Responsibility section by still referring to the Technical Guidelines for the Preparation of Sustainability Reports for Issuers and Public Companies as listed in Appendix II which is an integral part of this Financial Services Authority Circular Letter, such as the profile of the Issuer or Public Company;	Sustainability Report
4)	The Sustainability Report as referred to in number 1) is an inseparable part of the Annual Report but can be presented separately from the Annual Report;	Sustainability Report
5)	In the event that the Sustainability Report is presented separately from the Annual Report, the information disclosed in the Sustainability Report must:	
a)	Contains all the information as referred to in number 1); and	Sustainability Report
b)	Prepared in accordance with the Technical Guidelines for the Preparation of a Sustainability Report for Issuers and Public Companies as listed in Appendix II which is an integral part of this Financial Services Authority Circular Letter;	Sustainability Report
6)	In the event that the Sustainability Report is presented separately from the Annual Report, then the Social and Environmental Responsibility section contains information that information on Social and Environmental Responsibility has been disclosed in the Sustainability Report which is presented separately from the Annual Report; and	Sustainability Report
7)	Submission of the Sustainability Report which is presented separately from the Annual Report must be submitted together with the Annual Report.	Sustainability Report
i)	Audited Annual Financial Statement	
	Financial Statements included in Annual Report should be prepared in accordance with the Financial Accounting Standards in Indonesia and audited by an Accountant. The said financial statement should be included with statement of responsibility for financial report as stipulated in the legislations in the Capital Markets sector governing the responsibility of the Board of Directors on the financial report or the legislations in the Capital Markets sector governing the periodic reports of securities company in the event the Issuer is a Securities Company; and	681-1027
j)	Letter of Statement of the Board of Directors and the Board of Commissioners regarding the Responsibility for Annual Reporting	
	Letter of statement of the Board of Directors and the Board of Commissioners regarding the responsibility for Annual Reporting should be prepared according to the format of letter of statement of member of Board of Directors and the Board of Commissioners regarding the responsibility for Annual Reporting as attached in the Attachment, which is an integral part of this Circulation Letter of the Financial Services Authority.	72-73

TO FINANCIAL SERVICES AUTHORITY CIRCULAR LETTER NO. 29/SEOJK.03/2025: TRANSPARENCY AND PUBLICATION OF CONVENTIONAL COMMERCIAL BANK REPORTS

Description	Page
I. Statement Letter of the Board of Directors and the Board of Commissioners regarding Responsibility for Financial Publication Reports and Annual Financial Performance Information	72-73, 683-684
II. General Information	
A. Key Financial Highlights	
Financial Highlights presents financial information in a comparative format for 2 (two) financial years, or since the Bank begins its business for banks that have been in business for less than 2 (two) years. At the very least, financial highlights covers:	
1. Net interest income (expense)/yield;	
2. Operating profit (loss);	
3. Profit (loss) for the current year before tax;	
4. Net profit (loss);	
5. Total comprehensive income (loss);	
6. Net income per share;	
7. Total assets;	
8. Total liabilities;	
9. Total equity;	
10. Earning assets;	
11. Third party funds;	
12. Borrowings;	
13. Securities issued;	
14. KPMM ratio including ATMR figures;	
15. Non-performing productive assets and non-performing non-productive assets to total productive assets and non-productive assets;	
16. Non-performing productive assets to total productive assets;	
17. CKPN financial assets to productive assets;	26-38
18. NPL gross;	
19. NPL net;	
20. KKR;	
21. Return on Asset (ROA);	
22. Return on Equity (ROE);	
23. Net Interest Margin (NIM);	
24. Profit (loss) to income ratio;	
25. Operating Expenses to Operating Income Ratio (BOPO);	
26. Cost to Income Ratio (CIR);	
27. Loan to Deposit Ratio (LDR);	
28. PPKA;	
29. AYDA;	
30. Percentage of violations and exceedances of the BMPK, including the amount and quality of funds provided or distributed to related parties in accordance with Financial Services Authority regulations regarding maximum credit limits;	
31. Mandatory Minimum Reserves (GWM) Ratio;	
32. Net Open Position (PDN) Ratio; and	
33. Other information and ratios relevant to the banking industry.	
B. Bank profile covers at the very least:	
1. Name of Bank, including if any, change of name, reason for the change, and effective date of name change in the financial year;	76-77

Strengthening the Core, Accelerating Forward

Description	Page
2. Access to the Bank, including branch or representative offices, whereby the general public may obtain information on the Issuer or Public Company, comprising of:	
a. Address;	
b. Telephone number;	
c. E-mail address; and	
d. Website address;	76
3. Brief profile of the Bank;	77-78
4. Vision and mission of the Bank (corporate culture) or value of the Bank;	84
5. Line(s) of business according to the latest articles of association, business activities performed in the Financial Year, and types of products and/or services provided;	86-90
6. The region or area where the Bank's operational activities are carried out or the scope of the Bank's operational activities;	140-141
7. The organizational structure of the Bank in the form of a chart, at least up to one (1) level below the board of directors, including committees under the board of directors (if any) and committees under the board of commissioners, accompanied by names and positions. The Bank discloses changes in the composition of the board of directors and/or board of commissioners along with the reasons for the changes (if any);	82-83
8. Shareholding structure and composition, that is, names of shareholders and percentage of shareownership, including:	
a. Shareholders with a minimum of 5% (five percent) of shares of the Bank;	
b. Members of the Board of Directors and Board of Commissioners that own shares of the Bank;	
c. Public shareholders, that is, shareholders that each held less than 5% (five percent) of shares of the Bank;	
d. Information on the majority and controlling shareholder(s) of the Bank, direct or indirect, up to the individual ultimate shareholders, presented in a schematic diagram or chart;	
Members of the Board of Directors and Board of Commissioners that own shares of the Bank;	122-125
9. Name of subsidiaries, associated company or joint venture company where the Bank exercise a joint control with the entity, along with the percentage of shareownership, lines of business, total assets, and operating status of the subsidiaries (if any);	127-129
10. For subsidiaries, include information on address of such subsidiaries;	127-128
11. Profiles of the Board of Directors and the Board of Commissioners, covering at least	
a. Composition of the Board of Directors and the Board of Commissioners, along with the position and brief resume of the respective members thereof;	
b. Names and position according to the duties and responsibilities;	
c. Latest photograph;	
d. Age;	
e. Nationality;	
f. Education background and/or certification;	
g. Work history, including information on:	
i. Legal basis of appointment as member of the Board of Directors and Board of Commissioner of the Bank	
ii. concurrent positions in accordance with the Financial Services Authority's provisions on the implementation of governance for commercial banks. In the event that members of the board of directors and board of commissioners do not hold concurrent positions, this shall be disclosed; and	
iii. Work history, with period of service thereon, with or without the Bank;	
iv. Certification, education and/or training attended by member of the Board of Directors and Board of Commissioners for competence development during the financial year (if any);	
12. In the event of changes in the membership composition of the Board of Directors and/or the Board of Commissioners occurring subsequent to the end of the Financial Year and up to the deadline for submission of the annual report of published financial statements and information on financial performance, membership composition of the Board of Directors and/or Board of Commissioners shall be presented both prior and after such change(s);	110
13. Brief profiles of executive officers, with structure, position and summary curriculum vitae;	111-120
14. Total headcount, and employee distribution in the Financial Year by education and age; and	241-242

Description	Page
15. Awards and/or certifications in domestic as well as international scope, received by the Bank in the last Financial Year (if any), which covers:	
a. Name of award and/or certification;	40-41
b. Issuing institution or agency; and	
c. Validity period of such award and/or certification (if any).	
III. Information on Financial Performance	
A. Report of the Board of Directors	
Brief description of the Bank performance, at the very least covering:	
1. Strategy and policies of the Bank's management	56-57
2. Comparison between achievement and targets;	59
3. Constraints faced by the Bank;	60
4. Overview of business prospects;	63-64
5. Implementation of Bank governance;	65-66
6. Primary activities;	62
7. Information Technology;	65
8. Types of products and services offered by Banks and UUS (for Banks that have UUS), including lending and/or financing to micro, small, and medium enterprise debtors;	62
9. Interest rates for funding collection during 1 (one) fiscal year;	62
10. The prime lending rate in accordance with the Financial Services Authority Regulation on transparency and publication of prime lending rates for conventional commercial banks for one (1) fiscal year;	62
11. Economic developments and market targets at the end of the year;	55-56
12. Business networks and partners within and/or overseas, including the number of laku pandai agents owned and the distribution of laku pandai agents at least in aggregate per district or city. The term "laku pandai" is in accordance with the Financial Services Authority Regulation on financial services without offices in the context of inclusive finance;	63
13. Significant changes that occurred in the Bank and the Bank's business group during the relevant year;	63
14. Important matters anticipated to occur in the future; and	63-64
15. Human resources, covering quantity, education level, training, and human resource development.	64-65
B. Report of the Board of Commissioners	
The report of the Board of Commissioners covers at least:	
1. Supervision of the policies and management of the Board of Directors;	47
2. Supervision of the implementation of Bank's strategies;	47
3. Opinion on the business prospects as prepared by the Board of Directors;	48
4. Opinion on the implementation of Bank governance;	48-49
5. Frequency and mechanism for advising members of the Board of Directors;	49
C. Management Discussion & Analysis	
Management discussion and analysis presents an analysis and discussion of financial statements accounts and other important information with an emphasis on material changes that occurred during the Financial Year, which at least includes:	
1. A review of the Bank's performance by business segment, including the Sharia Business Unit (UUS), covering at minimum the Bank's profitability;	158-193

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Description	Page
2. Comprehensive financial performance, which includes a comparison of the current year's financial performance with the previous year's, an explanation of the causes of any changes and the impact of such changes, covering at minimum:	
a. Investment of funds (investments and disbursement of loan/financing) and total assets;	
b. Third party funds and other sources of funding;	
c. Equity;	
d. Revenues, expenses, profit (loss), other comprehensive income, and total comprehensive profit (loss);	
e. Cash flows; and	
f. Prime lending rate;	
	194-209
3. Analysis of the quality of earning assets and relevant financial ratios, such as the causes of increases or decreases in the quality of earning assets and mitigation measures taken by the Bank;	213
4. Capital structure of the Bank;	214-215
5. Material information and facts subsequent to the date of accountant report (if any); and	216
6. Marketing aspects of Bank's products, at least on marketing strategy and market share;	225-226
D. Banks that operate a Sharia Business Unit (UUS) must include UUS-related information in their Published Financial Reports and annual financial performance disclosures, in accordance with the Financial Services Authority regulations concerning transparency and reporting for Islamic commercial banks and sharia business units.	178-184, 660-676
IV. Information on Risk Exposure and Capital	
Risk Exposure and Capital Reports include the annual Risk Exposure and Capital Publication Report as stipulated in Part IV of the appendix to this Financial Services Authority Circular.	273-427
V. Information on Related Parties The disclosure of related party information includes the aggregate total exposure and total transaction value of related parties, categorized by related party type. The scope of related parties and the scope of related party transactions are in accordance with the Financial Services Authority regulations concerning the implementation of corporate governance for commercial banks.	462, 219-221
VI. Information Related to the Bank's Business Group (if applicable) The Bank's business group consists of entities consolidated by the Bank or entities with joint arrangements with the Bank in accordance with financial accounting standards. Banks that are part of a business group and/or have Subsidiaries shall additionally disclose the following:	
A. Bank business group structure which includes:	
1. The structure of the Bank's business group, including the Bank, Subsidiaries, related companies (sister companies), Parent Entity up to the final controlling shareholder;	
2. The structure of management relationships within the Bank's business group; and	
3. Shareholders acting on behalf of other shareholders. The definition of a shareholder acting on behalf of another shareholder is an individual shareholder or entity that has a common goal of controlling the Bank, based or not based on an agreement;	125-126
B. Transactions between the Bank and parties that have special relationships within the Bank's business group, taking into account:	
1. Information on transactions with related parties, whether carried out by the Bank or by any entity within the Bank's business group operating in the financial sector with the Bank;	
2. Types of transactions with related parties include:	
a. Cross-ownership;	
b. transactions of one business group acting for the benefit of another business group;	
c. short-term liquidity management within a business group;	
d. provision of funds provided or received by other entities within a business group;	
e. exposure to the majority shareholder, including in the form of credit, commitments, and contingencies; and	
f. purchase, sale, and/or lease of assets with other entities within a business group, including those conducted under repurchase agreements (repos);	462, 219-221
C. Transactions with related parties conducted by any entity within the Bank's financial group;	462, 219-221
D. Provision of funds, commitments, or other comparable facilities from any entity within the Bank's business group to debtors and/or parties who have received funds from the Bank; and	218, 610-611
E. The existence of prohibitions, restrictions, and/or other significant obstacles to transferring funds or meeting capital requirements required by the competent authorities between the Bank and other entities within the same business group.	218

Description	Page
VII. Governance Implementation Report	
The scope and guidelines for completion refer to the Financial Services Authority's provisions regarding the implementation of governance for commercial banks.	428-677
VII. Internal Control Report in the Bank's Financial Reporting Process	
The internal control report in the Bank's financial reporting process complies with Financial Services Authority regulations regarding the integrity of bank financial reporting.	66, 593-594
VIII. Financial reports audited by a public accountant registered with the Financial Services Authority, including the independent auditor's report.	681-1027
IX. Other reports in accordance with statutory provisions.	
Other reports include reports that can be combined or separated from the Financial Publication Report and annual financial performance information in accordance with statutory provisions, including:	
A. An annual report on the implementation of integrated governance for a Bank that is a holding company of a financial conglomerate in accordance with the Financial Services Authority Regulation concerning the implementation of integrated governance for financial conglomerates;	644-648
B. A public company plan approved at a general meeting of shareholders that has not been implemented within 12 (twelve) months from the date of approval at the general meeting of shareholders for a Bank that is a public company in accordance with the Financial Services Authority Regulation concerning the implementation of capital market activities;	N.A.
C. Complaint handling materials in accordance with the Financial Services Authority Regulation concerning consumer and public protection in the financial services sector;	271-272
D. A sustainability report in accordance with the Financial Services Authority's provisions concerning the implementation of sustainable finance for financial services institutions, issuers, and public companies; and/or	Laporan Keberlanjutan
E. A report on the implementation of social and environmental responsibility in accordance with the provisions of laws and regulations concerning social and environmental responsibility for limited liability companies, including social responsibility implemented by a UUS for Banks with UUS.	Laporan Keberlanjutan
If the Bank has presented other reports as referred to in letters A) through E) above in a separate report, the Bank is exempt from disclosing such reports in the Annual Financial Published Report and financial performance information. For example, the Bank presents a sustainability report in a separate report, then the Bank does not disclose the report in the Financial Publication Report and annual financial performance information.	✓
X. Additional Information for Banks that are Issuers or Public Companies	
Banks that are issuers or public companies must supplement the scope of information as stipulated in the Financial Services Authority regulations regarding the format and content of annual reports for issuers or public companies.	✓

Implementation of Bank Financial Report Integrity based on POJK 15 Number 2024

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STRENGTHENING THE CORE, **ACCELERATING FORWARD**



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